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.

Table of Contents

InsuranceSuite

Full Suite

- Gender Identity Fields
- New APIs

PolicyCenter

- Intelligent Updates to Submission Intake
- Manual Premium Override

BillingCenter

- Billing Migration Tool
- Business Rule Override

ClaimCenter

- Autopilot Workflow Service Sub-flows
- Claims Visibility Enhancements
- High-Risk Claim Prediction Indicator
- ICD Code Updates

InsuranceNow

- InsuranceNow GO for Commercial Umbrella
- ISO Rating as a Service (RaaS)
- Integration with ClaimCenter
- Round Robin Adjuster Assignment
- Inbox Improvements

Analytics

HazardHub

- Global Expansion
- Web Report

Cyence

- Cyber Risk Model 7

Predict

- Business Impact Monitoring
- Usability Improvements

Platform

Guidewire Cloud Platform

- “Add-your-own” Testing and Quality Gates
- Self-service Deployment for EnterpriseEngage
- Guidewire Home
- Update Preview
- DataHub and InfoCenter Fast Updates
- Business Functions (EA)
- Conversion of Existing Non-APD Products to APD (EA)

Data Platform

- Guidewire Data Platform
- CDA Data Integrity Service
- CDA Lifecycle Events & Operational Metrics

Jutro Digital Platform

- Agent and Policyholder Experience Templates
- Enhancements for Reusing Digital Assets

Marketplace

- New and Updated Integrations

Content

- Non-bureau London Market Business

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

InsuranceSuite

NEW in Kufri

Embrace DEI and support gender inclusivity

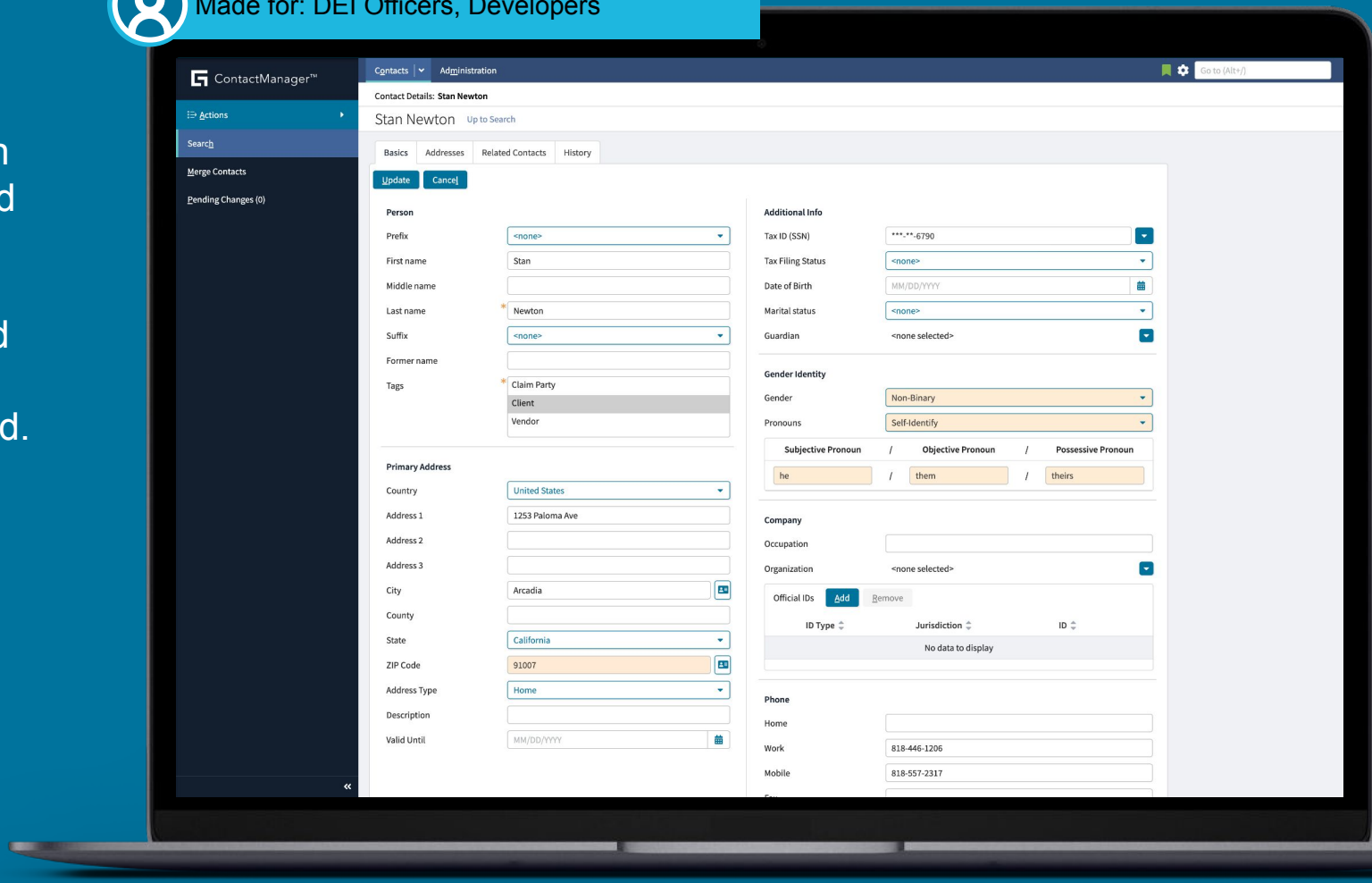
Gender Identity Fields for PolicyCenter, BillingCenter, and ClaimCenter

Made for: DEI Officers, Developers

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.



