




# Kufri Release Highlights

August 1, 2024



The following is intended to outline our general product direction and is provided for information purposes only. It does not, and shall not, constitute binding agreements or contractual obligations of any sort. It is not a commitment to deliver any software or functionality. The development, release, and timing of any features or functionality described remains at the sole discretion of Guidewire.



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# Interested in updating or learning more about Kufri?



Contact your **Customer Success Manager**  
or **Client Engagement Leader**

**Kufri:** <https://www.guidewire.com/kufri>



**Community:** <https://community.guidewire.com>

**Documentation:** <https://docs.guidewire.com>

**Education:** <https://education.guidewire.com>

**Email:** [info@guidewire.com](mailto:info@guidewire.com)







# InsuranceSuite



# Embrace DEI and support gender inclusivity

## Gender Identity Fields for PolicyCenter, BillingCenter, and ClaimCenter

**Ensure that all people feel acknowledged and respected** by properly capturing gender and preferred pronouns, including a new gender option for “non-binary” and both pre-filled and self-defined pronoun options.

**Enable developers** to more easily build advanced inclusivity options with a data model that supports the addition of a Sex Assigned at Birth (SAAB) field.

**Simplify regulatory compliance** in local jurisdictions where gender identity must be recorded to protect against discrimination.



Made for: DEI Officers, Developers

ContactManager™ Administration

Contact Details: Stan Newton

Stan Newton Up to Search

Basics Addresses Related Contacts History

Update Cancel

Person

Prefix: <none>

First name: Stan

Middle name:

Last name: Newton

Suffix: <none>

Former name:

Tags: Claim Party, Client, Vendor

Primary Address

Country: United States

Address 1: 1253 Paloma Ave

Address 2:

Address 3:

City: Arcadia

County:

State: California

ZIP Code: 91007

Address Type: Home

Description:

Valid Until: MM/DD/YYYY

Additional Info

Tax ID (SSN): \*\*\*-\*\*-6790

Tax Filing Status: <none>

Date of Birth: MM/DD/YYYY

Marital status: <none>

Guardian: <none selected>

Gender Identity

Gender: Non-Binary

Pronouns: Self-Identify

Subjective Pronoun / Objective Pronoun / Possessive Pronoun

he / them / theirs

Company

Occupation:

Organization: <none selected>

Official IDs

Add Remove

ID Type Jurisdiction ID

No data to display

Phone

Home:

Work: 818-446-1206

Mobile: 818-557-2317

# Integrate with other Guidewire products and custom frontends

## New InsuranceSuite APIs



Made for: Developers and System Admins



PolicyCenter

**Leverage the Guidewire product ecosystem** with new API endpoints to link contact primary address with account address, view history events, and manage line of business questions. Support new APD features with codegen APIs.



Made for: Developers and System Admins



BillingCenter

**Improve acountholder and agent experiences** with new APIs that facilitate digital front-ends for account holders to view and change account information, build integrations with Document Management systems, and provide agents detailed billing breakdowns.



Made for: Developers and System Admins



ClaimCenter

**Enhance claims functionality** with new APIs to retrieve information from external Policy Administration Systems (PAS) and to expose aggregate claim financials.



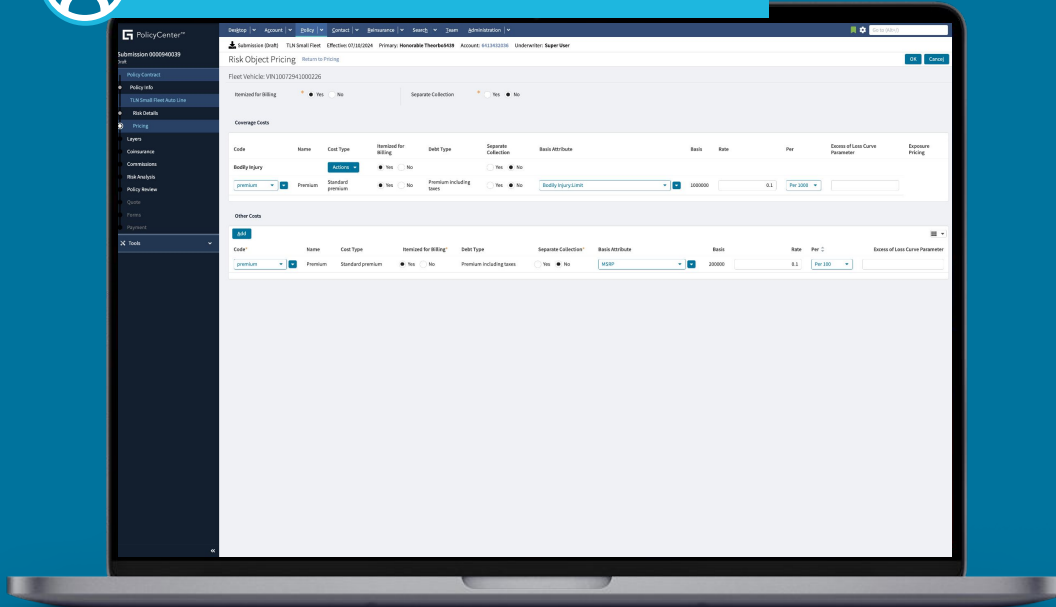


# Provide commercial lines flexibility and customization

## Manual Pricing\* and Business Rule Overrides



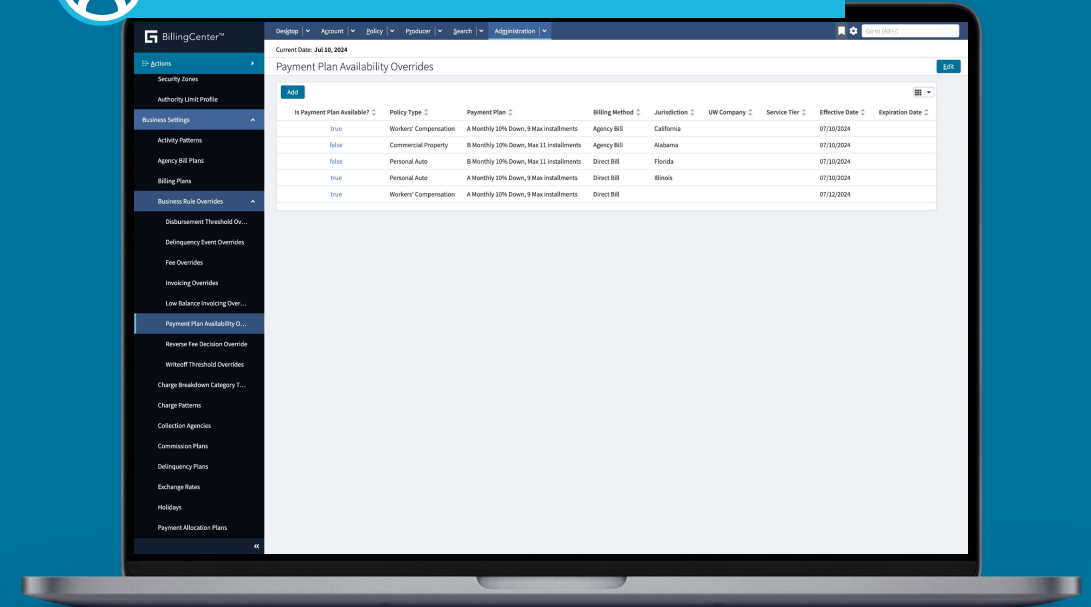
Made for: Underwriters



**Adjust pricing to align with your risk strategy** by enabling commercial lines underwriters to manually add rates and premiums, creating custom pricing to align with their tolerance for larger risks\*.



Made for: Billing Specialists, System Administrators



**Provide flexibility in managing BillingCenter rules and plan configurations** with the ability to override business logic based upon certain criteria, such as jurisdiction, line of business, etc.

\*Manual Pricing is not recommended for use with regulated lines

# PolicyCenter



# Streamline your submission lifecycle

## Intelligent Updates to Submission Intake

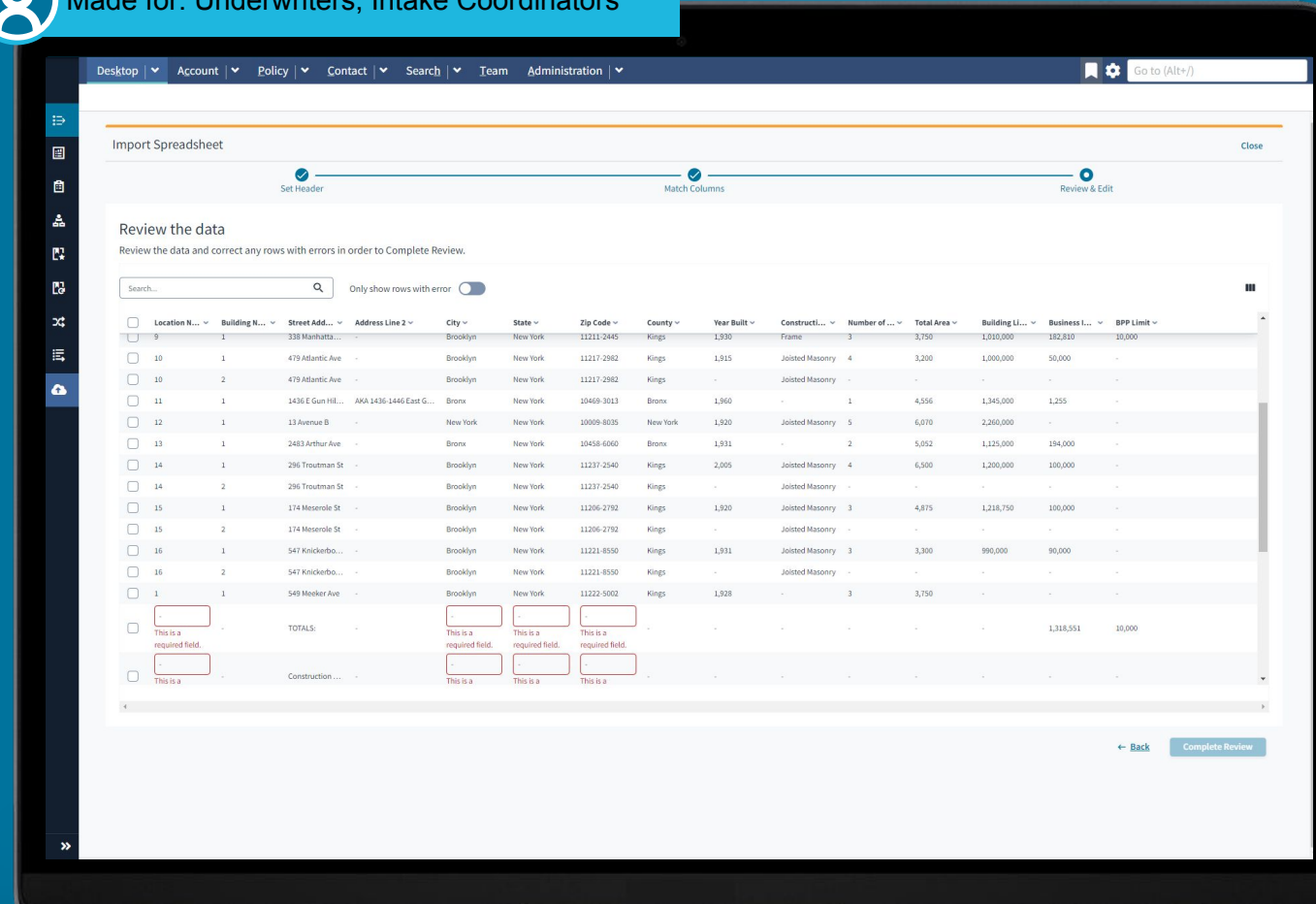
**Import building and location data** with Schedule Import, which now supports Statement of Values, allowing Intake Coordinators and agents to seamlessly upload data using a dynamic import wizard that automatically maps data to the appropriate fields in PolicyCenter.

**Reduce manual data formatting** with intelligent updates to Submission Intake including smart column matching, auto-select for worksheets, and a bulk option for deleting rows.

**Easily enable your underwriting team** by using PolicyCenter as the source of truth for product definitions and removing dependency on Advanced Product Designer.