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

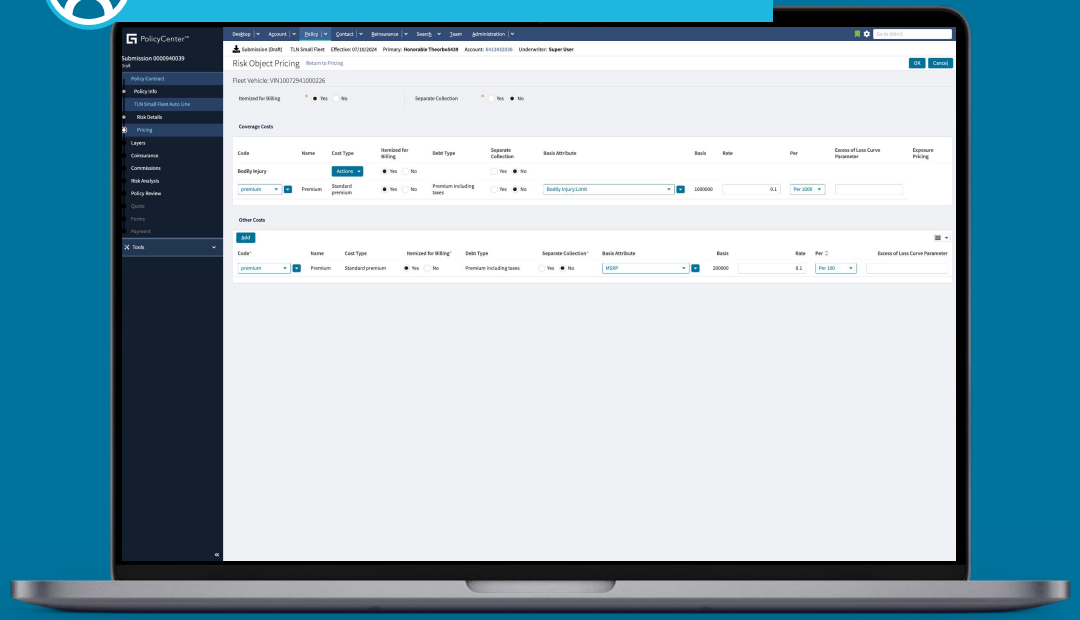
Enhance claims functionality with new APIs to retrieve information from external Policy Administration Systems (PAS) and to expose aggregate claim financials.

NEW in Kufri

Provide commercial lines flexibility and customization

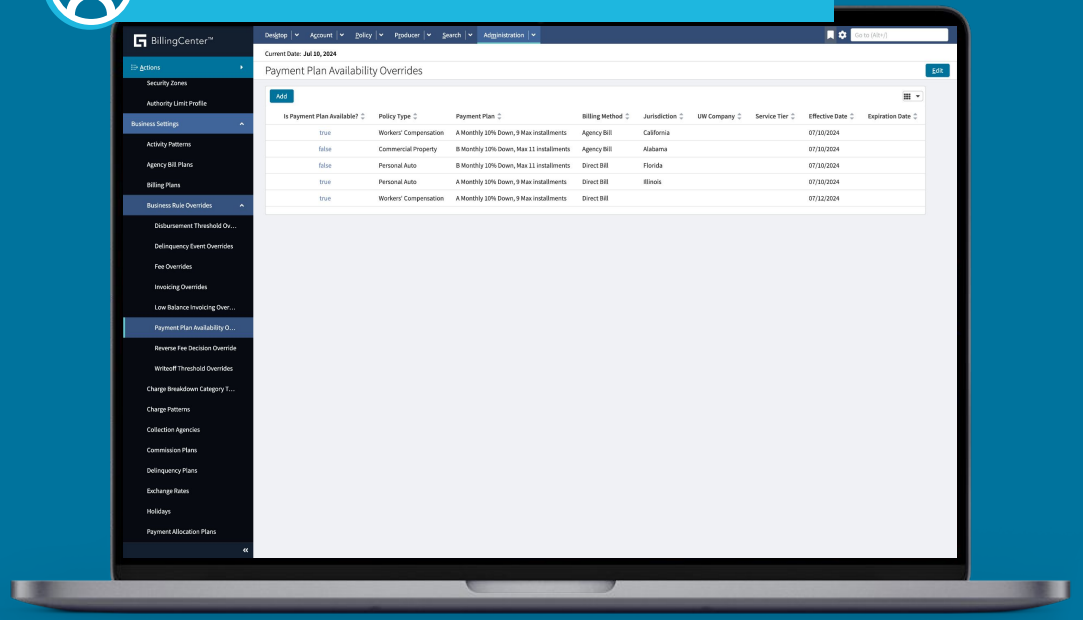
Manual Pricing* and Business Rule Overrides