Made for: Underwriters, Intake Coordinators





# BillingCenter



# Seamlessly migrate billing data from legacy systems

## Billing Migration Tool

**Modernize your billing experience** by moving to a cloud-based platform that allows you to offer policyholders and agents convenient, digital payment methods.

**Easily define migration order** to replicate legacy system behavior and ensure a smooth transition.

**Transition a large scope of billing data** that includes Billing Instructions, Payments, Disbursements, Commissions, Write-offs, and Agency Bill support.



Made for: Billing Specialists, System Administrators

**BillingCenter™**

Design | Account | Policy | Producer | Search | Administration | Jul 11, 2024

Policy: 0002647004-1 Account: Test-1720547266325 Producer: Org-1006720

### Charges

Reverse | Edit Holds | Override Commission

	Date	Account	Payer	Charge Type	Section Type	Billing Instruction	Charge Group	Hold Status	Amount	Commissionable Amount	Primary Producer	Commission	Leader's Fee	Collaboration Role	Secondary Commission	Referrer Commission
Transaction	07/09/2024	Test-1720547266325	Test-1720547266325	Premium		Policy Issuance		Not Held	\$332.00	\$37.00	Org-1006720 (000-1007146)	\$0.00%				
Transaction	07/09/2024	Test-1720547266325	Test-1720547266325	Taxes		Policy Issuance		Not Held	\$26.00	-	Org-1006720 (000-1007146)	\$0.00%				

### Invoice Items

Modify Invoice Items | Move Invoice Items

	Placement Date	Invoice Bill Date	Invoice Due Date	Owner	Payer	Billing Instruction	Type	Amount	Paid Amount	Invoice Stream
Installment #	06/14/2024	07/15/2024 (Planned)	07/29/2024	Test-1720547266325	Test-1720547266325	Policy Issuance	Down Payment	\$211.20	-	Monthly
	06/14/2024	07/09/2024 (Billed)	07/29/2024	Test-1720547266325	Test-1720547266325	Policy Issuance	Down Payment	\$155.20	(\$35.20)	Monthly
	06/14/2024	07/09/2024 (Billed)	07/29/2024	Test-1720547266325	Test-1720547266325	Policy Issuance	Down Payment	\$35.20	\$35.20	Monthly
	06/14/2024	07/09/2024 (Billed)	07/29/2024	Test-1720547266325	Test-1720547266325	Policy Issuance	Commission Remainder	-	-	Monthly
	01/15/2025	01/15/2025 (Planned)	01/29/2025	Test-1720547266325	Test-1720547266325	Policy Issuance	Installment	\$140.80	-	Monthly
Total								\$552.00	-	

# ClaimCenter





# Streamline development of new automation workflows

## Autopilot Workflow Service Sub-flows

**Simplify the development of automated workflows** with building blocks to support more common workflow actions.

**Get started quickly** by downloading Sub-flows directly from the Guidewire Documentation site.

### Kufri Sub-flows include:

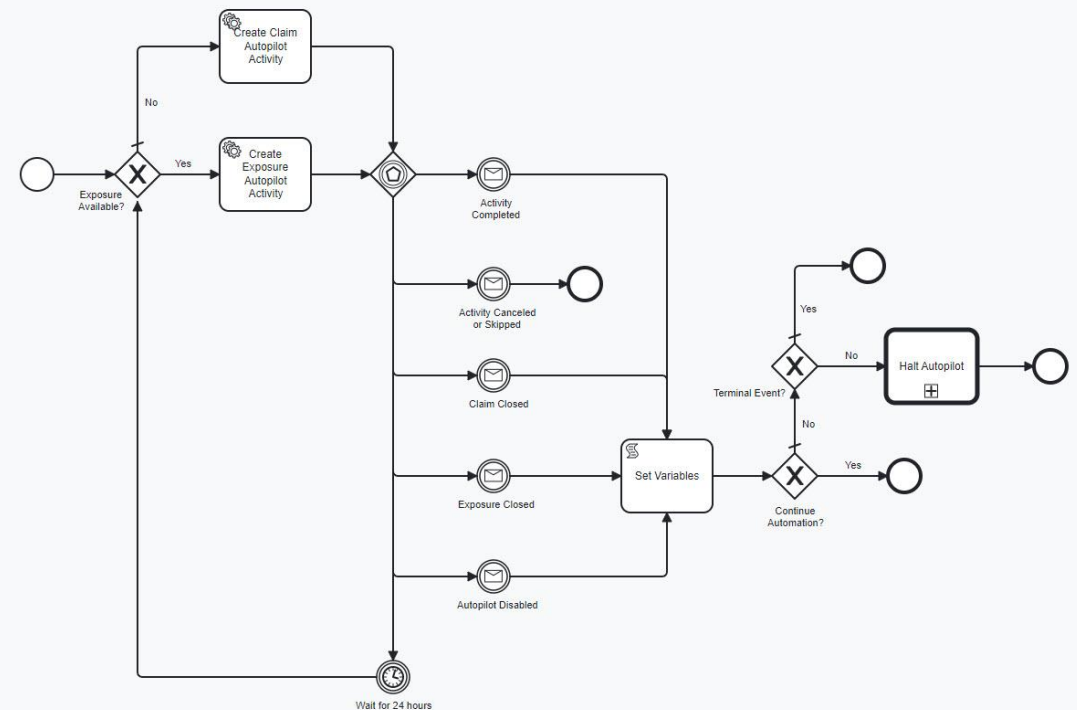
- Check for Exposures
- Activate Autopilot
- Pause Autopilot
- Halt Autopilot
- Create Service Request
- Pay Invoice
- Close Claim



Made for: Developers

Workflow Designer

← Back to Library



# Provide more transparency throughout the claim lifecycle

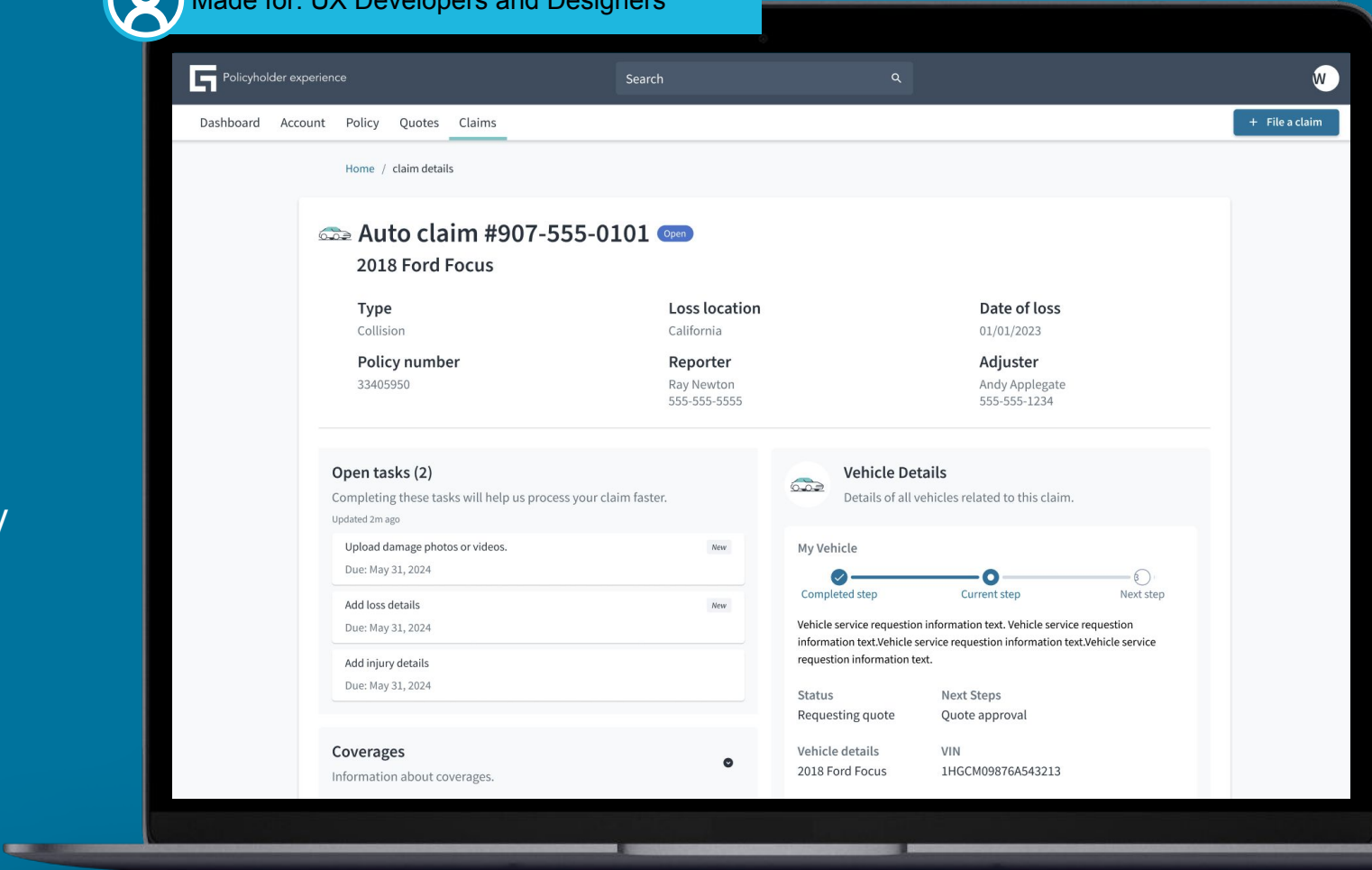
## Claims Visibility Enhancements

**Keep claimants informed** using a new “External Next Step” field that can be configured by insurers based on their existing processes and automated workflows.

**Provide transparency to claimants** by delivering next step information through customer portals via user role-driven APIs.

**Simplify frontend development** with an updated Jutro reference implementation supporting delivery of both current status and next step in the claim process.

 Made for: UX Developers and Designers



# Quickly identify high-risk claims

## High-Risk Claim Prediction Indicator

**Highlight potential claim risks for adjusters** with a new “High-Risk Predictions” indicator to complement existing High-Risk Indicators for claims that may require increased attention.

**Easily view a summary** within a new “Predictions” section of the High-Risk Indicators area of the claim status view.

**Seamlessly display predictive statuses** from any predictive model through Analytics Manager.



Made for: Claims Adjusters

The screenshot displays the ClaimCenter™ interface for a specific claim (000-00-000103). The interface includes a sidebar with navigation options like Summary, Overview, Status, Health Metrics, Analytics, Workplan, Loss Details, Exposures, Reinsurance, Parties Involved, Policy, Financials, Notes, Documents, Plan of Action, Services, Litigation, History, FNOL Snapshot, and Calendar.

The main content area shows a **Summary** section with tabs for Basics, Financials, and High-Risk Indicators. The Basics tab is active, showing an 'Open' status with a 15% progress bar and a 3-day target. The Financials tab shows Gross Incurred (\$3,000.00), Paid (\$0.00), and Recovered (\$0.00). The High-Risk Indicators tab shows 2 High-Risk Predictions.

Below the summary, there are sections for Loss Date (07/02/2024 12:01 AM), Notice Date (07/03/2024), Loss Location (1253 Paloma Ave, Floor 0000, Developer Unit Habitation Cube #0000, Arcadia, CA 91007), and Description (Insured swerved to avoid an animal, struck claimant's car head-on).

The **Exposures** section shows a table with columns for #, Type, Coverage, Claimant, Adjuster, Remaining Reserves, Future Payments, Paid, and Recoveries. One exposure is listed: 1 Vehicle Collision, Claimant Ray Newton, Adjuster Claims Autopilot, Remaining Reserves \$3,000.00.

The **Services** section shows a table with columns for Type, Status, Service #, Assigned To, Next Action, Action Owner, and Related To. No data is displayed.

The **Planned Activities** section shows a table with columns for Due, Priority, Subject, and Assigned To. Three activities are listed: 07/04/2024 Urgent Make initial contact with insured (Assigned To Claims Autopilot), 07/10/2024 Normal Get vehicle inspected (Assigned To Claims Autopilot), and 08/02/2024 Normal Initial 30 day file review (Assigned To Claims Autopilot).

The **Litigation** section shows a table with columns for Name, Case Number, Final Settlement, and Trial Date. No data is displayed.

The **Subrogation** section shows a table with columns for Name, Case Number, Final Settlement, and Trial Date. No data is displayed.

The **Predictions** section shows a table with columns for Name, Case Number, Final Settlement, and Trial Date. Two predictions are listed: Exp Segmentation Day 0 - Exposure #1 (Warning) and Claim Segmentation Day 0 (High).

Status view



# Support the transition from ICD-9 to ICD-10

## ICD Code Updates in ClaimCenter

**Enable accurate injury-related claim processing** with the most up-to-date version of ICD-10 codes available out of the box.

**Protect and validate claim data** by defining the effective-dated window for each version of ICD codes and preventing different versions from being used on a single claim.

**Facilitate regulatory compliance** by transitioning from ICD-9 to ICD-10 codes as required by Workers' Compensation reporting bureaus, and better preparing yourself for ICD-11 adoption.



Made for: Developers

The screenshot shows the ClaimCenter application interface. The left sidebar contains a navigation menu with categories like Acme Insurance, Users & Security, Special Handling, Business Settings, and Monitoring. The 'ICD Codes' option is highlighted under Business Settings. The main content area is titled 'ICD Codes' and includes search filters for Code, Description, and Body System. A table displays search results for ICD10 codes, showing columns for ICD Code, Edition, Description, Body System, Chronic status, Available From, and Expires On.

ICD Code	Edition	Description	Body System	Chronic	Available From	Expires On
A01.01	ICD10	Typhoid meningitis	Certain infectious and parasitic diseases (ICD10 A00-B99)			
A01.02	ICD10	Typhoid fever with heart involvement	Certain infectious and parasitic diseases (ICD10 A00-B99)			
A01.03	ICD10	Typhoid pneumonia	Certain infectious and parasitic diseases (ICD10 A00-B99)			
A01.04	ICD10	Typhoid arthritis	Certain infectious and parasitic diseases (ICD10 A00-B99)			
A01.05	ICD10	Typhoid osteomyelitis	Certain infectious and parasitic diseases (ICD10 A00-B99)			
A02.1	ICD10	Salmonella sepsis	Certain infectious and parasitic diseases (ICD10 A00-B99)			
A02.20	ICD10	Localized salmonella infection, unspecified	Certain infectious and parasitic diseases (ICD10 A00-B99)			
A02.21	ICD10	Salmonella meningitis	Certain infectious and parasitic diseases (ICD10 A00-B99)			
A02.22	ICD10	Salmonella pneumonia	Certain infectious and parasitic diseases (ICD10 A00-B99)			
A02.23	ICD10	Salmonella arthritis	Certain infectious and parasitic diseases (ICD10 A00-B99)			
A02.24	ICD10	Salmonella osteomyelitis	Certain infectious and parasitic diseases (ICD10 A00-B99)			
A02.8	ICD10	Other specified salmonella infections	Certain infectious and parasitic diseases (ICD10 A00-B99)			
A05.0	ICD10	Foodborne staphylococcal intoxication	Certain infectious and parasitic diseases (ICD10 A00-B99)			
A05.1	ICD10	Botulism food poisoning	Certain infectious and parasitic diseases (ICD10 A00-B99)			
A05.2	ICD10	Foodborne Clostridium perfringens intoxication	Certain infectious and parasitic diseases (ICD10 A00-B99)			
A05.3	ICD10	Foodborne Vibrio parahaemolyticus intoxication	Certain infectious and parasitic diseases (ICD10 A00-B99)			
A05.4	ICD10	Foodborne Bacillus cereus intoxication	Certain infectious and parasitic diseases (ICD10 A00-B99)			
A05.5	ICD10	Foodborne Vibrio vulnificus intoxication	Certain infectious and parasitic diseases (ICD10 A00-B99)			
A05.8	ICD10	Other specified bacterial foodborne intoxications	Certain infectious and parasitic diseases (ICD10 A00-B99)			
A05.9	ICD10	Bacterial foodborne intoxication, unspecified	Certain infectious and parasitic diseases (ICD10 A00-B99)			
A06.5	ICD10	Amebic lung abscess	Certain infectious and parasitic diseases (ICD10 A00-B99)			
A06.6	ICD10	Amebic brain abscess	Certain infectious and parasitic diseases (ICD10 A00-B99)			
A06.7	ICD10	Cutaneous amebiasis	Certain infectious and parasitic diseases (ICD10 A00-B99)			



# InsuranceNow

# Launch a new line of business up to 50% faster

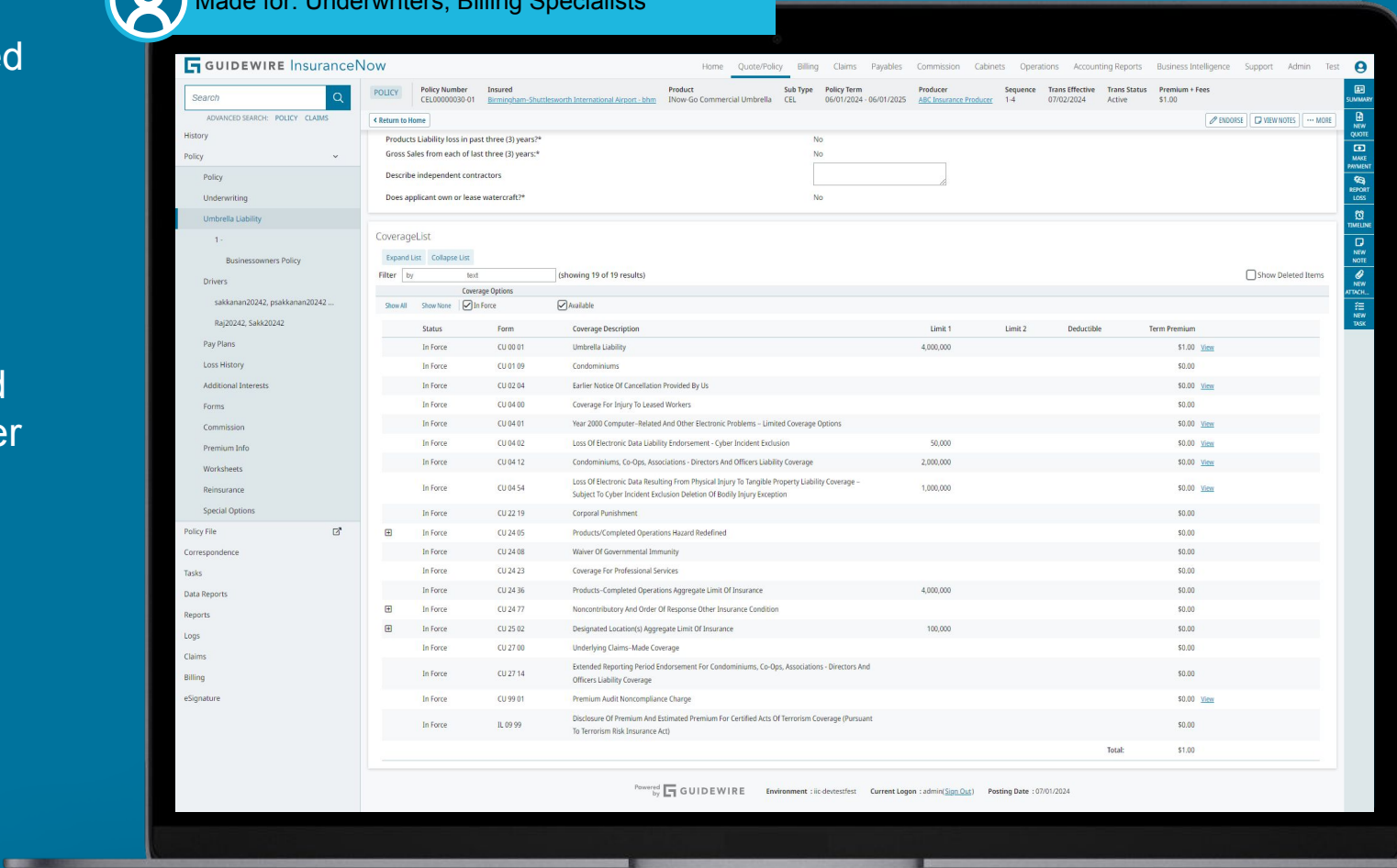
## InsuranceNow Go for Commercial Umbrella

**Accelerate go-live** with a prepackaged, ISO-based Commercial Umbrella product.

**Achieve faster time-to-value** with an out-of-the box solution requiring minimal configuration.

**Expand into new markets quickly** with less requirements gathering, reduced development and testing, and limited involvement from subject matter experts.

 Made for: Underwriters, Billing Specialists



# Easily, accurately and quickly rate new policies

## ISO Rating as a Service (RaaS)

**Increase your revenue and grow your business** by developing products that adhere to ISO guidelines.

**Go live with new products more quickly** with an integration to instantly tap into the ISO rating service.

**Provides support for custom coverages** even if they are not rated by ISO.



Made for: Underwriters, Billing Specialists

**GUIDEWIRE InsuranceNow**

Home Quote/Policy Billing Claims Payables Commission Cabinets Operations Accounting Reports Business Intelligence Support Admin Test

Policy Number: CP0000932-01 Insured: [Go Back Link](#) Product: Know-Go Commercial Package Sub Type: CP Policy Term: 05/03/2024 - 06/03/2025 Producer: [ABC Producer](#) Sequence: 1-1 Term Effective: 05/03/2024 Term Status: Active Premium + Fees: \$1,177.00

ADVANCED SEARCH: POLICY CLAIMS

History

Policy

Line Selection / Policy Detail

Underwriting

Locations

Commercial General Liability

Pay Plans

Loss History

Additional Interests

Forms

Commission

Premium Info

RaaS Worksheets

Worksheets

Reinsurance

Special Options

Policy File

Correspondence

Tasks

Data Reports

Reports

Logs

Claims

Billing

eSignature

Limit of Liability

Each Occurrence Limit:	300,000 CSL	Products/Completed Operations Aggregate Limit:	1,000,000 CSL
General Aggregate Limit:	1,000,000 CSL	Medical Payments Limit:	5,000
Damage to Premises Rented to You Limit:		Personal and Advertising Injury Limit:	

Policy Level Coverages

Policy Level Forms

Amendment - Travel Agency Tours (Limitation Of Coverage)

Manual Premium	Package Mod Factor	Premium
100	1	\$ 100.00

Lawn Care Services - Limited Pollution Coverage

Manual Premium	Package Mod Factor	Premium
100	1	\$ 100.00

Limitation Of Coverage For Terrorism On An Annual Aggregate Basis

Manual Premium	Package Mod Factor	Premium
100	1	\$ 100.00

Location Coverages

Location Forms

Location Classification Details

Class Description:	Apartment Buildings - garden	Class Code:	80011
Prem/Op Territory Code:	501	Prem/Op Premium Basis:	Units
Prem/Op ILF:	1.36		
Prem/Op BI Deductible:	250 Per Occurrence		
Prem/Op Homogeneity Index:	N/A		
Prem/Op Increased Limits Table Assignment:	2		
Prem/Op ELP:	Rate/Loss Cost Applies		

Location Classification Coverages

Loss Cost	LCM	Base Rate
36	1	36
BI Deductible Factor	PD Deductible Factor	Final Deductible Factor
0.003	0	0.003
CSL ILF	Final Deductible Factor	Final ILF
1.36	0.003	1.367
Final Rate	Premises/Operations Exposure	Premium
46.852	20	\$ 977.00

Products/Completed Included

Location Classification Forms

Policy Total Premium: \$ 1,277.00

Powered by GUIDEWIRE Environment: ic-qa Current Login: admin@ic-qa.org Posting Date: 12/06/2022