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

NEW in Kufri

Streamline your submission lifecycle

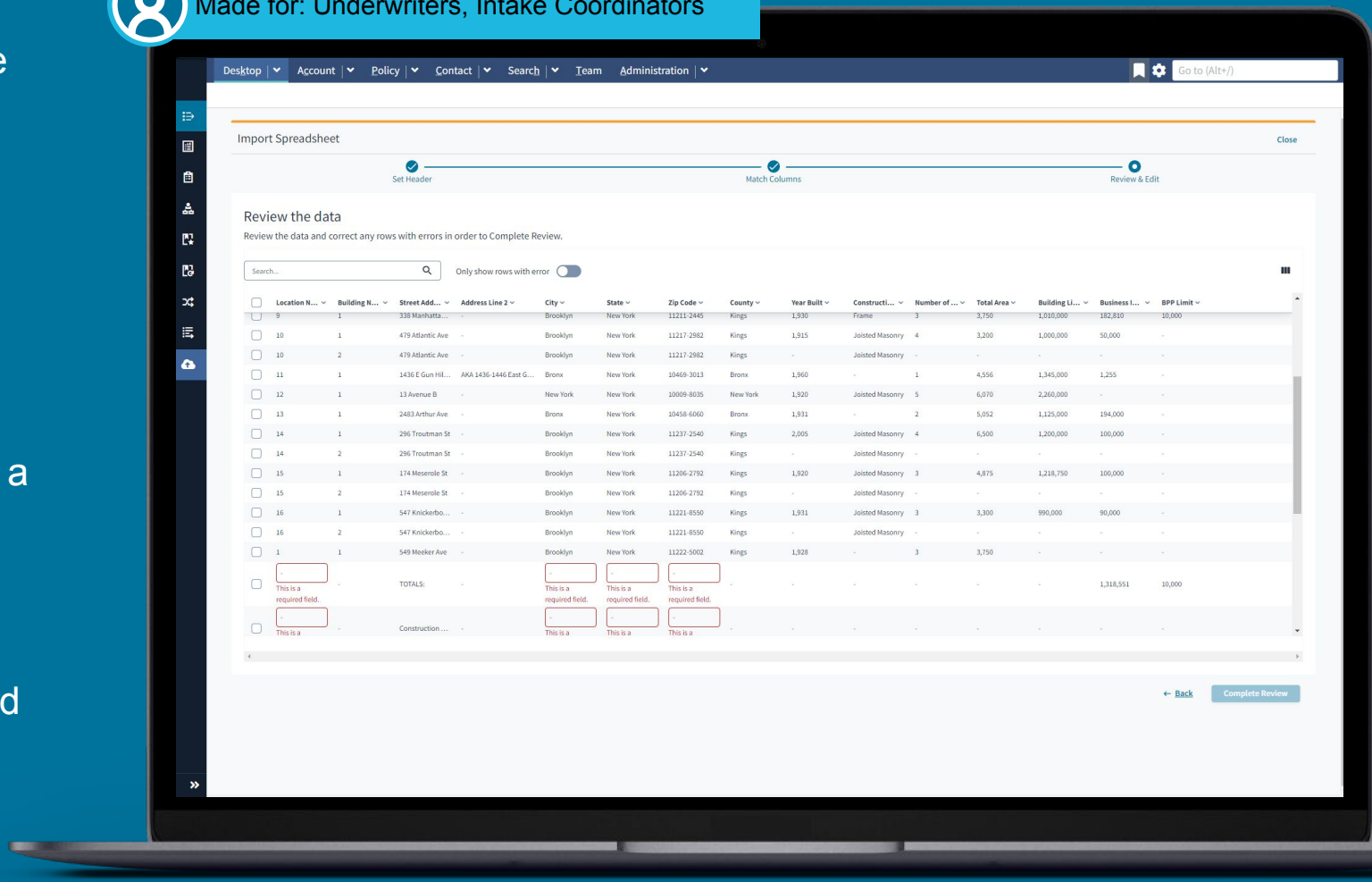
Intelligent Updates to Submission Intake

Made for: Underwriters, Intake Coordinators

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.



Submission Intake functionality is limited to the United States; support for additional regions is under consideration for future releases.