# Leverage more advanced claim technology from InsuranceSuite

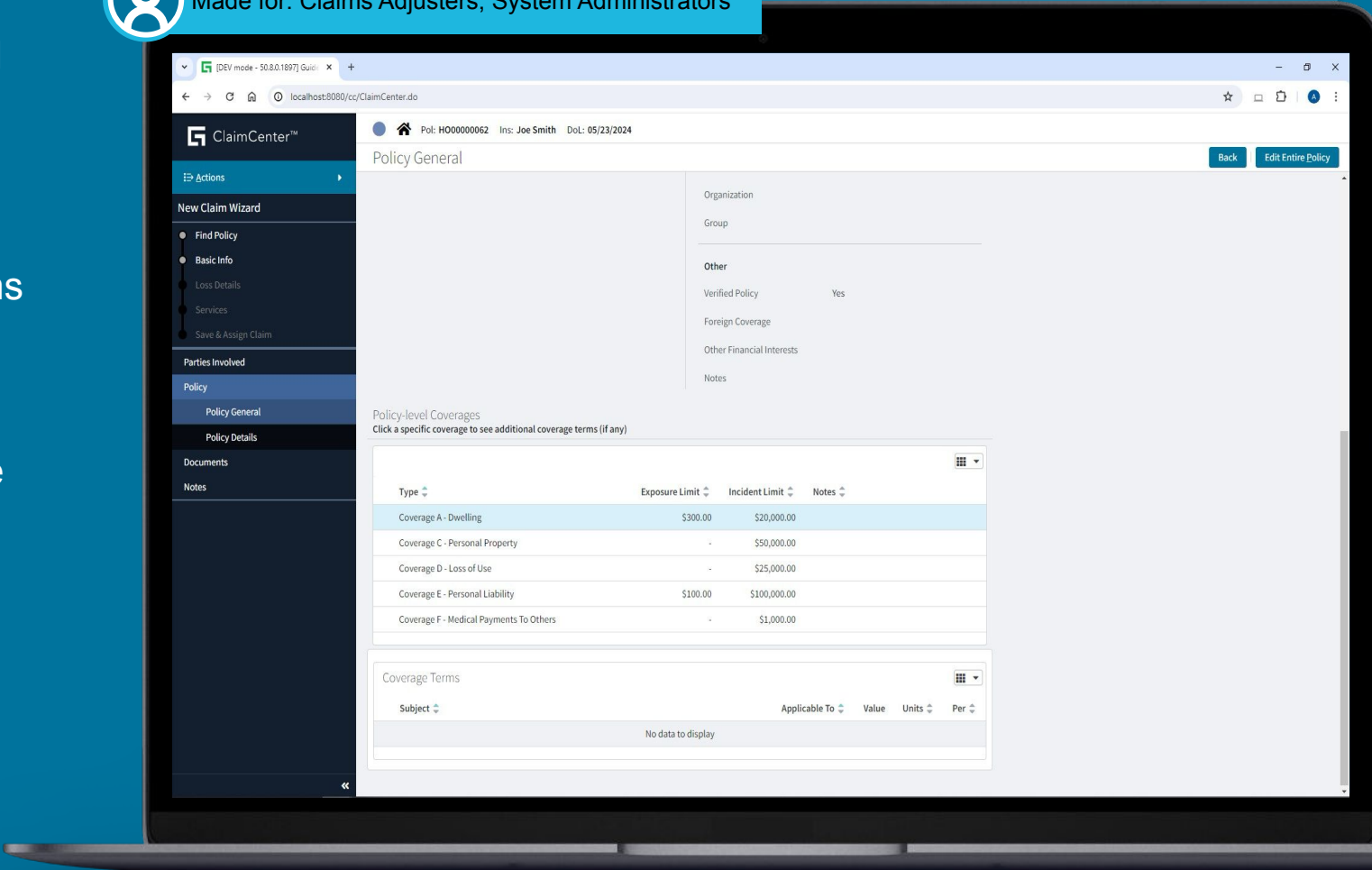
## Integration with ClaimCenter

Utilize the power of InsuranceNow’s policy and billing functionality alongside the industry leading capabilities of ClaimCenter.

Stand up new lines of business more quickly on InsuranceNow while leveraging your existing claims technology.

Capitalize rapidly on new business opportunities with a standalone brand/MGA while maintaining ClaimCenter functionality.

 Made for: Claims Adjusters, System Administrators



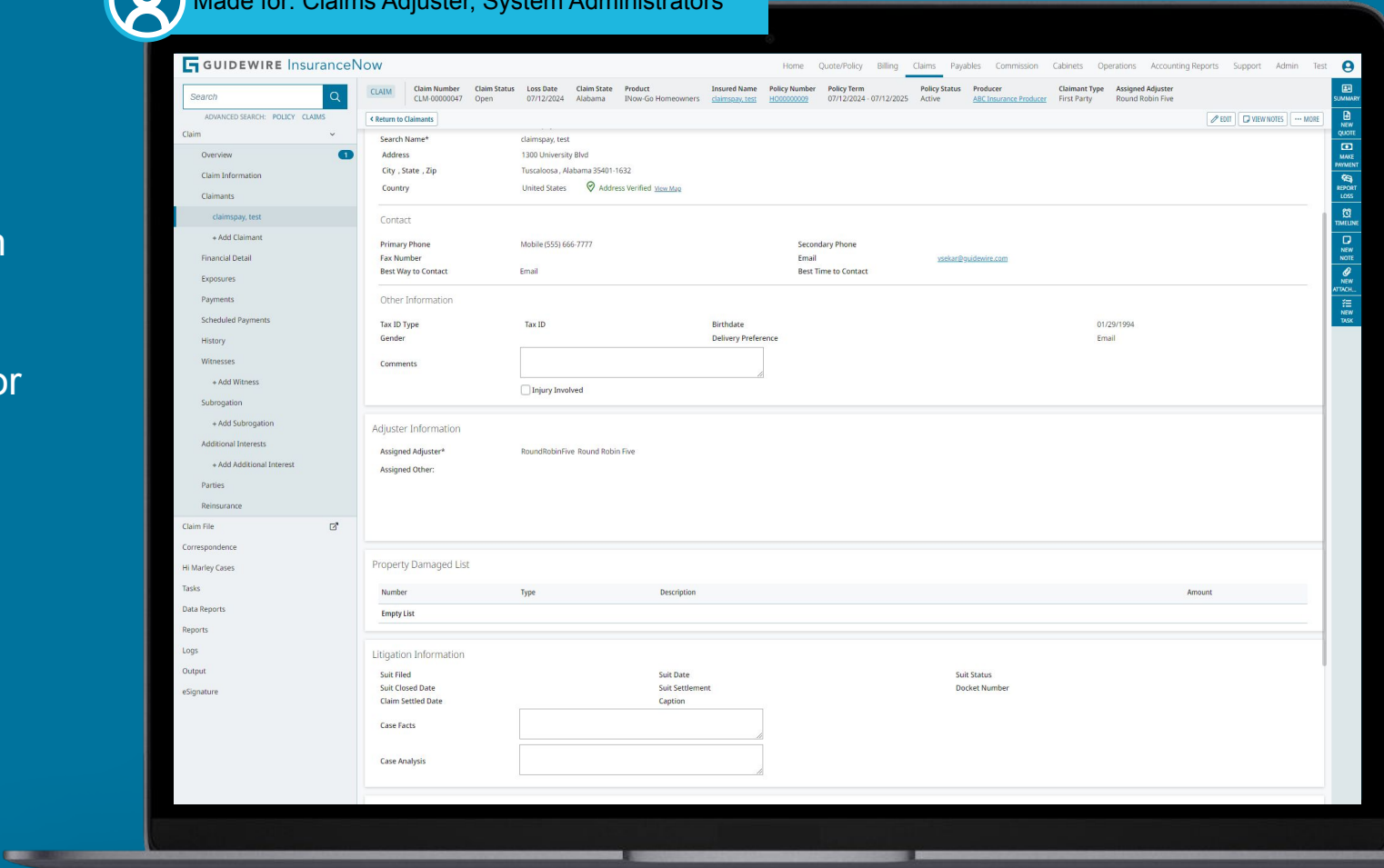
# Automatically assign claims to adjusters predictably

## Round Robin Adjuster Assignment

- Make claims management simple by automatically assigning claims to the appropriate adjuster.
- Improve adjuster efficiency with queues that can be configured on an individual basis.
- Manage claims more efficiently with the ability for claims managers to assign claims in a predictable fashion.



Made for: Claims Adjuster, System Administrators





# More efficiently manage large inboxes with pagination

## Inbox Improvements

**Increase productivity** by making it easier and simpler to manage large inboxes.

**Eliminate tedious inbox searching** with the addition of pagination.

**Find the information you need faster** to offer better service and support.



Made for: Claims Adjuster, System Administrators

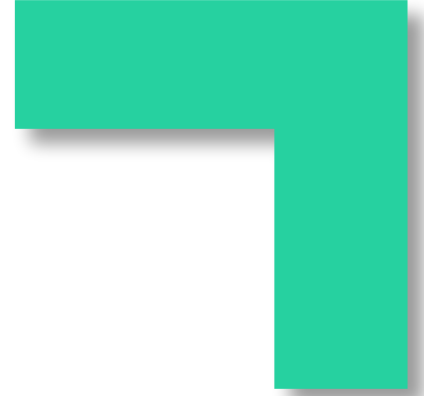
The screenshot displays the GUIDEWIRE InsuranceNow inbox interface. The left sidebar contains navigation links: News, Dashboard, Inbox (highlighted with a blue bar and a notification badge), Recent List, Claims Open Work, and Underwriting Open Work. The main content area shows an 'Inbox Selection' section with a 'View' dropdown set to 'Current Open' and a 'for' dropdown set to 'Me'. Below this is an 'Inbox' table with columns for checkboxes, icons, Owner, Work Date, Due Date, and Description. The table lists 16 results, showing tasks assigned to 'admin' with due dates ranging from 06/11/2024 to 06/18/2024. At the bottom right, a green circular callout highlights the pagination controls, which include a 'Page:' label, a dropdown menu showing '1 of 15', a 'Go' button, and four 'Work' buttons with dropdown arrows.

	Owner	Work Date	Due Date	Description
<input type="checkbox"/>	1 admin	06/11/2024		Rewrite-New Application AP-00000017 Submitted for Approval for Clark20242, Brian20242
<input type="checkbox"/>	5 admin	06/11/2024		New email attachment on Loss Notice for 20242Acharya, 20242Sanghamitra
<input type="checkbox"/>	5 admin	06/11/2024		New email attachment on Claim for Kotadiya, Margish
<input type="checkbox"/>	5 admin	06/11/2024		New email attachment on Loss Notice for Auto, Service
<input type="checkbox"/>	1 Admin	06/11/2024		Manual assignment required for ALHome, Kuldeep20242
<input type="checkbox"/>	1 Admin	06/11/2024		Manual assignment required for ALHome, Kuldeep20242
<input type="checkbox"/>	5 admin	06/12/2024		Claims Straight Through processing was assigned a Catastrophe for Bonifacio, Mary Rose
<input type="checkbox"/>	5 admin	06/12/2024		New email attachment on Claim for ALHome, Kuldeep20242
<input type="checkbox"/>	5 admin	06/12/2024		New email attachment on Claim Trans...
<input type="checkbox"/>	1 admin	06/12/2024		Loss Notice LN-00000061 S...
<input type="checkbox"/>	5 admin	06/12/2024		New email attachment...
<input type="checkbox"/>	5 admin	06/12/2024		New email...
<input type="checkbox"/>	5 admin	06/12/2024		New email...
<input type="checkbox"/>	5 admin	06/12/2024		N...
<input type="checkbox"/>	5 admin	06/13/2024	06/13/2024	
<input type="checkbox"/>	4 admin	06/18/2024		



# Analytics

# HazardHub



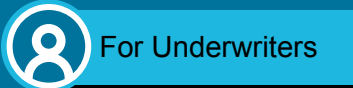
# Understand property risk and underwrite faster

## HazardHub Global Expansion

**Make informed underwriting decisions** with scores for 4 risk perils and 65 new data elements per property.

**Assess properties globally** with data coverage in 19 countries across Europe, Africa, and Asia.

**Accelerate workflows** with data and scores embedded directly into PolicyCenter.



PolicyCenter™

Desktop | Account | Policy | Contact | Search | Team | Administration

Submission (Draft) | Commercial Property | Effective: 07/19/2024 | Primary: Tony Belloto | Account: 562956287 | Underwriter: Christine Craft

Actions

Submission 0001041001

Policy Contract

Policy Info

Buildings and Locations

Blankets

Modifiers

Risk Analysis

Policy Review

Quote

Forms

Payment

Tools

Notes

Exchange Rates

Documents

Participants

Workplan

History

Risk Analysis

Back | Next | Rate | Save Draft | Close Options

Prior Losses | Analytics Overview

View All Solutions

Related To: Location: 1

Last Assessed On: Jul 19, 2024, 12:17 PM

View History

Combined Flood Score

Value

Description

54 (medium)

Property is likely to suffer moderate or high damage from moderate and rare Surge events, but most likely low damage from frequent events

0 (no risk)

Property is not at risk from Surge flooding

0 (no risk)

Property is not at risk from Surge flooding

54 (medium)

Property is likely to suffer moderate or high damage from moderate and rare Surge events, but most likely low damage from frequent events

0 (no risk)

Property is not at risk from Surge flooding

54 (medium)

Property is likely to suffer moderate or high damage from moderate and rare Surge events, but most likely low damage from frequent events

0.18

Feature location in metres considering 1 in 100 year flood events

0.27

Feature location in metres considering 1 in 500 year flood events

0

Feature location in metres considering 1 in 100 year flood events

0

Feature location in metres considering 1 in 500 year flood events

Medium

Combined Flood Score

Risk Rating: 54

No Risk

Combined Wind Score

Risk Rating: 0

Very Low

Combined Hail Score

Risk Rating: 8

Very Low

Combined Fire Score

Risk Rating: 9

# Glean property risks easily in a visual report

## HazardHub Web Reports

**Make decisions faster** with property risk insights displayed in a visually-intuitive, web-accessible report. No integrations to core systems are needed!

**Understand property risks fully** by retrieving property characteristics, replacement costs, permit data, and peril risk scores for every address.

**Easily download and share insights** by downloading and sharing PDF reports with internal stakeholders and external customers.



**HazardHub** History Profile Single Address Api Docs Api Usage Release Notes

Risks Enhanced Property Replacement Costs Permits **Report**

**High** Observation: More than three high-risk factors with grade of D or F detected Last Assessed On: Jul 19, 2024, 1:16 PM [View History](#)

Location	Enhanced Property	Valuation	Mortgage	Replacement Cost	Property Images
Location 970 Park Pl, San Mateo, CA, 94403	Use Code -	Number Of Fire Stations Within 5 Miles 18	Number Of Fire Stations Within 10 Miles 41	Property Elevation -	

**Property Risk Assessment**  
Risk Factors & Overall Cost Estimate

Status	Risk Gr...	Risk Name	Risk Description
High	D	Wind Region	Strong seasonal wind risks: El Diablo Katabatic Special Wind Region
High	D	Earthquake	Heavy Damage
High	E	Enhanced Hazardhub Flood	Very High risk of flood damage

# Cyence





# Get the latest, up-to-date view of cyber risk

## Cyence Cyber Risk Model 7

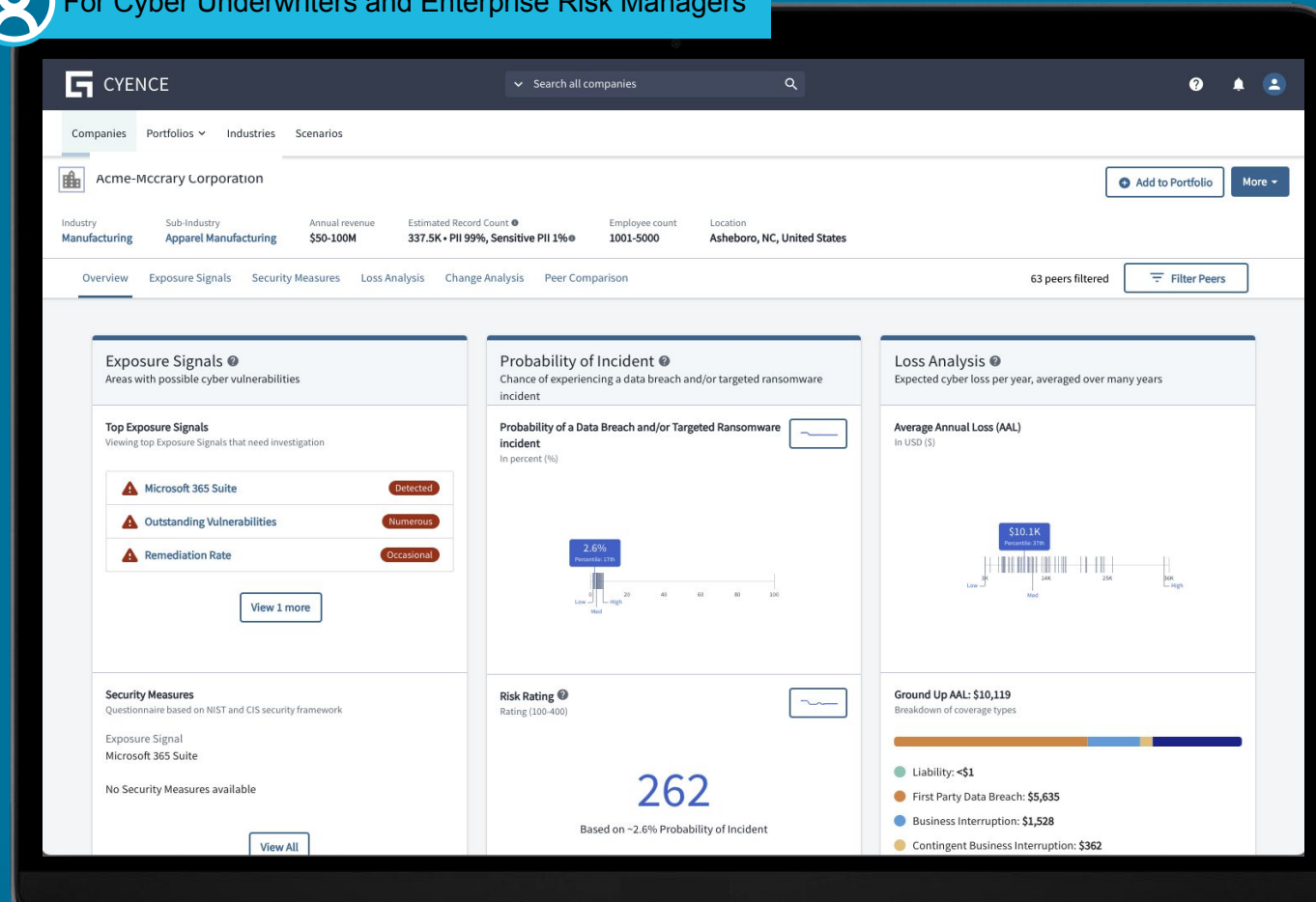
**Manage war exclusion and system failure events** with flexible options to include or exclude war events and system failure events in your modeling and export files for further custom analysis.

**Assess cyber risk more accurately** with updated risk models reflecting the latest threats, trends, incidents, and claims data.

**Gain additional insight into data breach potential** with an enhanced mass ransomware event model that accounts for data breach activity.



For Cyber Underwriters and Enterprise Risk Managers



# Predict



# Gain insights into commercial levers

## Business Impact Monitoring

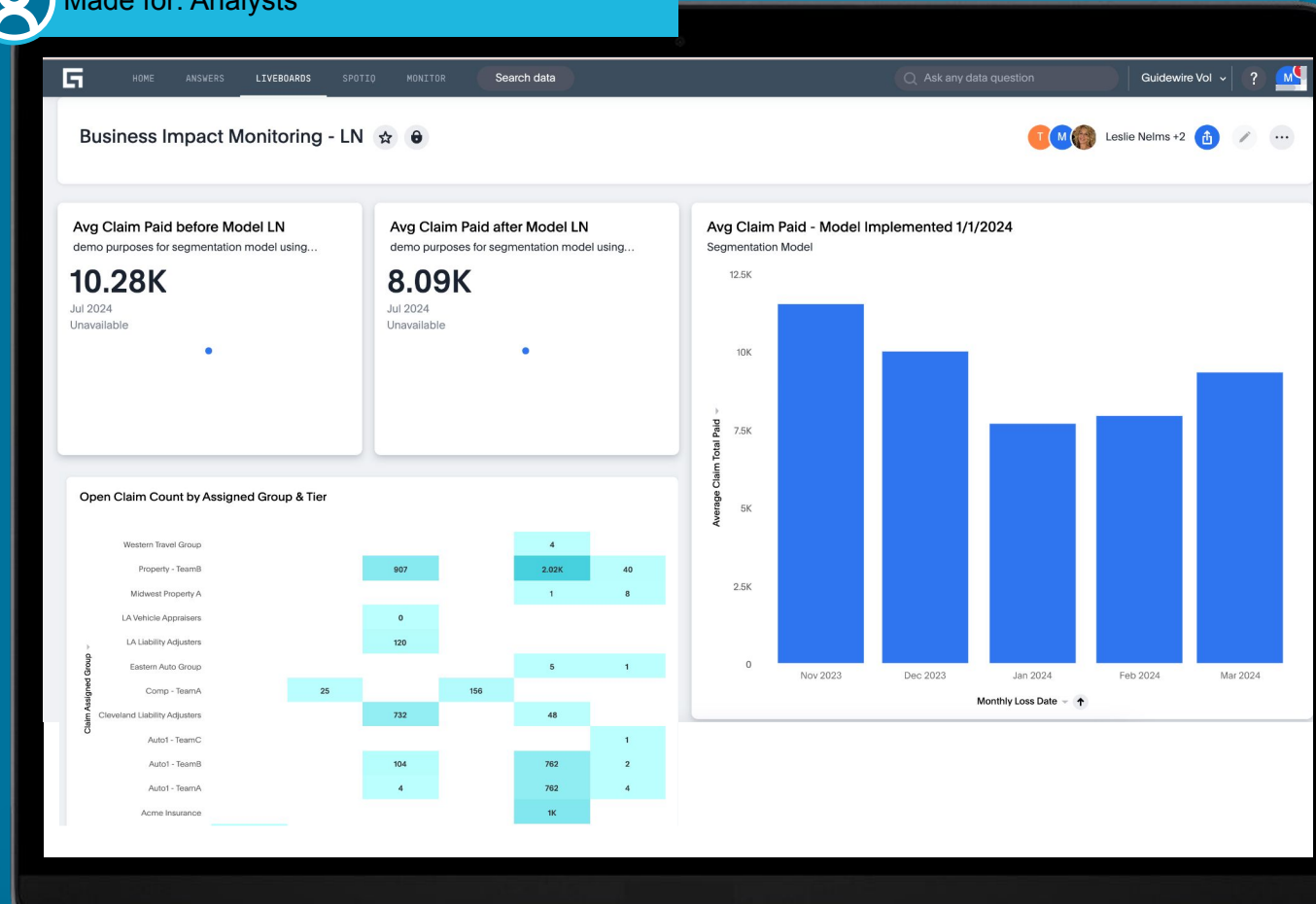
**Gain near real-time visibility** into how predictive models are affecting claims and underwriting KPIs.