BillingCenter

NEW in Kufri

Seamlessly migrate billing data from legacy systems

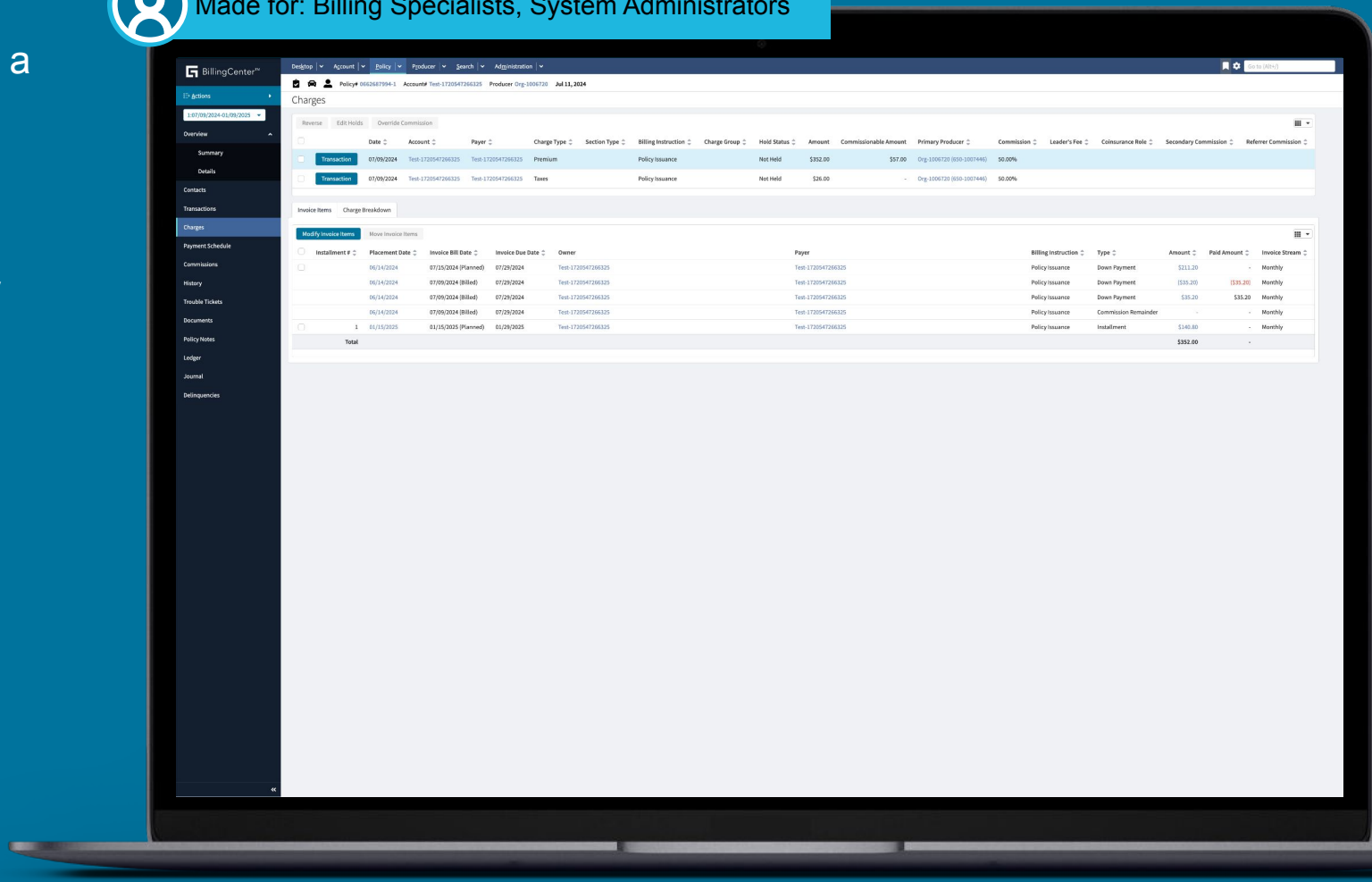
Billing Migration Tool

Made for: Billing Specialists, System Administrators

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.