**Visualize commercial impact** to the bottom line with pre-built dashboards in Explore.

**Quantify the true value** of your models and prove out the ROI of your analytics initiatives.



Made for: Analysts

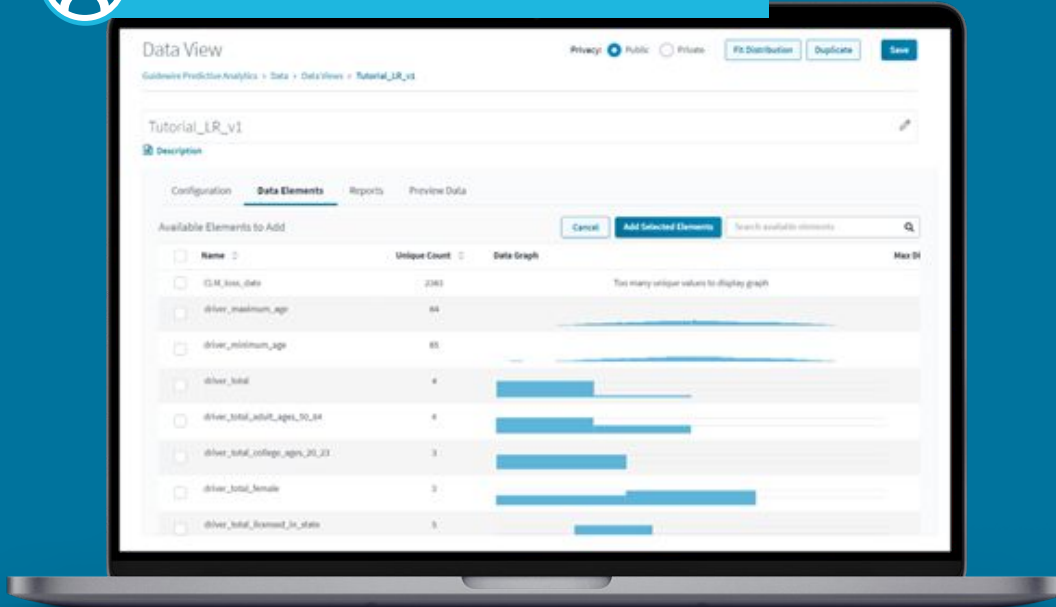


# Build models faster with a streamlined process

## Usability Improvements and Analytics Manager Enhancements



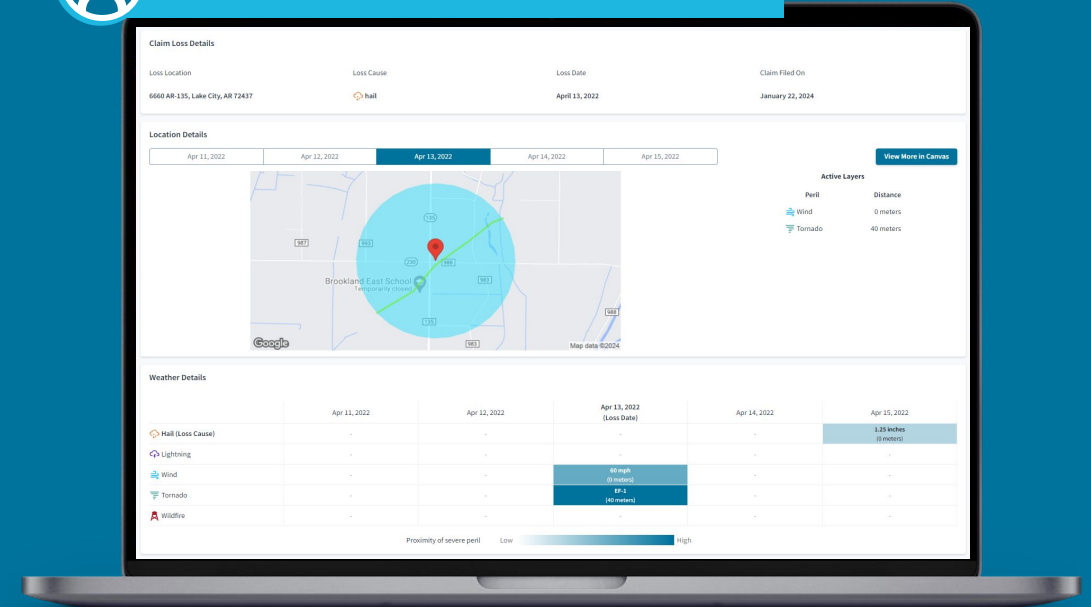
Made for: Analysts, Data Scientists



**Bring models to market** faster and easier with a refreshed UI/ UX that's designed for a more intuitive build experience.



Made for: Analysts, Data Scientists



**Identify opportunities** for further investigation with new templates and heat maps for Weather Discrepancy Alerts.

# Platform



# Guidewire Cloud Platform



# Enhance and preserve your testing investments

## “Add-your-own” Testing and Quality Gates

**Connect your investments** by triggering self-managed test suites via a set of exposed Guidewire CI/CD events.

**Improve quality with gates** through integration of testing results, including blocking build promotion.

**Increase transparency and visibility** into your own process with a single view across tests, results, and quality.



Made for: Developers, DevOps, Build Managers

The screenshot displays the Guidewire Cloud Console interface. On the left is a navigation sidebar with sections: GUIDEWIRE (Quality Gates Demo), STAR SYSTEM, CI/CD (CI Management, Quality Gates, Automated Builds, Build Promotion, Repository Settings), CONFIGURATION, SECURITY, and DATABASE. The main panel is titled 'Quality gates' and shows the configuration for the 'ClaimCenter' application. It includes a table of quality gates with columns for Details, ID, Name, Stage, Required, Description, and Actions.

Details	ID	Name	Stage	Required	Description	Actions
	cc_acceptance_tests	CC Acceptance Tests	Before promoting: pre-prod	Required	-	
	minimum_test_coverage	Minimum test coverage	Before merging	Required	This quality gate guards against merging a PR that does not meet a minimum code coverage requirement configured in an external tool.	
	performance_test_suite	Performance test suite	Before promoting: pre-prod	Optional	This optional gate conveys the status of an additional customer-run performance test suite, allowing withholding the promotion of a build with significant performance degradation.	
	pre-prod_smoke_test_suite	Pre-prod smoke test suite	Before promoting: prod	Required	This gate guards against promoting a build to prod, when it does not pass a specific set of smoke & sanity test suites run on a customer CI system.	

Rows per page: 10 | 1 - 4 of 4 | < >



# Deploy digital experiences more efficiently

## Self-service Deployment Capabilities for EnterpriseEngage Apps

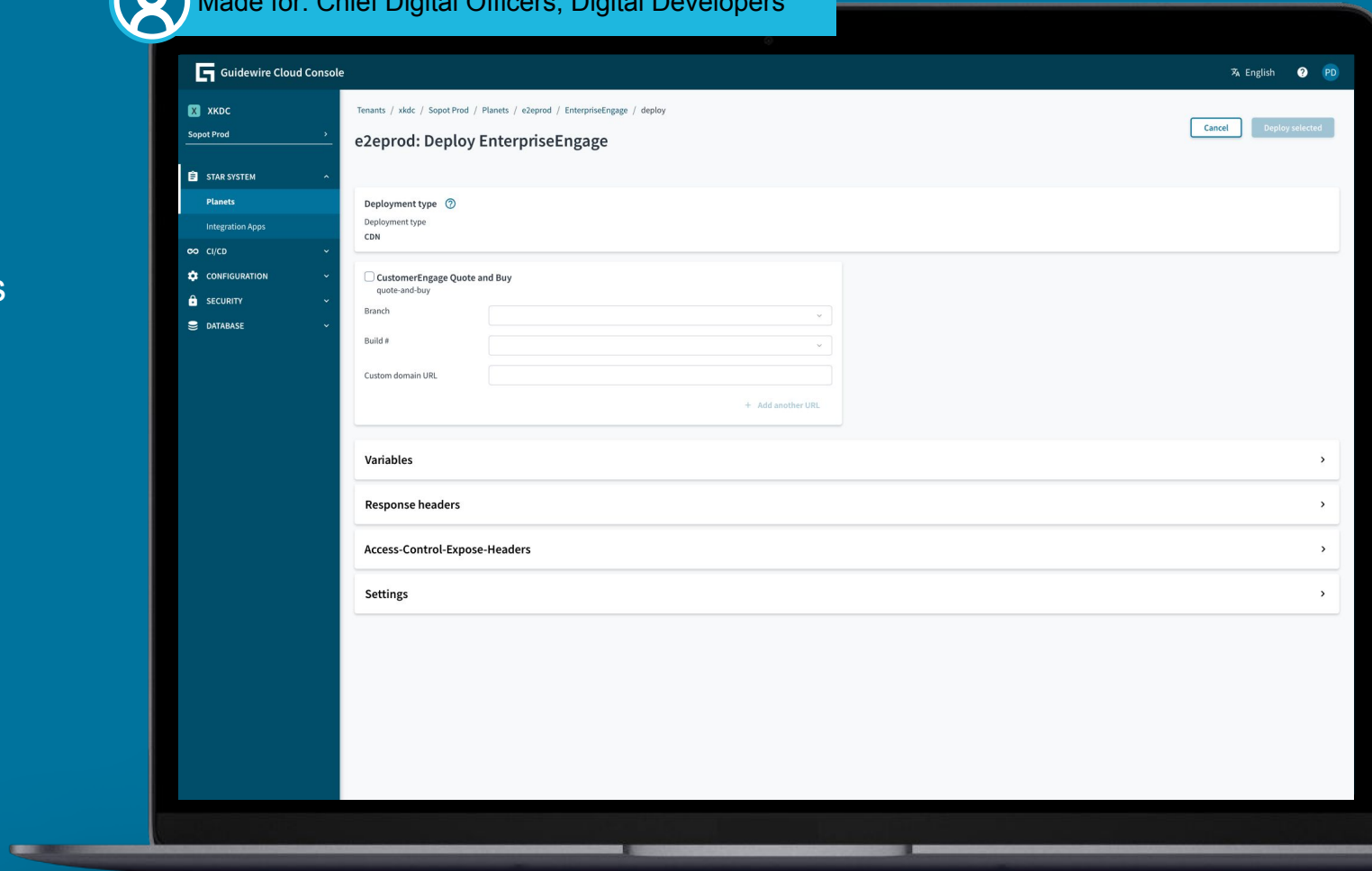
**Work at your own pace** with the ability to self-promote EnterpriseEngage applications from Non-Production to Pre-Production, and then Pre-Production to Production.

**Save time and effort** as Guidewire service tickets are no longer required to orchestrate environment promotions and deployments.

**Reduce the chance of human error** with centralized administration in Guidewire Cloud Console (now also available in Guidewire Home), as TeamCity is no longer required for non-production deployments.



Made for: Chief Digital Officers, Digital Developers



# Unify your launch experience

## Guidewire Home

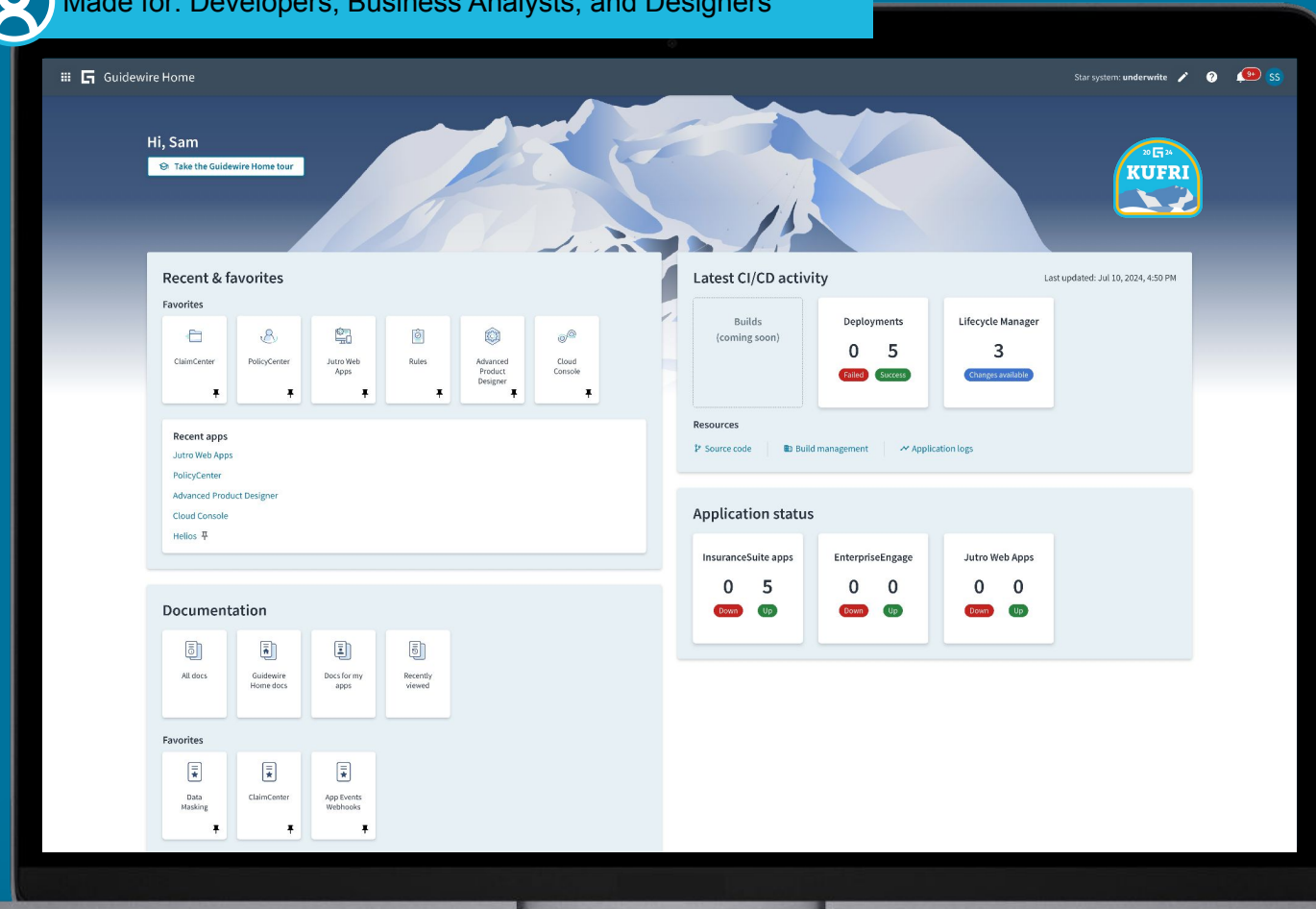
**Find what you need quickly** with intuitive navigation. All apps are accessible through the new navigation panel and direct links enable the shortest path for users.