ClaimCenter

Streamline development of new automation workflows

Autopilot Workflow Service Sub-flows

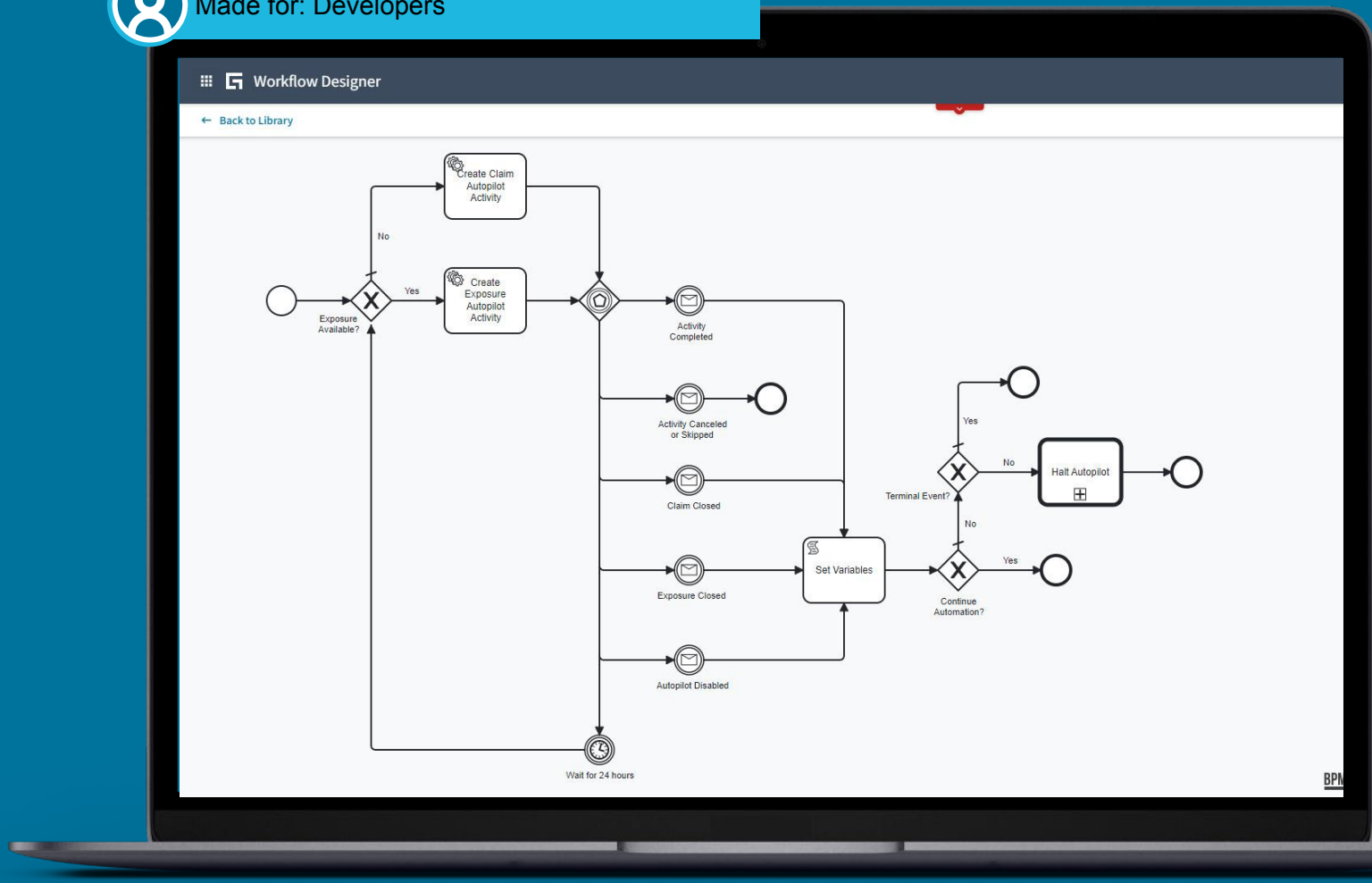
Made for: Developers

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



ENHANCED in Kufri

Provide more transparency throughout the claim lifecycle

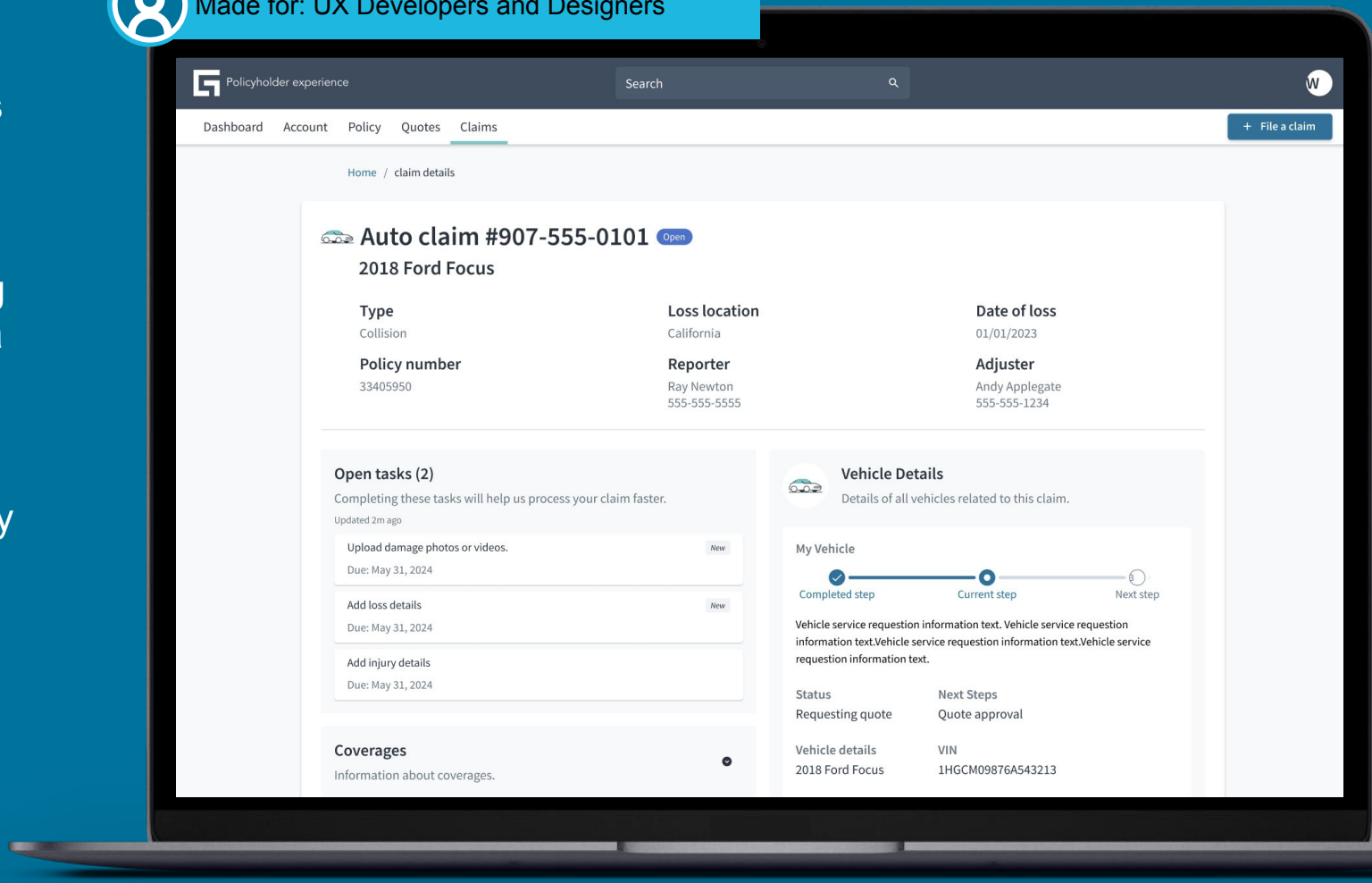
Claims Visibility Enhancements

Made for: UX Developers and Designers

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.