**Customize your view with working context** to specify exactly when and how you want to work.

**Efficiently manage your workspace** with important information at a glance, such as recent, favorites, documentation, deployment monitoring, app status, and more!



Made for: Developers, Business Analysts, and Designers



# Improve update predictability and accelerate cloud updates

## Update Preview; DataHub and InfoCenter Fast Updates



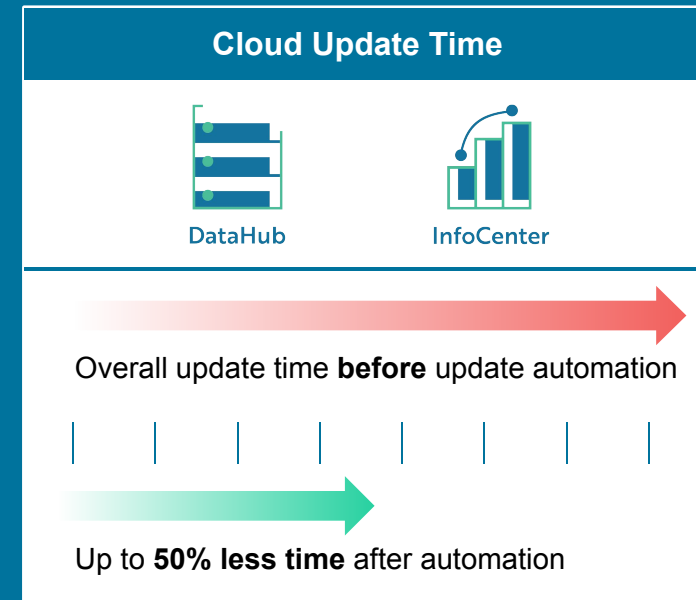
Made for: Release Managers



**New Update Preview** delivers a preview of an update 3 weeks prior to General Availability, allowing customers to test and evaluate capabilities before widespread deployment. This ensures faster time to value, as customers can embrace new features quickly and maximize the ROI of each update.



Made for: System Admins



**DataHub and InfoCenter Fast Updates** improve update speed by up to 50% through automated provisioning of infrastructure and inclusion of customer content and configuration. In addition, dev and UAT updates via the new automation process now take about 2 weeks, with zero lead time necessary.

# Improve efficiency with modern and flexible business logic

## Business Functions

**Provide a modern framework for business logic**, enabling the development and deployment of individual, reusable, and custom functions via a modern framework for business logic.

**Replace code faster and more reliably** featuring scalability independent from core applications, rapid updatability, and fine grained security.

**Ensure flexibility** with support for various languages (JavaScript and TypeScript), and support various use cases including process API, workflow logic, and event-driven outputs.



Made for: Developers and Designers

A screenshot of a code editor displaying a JavaScript file named 'index.js'. The code defines an asynchronous function that initializes a SDK and returns a response with type lists and headers. The editor interface includes a sidebar with a project tree, a main code area with line numbers, and a bottom status bar with tabs for Problems, Current File, and Project Errors.

```
1 import {Request, Response} from "@aws/gwfs";
2 import {initSdk} from "../src/generated/pc-sdk/sdkConfig.js";
3 import {getTypeLists} from "../src/generated/pc-sdk/common";
4 import {AuthType} from "@digital/sdk/internal";
5 (module).exports = async (request: Request, response: Response) => {
6   initSdk({
7     auth: {
8       authType: AuthType.Basic,
9       basicUsername: 'su',
10      basicPassword: 'gw',
11    },
12    backendUrl: 'https://pc-dev-xapppltfm-bfddev.api.rho15-andromeda.guidewire.net/r
13  });
14  const typeLists = await getTypeLists()
15  return response
16    .withBody({"typeLists": typeLists})
17    .addHeader("headerKey", "headerValue")
18 }
```


# Accelerate product conversion to Advanced Product Designer

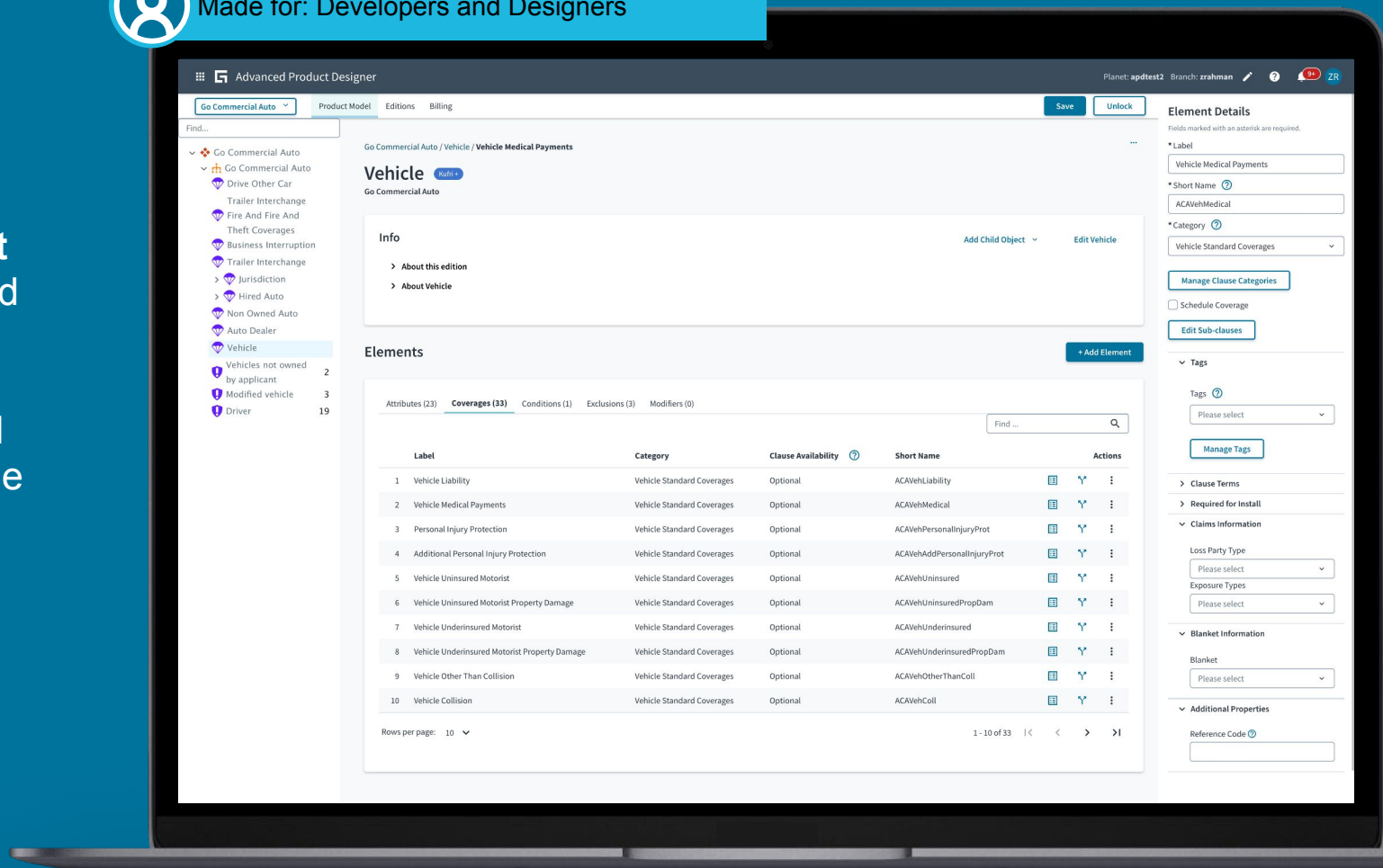
## Conversion of Existing Non-APD Products to APD

Reduce the cost and effort of conversion specifically for Advanced Product Designer (APD) management of lines of business (LOB).

Enable faster product design and management with APD via mind maps, ruleset development, and enhanced configuration.

Ensure product interoperability with other cloud services via auto generated Cloud APIs that enable cloud services such as Jutro Digital Platform.

 Made for: Developers and Designers



# Guidewire Data Platform



# Empower data access, curation, and insight

Guidewire Data Platform is the only insurance data platform optimized for P&C

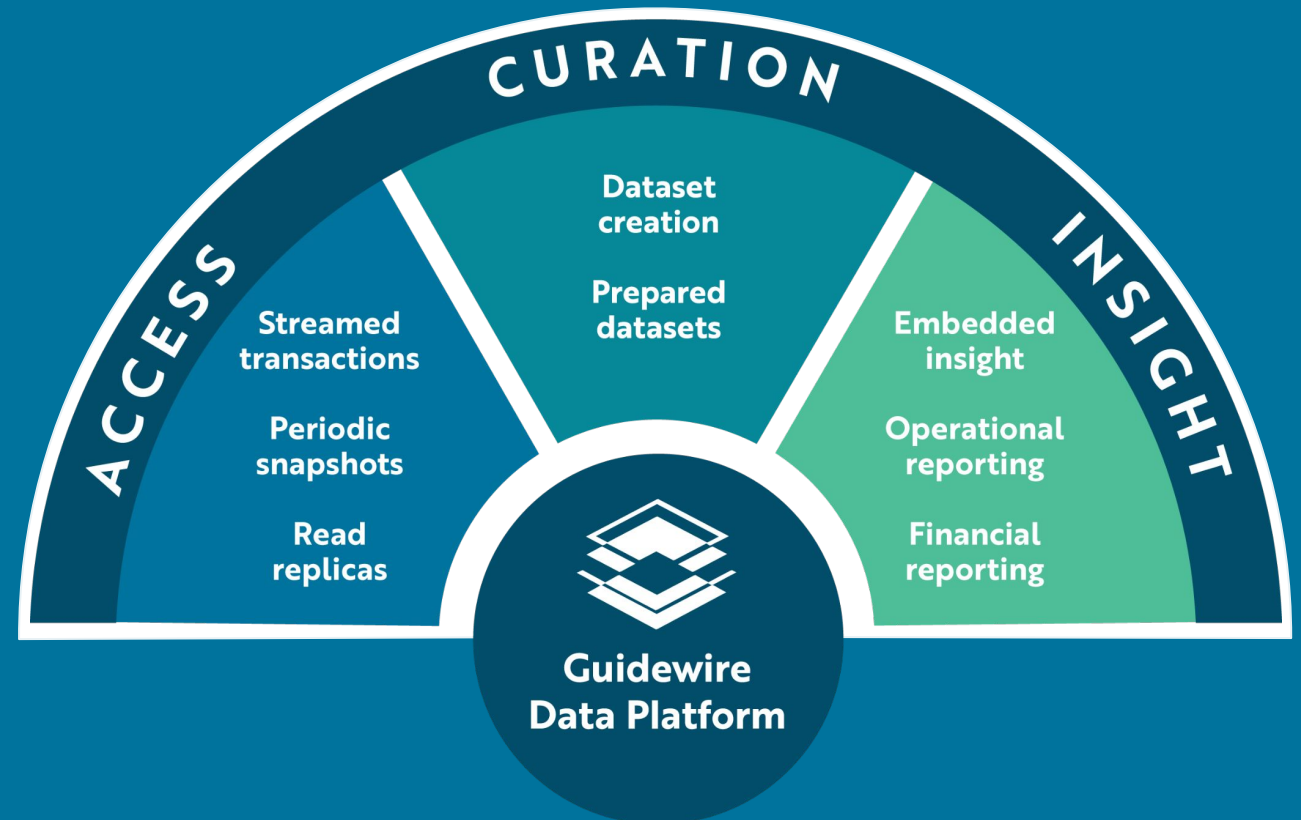


Made for: CIOs, CTOs, Chief Data Officers, Data Architects, Chief Actuary

**Access a complete view of your InsuranceSuite data** that is optimized for P&C insurers through a purpose-built data model and repository for Guidewire core data.