NEW in Kufri

Quickly identify high-risk claims

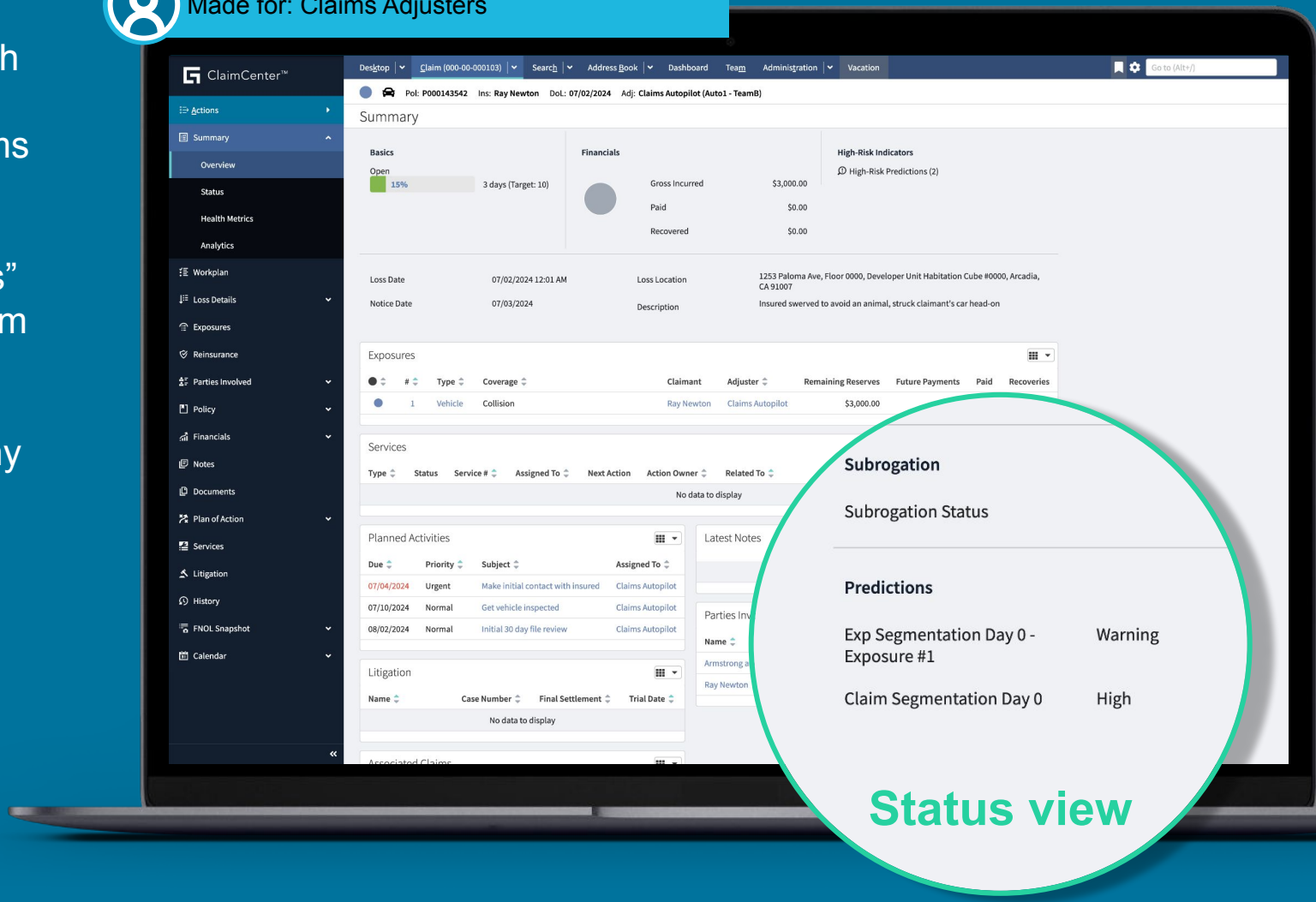
High-Risk Claim Prediction Indicator

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



ENHANCED in Kufri

Support the transition from ICD-9 to ICD-10

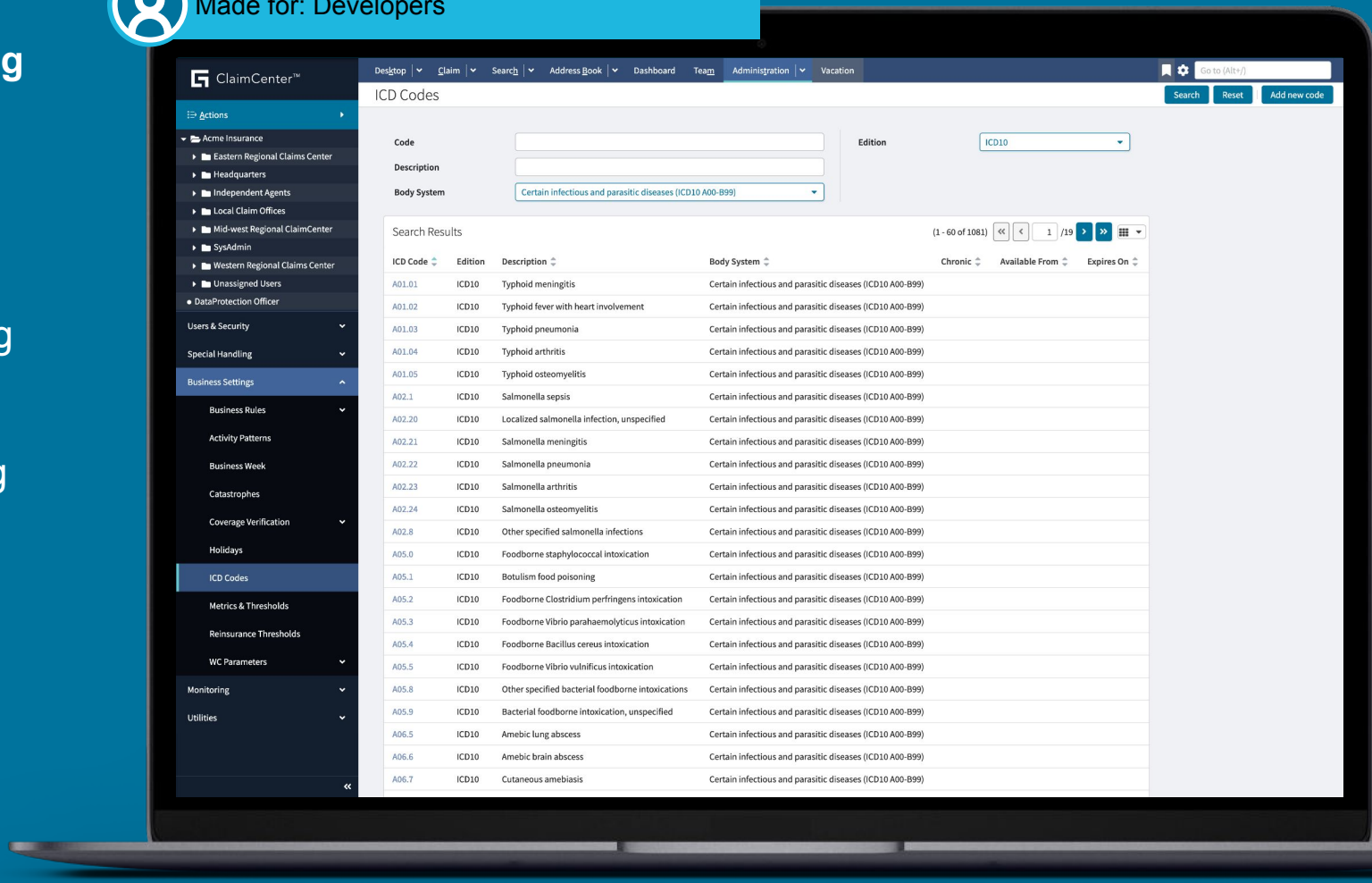
ICD Code Updates in ClaimCenter

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



InsuranceNow

NEW in Kufri

Launch a new line of business up to 50% faster

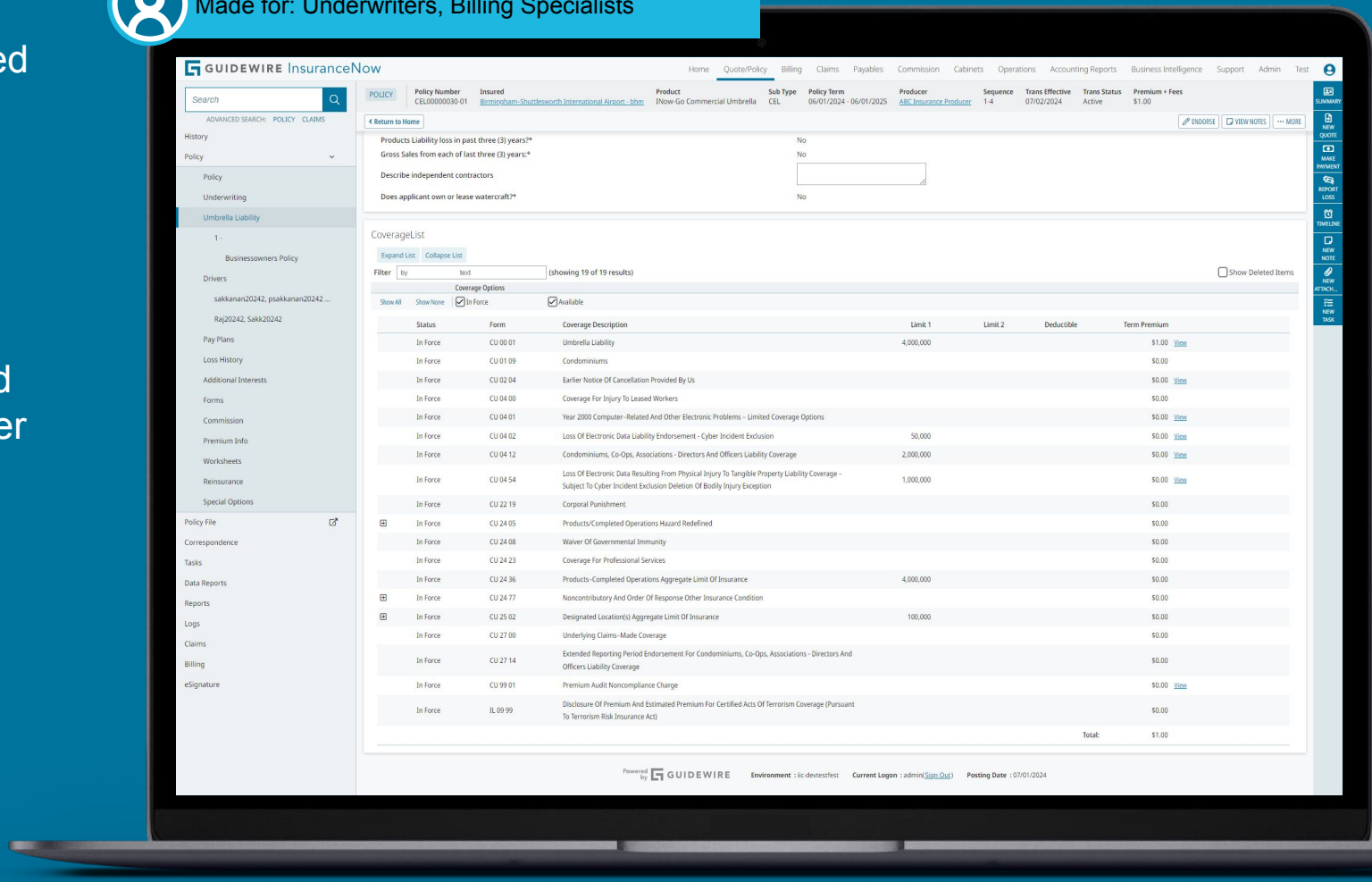
InsuranceNow Go for Commercial Umbrella

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



NEW in Kufri

Easily, accurately and quickly rate new policies

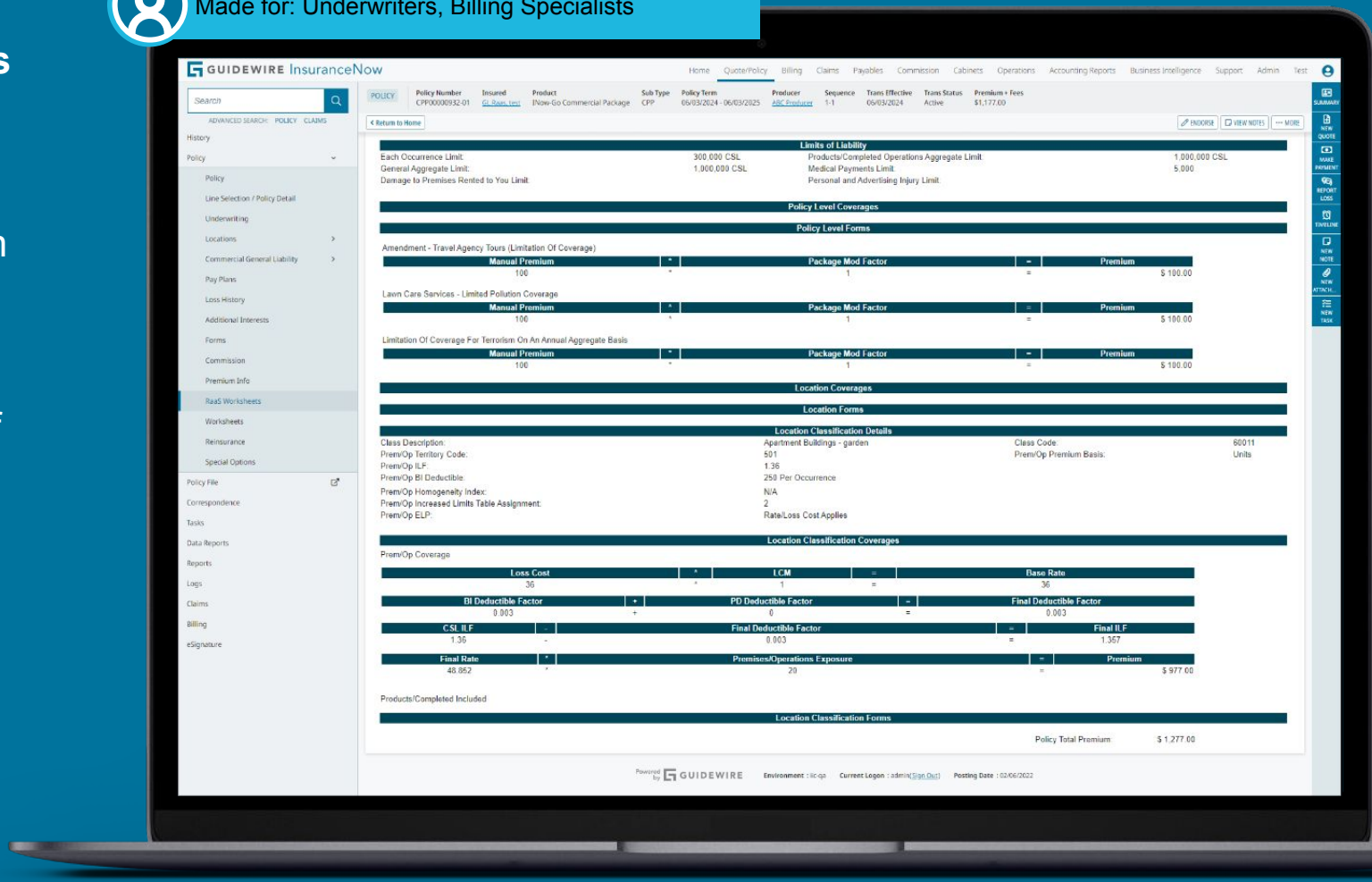
ISO Rating as a Service (RaaS)