**Enrich and curate data to be insights-ready** to power analytics applications with pre-curated, business-ready datasets and curation tools.

**Guide accurate business insights** that improve underwriting, risk analysis, and claims performance with visualizations and dashboards.





# Improve integrity, efficiency, and observability of data pipelines

## New CDA Features



Made for: Business Analysts and Data Scientists



**CDA Data Integrity Service (DIS)** ensures delivery for CDA of InsuranceSuite data into its AWS Simple Storage Service (S3) buckets and provides confidence in the integrity of data available for customers.



Made for: System and Platform Admins

```
JSON Copy
"detail": {
  <universal_fields>,
  "type": "com.guidewire.cda.streamingBatchCompleted",
  "data": {
    "timestamp": "<epoch_timestamp_of_batch>",
    "cdaOperationalMetrics": {
      "lastSuccessfulWriteTsInMs": <epoch_timestamp_of_latest_batch>,
      "maxDbToS3LatencyInMs": <time_to_transfer_latest_batch>,
      "bytesRead": <num_bytes_read_in_latest_batch>
    }
  }
  "numRecordsProcessed": <num_records_read_from_storage_layer>,
  "tablesWritten":

```

```
"cdaOperationalMetrics": {
  "lastSuccessfulWriteTsInMs": <epoch_timestamp_of_latest_batch>,
  "maxDbToS3LatencyInMs": <time_to_transfer_latest_batch>,
  "bytesRead": <num_bytes_read_in_latest_batch>
}
```

**CDA Lifecycle Events & Operational Metrics** streamlines and automates data consumption in data pipelines, and establishes visibility into CDA operations for authorized users with key performance metrics of latest batch write time, latency, and batch throughput.



# Jutro Digital Platform

# Kickstart development with Jutro digital experience templates

## Agent and Policyholder Starter Templates

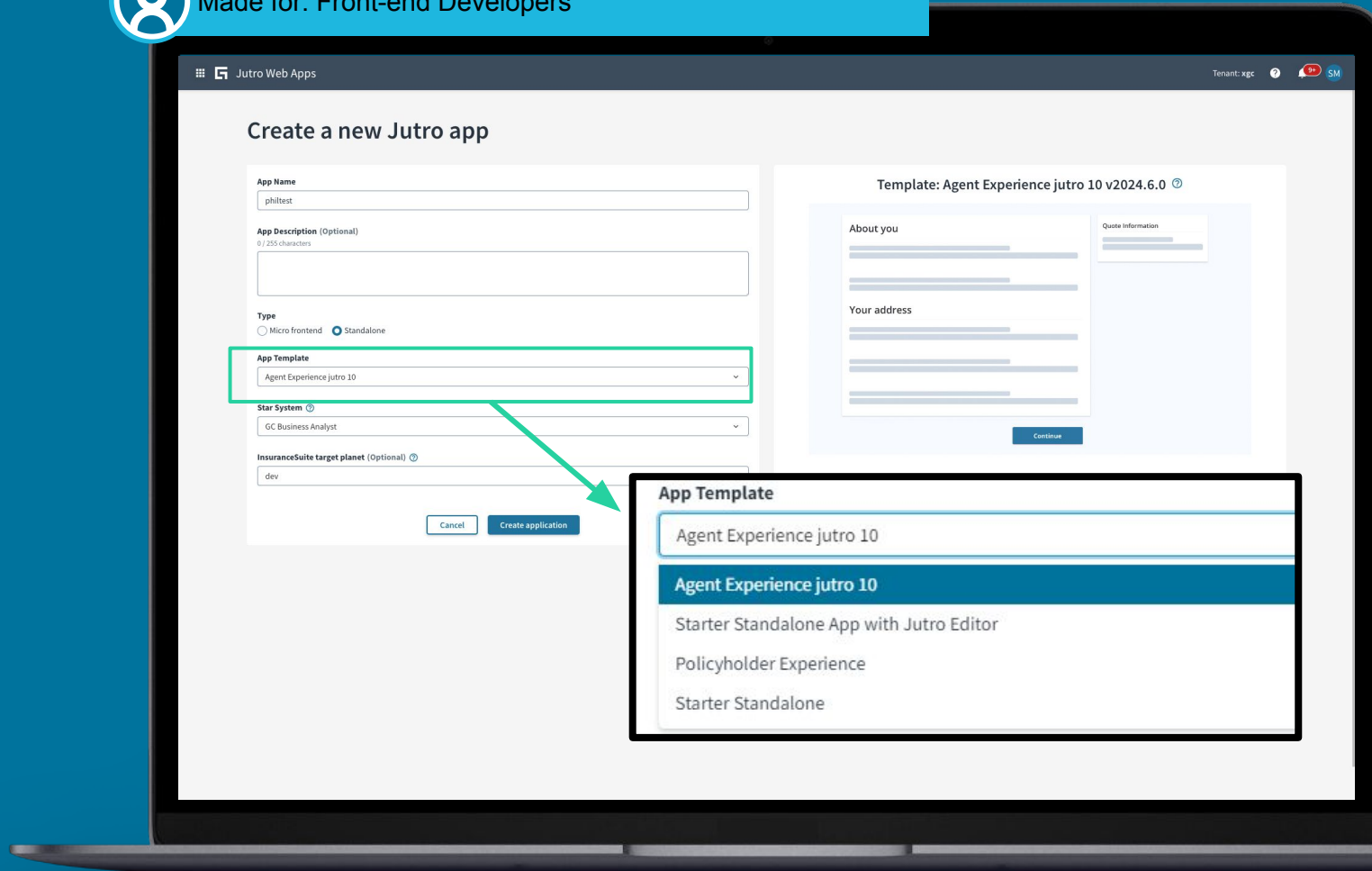
**Provision fully functioning web applications in minutes** with three new starter templates: Agent Experience; Personal Auto Quote & Buy for Agents; and Policyholder Experience.

**Create first-class digital experiences** with access to source code and build management so you can implement additional customizations unique to your business.

**Ensure quality and consistency** with templates that adhere to architectural best practices and provide business patterns, custom APIs, and mobile-responsive designs.



Made for: Front-end Developers



# Build digital experiences faster while optimizing costs

## Enhancements for Reusing Digital Assets

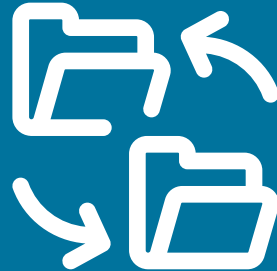


Made for: Front-end Developers



### Bring your own UI libraries

Integrate Jutro Digital Platform with private node package manager (NPM) repositories that contain your existing components and functions, such as custom design systems.



### Reuse custom functionality

Create custom packages of new components and functions that can be published to Guidewire's NPM repository and easily imported into Jutro web applications.

























































### Share contexts in micro frontends

Build Jutro web applications and use Module Federation to share contexts and libraries across embedded UIs and shell apps, while keeping micro frontend deployment and development independent.



# Marketplace

# 50+ New and Updated Marketplace Apps & Integrations

Product Launches		Underwriting	Payments	Digital Experiences	Compliance
  <b>2</b> <p>With Capgemini mind maps, deploy Designer and Accountant Professional Liability products fast.</p>	  <b>4</b> <p>With Hexaware mind maps, deliver UK Warranty, e-Bike Insurance in Belgium and the Netherlands, and Non-Standard Auto in the U.S.</p>	  <b>4</b> <p>Assess risk in PolicyCenter with Auto and Property claim, National Credit File, and Motor Vehicle Records data.</p>	  <p>Optimize billing and payments processes with integration to Guidewire PolicyCenter.</p>	  <p>Enable contextual digital guidance with integration to Guidewire core.</p>	  <p>Ensure U.S. compliance for Medicare claims with the ExamWorks accelerator.</p>
		  <b>2</b> <p>Assess residential and commercial property risk within Guidewire.</p>	  <p>Enable multiple payment channels for customers with Premium Pay for InsuranceSuite.</p>	  <b>2</b> <p>Facilitate digital adoption with Whatfix's integration to ClaimCenter and PolicyCenter.</p>	  <b>3</b> <p>Enable deep governance with identity security capabilities and integration with Guidewire InsuranceSuite.</p>
  <b>3</b> <p>With EY's mind maps and templates for Guidewire, quickly deploy Australian commercial property products, U.S. Excess, and Global Personal Travel lines of business.</p>	  <b>4</b> <p>With PwC mind maps and integration to Guidewire, launch Farm, Farm Umbrella, Builders' Risk, and Parametric products fast.</p>	  <p>Assess true property risk in less than 2 seconds in 19 more countries.</p>	  <b>2</b> <p>Verify addresses in InsuranceNow. In InsuranceSuite, review 350+ property insights &amp; deploy rooftop geocoding.</p>		  <p>Automate the compliance process for quote and bind within PolicyCenter, with Vertafore's Sircon for Carriers.</p>
Claims Optimization			Data Integration		Documents
  <p>Automate claims segmentation, triage &amp; assignment with integration to ClaimCenter.</p>	  <b>2</b> <p>Automate Personal Auto physical damage claims with Autopilot. For InsuranceNow users, enable search for INow policies in ClaimCenter.</p>	  <b>2</b> <p>Deliver police records in ClaimCenter, and enable claims data fill from a variety of sources.</p>	 <p>For U.S. insurers, file subrogation demands quickly with the Subrogation Accelerator.</p>	  <p>Leverage Guidewire Platform data for downstream analytics with AWS cloud data connectivity.</p>	  <b>3</b> <p>Store documents in Box and link them to the relevant entries in InsuranceSuite.</p>
  <p>Deliver guidance on workers' comp claims in ClaimCenter to adjusters, managers, and clinical resources.</p>	  <p>Manage catastrophes more easily with NatCat's building-level hazard data integrated into ClaimCenter.</p>	  <b>2</b> <p>For U.S. insurers, reduce fraud with 350+ data points on U.S. properties, and enable claims autocomplete.</p>	 <p>For self-managed customers, monitor property claims data with XactAnalysis integration with ClaimCenter.</p>	  <p>Automate the extraction of unstructured data from submissions and push the data into PolicyCenter.</p>	  <b>2</b> <p>Design and generate branded billing, policy and claims documents.</p>
					  <b>3</b> <p>Generate documents seamlessly across policy, billing, and claims.</p>

Legend:  Cloud Integration |  Number of Integrations



# Content



# Streamline non-bureau billing and accounting with BillingCenter

## Non-bureau London Market Business

**Manage all billing and accounting** for non-bureau business in BillingCenter, including agency bill.

**Easily view and manage settlements**, including changes and write-offs.

**Get a complete financial picture** of your entire London book of business in PolicyCenter, both bureau and non-bureau.



For Finance teams, Senior Underwriters

The screenshot displays the BillingCenter interface. The top navigation bar includes 'Desktop', 'Account', 'Policy', 'Producer', 'Search', and 'Administration'. The left sidebar lists various modules: Actions, Overview, Details, Contacts, Funds Tracking, Payments, Charges (selected), Disbursements, Transactions, Collateral, Policies, History, Evaluation, Invoices, Invoice Streams, Trouble Tickets, Documents, Account Notes, Ledger, Journal, and Delinquencies.

The main content area shows the 'Charges' section for 'Name Vorpal Industries 15' with account number '7928708890' and date '17 May, 2024'. It includes a table with columns: Date, Payer, Charge Type, Billing Instruction, Hold Status, Policy, Original Amount, Amount, Primary Producer, Commission, and Leader's Fee. Two transactions are listed for 17/05/2024, both from 'Aon UK Limited' for 'Net Premium' charges.

Below the charges table, there are tabs for 'Invoice Items' and 'Charge Breakdown'. The 'Charge Breakdown' tab is active, showing a table with columns: Categories, Commissionable, Description, and Amount. The breakdown includes Gross Premium (£20,000.00), Brokerage (£4,000.00), and IPT (£2,400.00), totaling £18,400.00.

Categories	Commissionable	Description	Amount
Gross Premium	No	Gross Premium	£20,000.00
Brokerage	No	Brokerage : 20%	(£4,000.00)
IPT	No	IPT : 12%	£2,400.00
			<b>£18,400.00</b>

**Thank You!**