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



NEW in Kufri

Leverage more advanced claim technology from InsuranceSuite

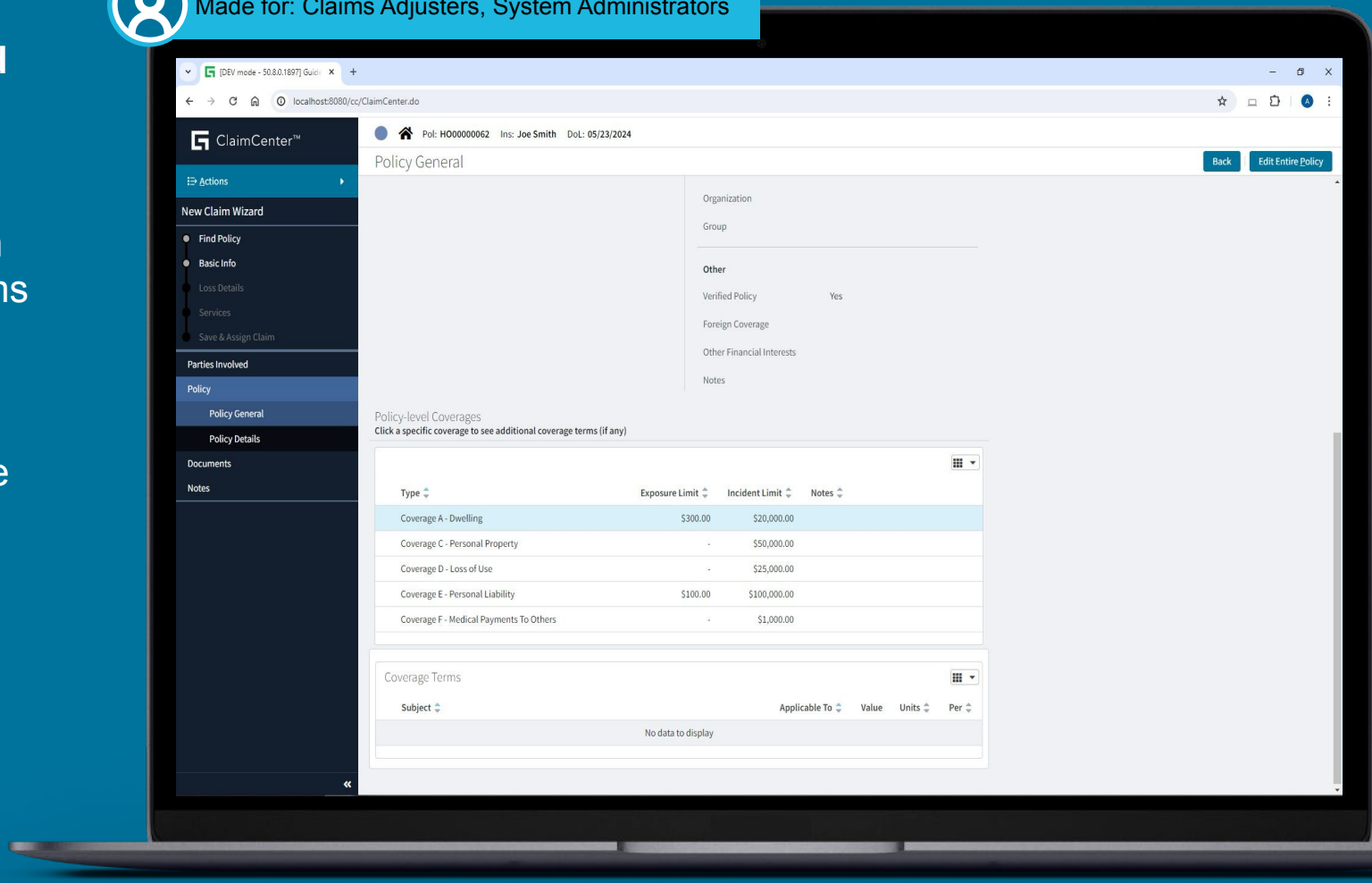
Integration with ClaimCenter

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



NEW in Kufri

Automatically assign claims to adjusters predictably

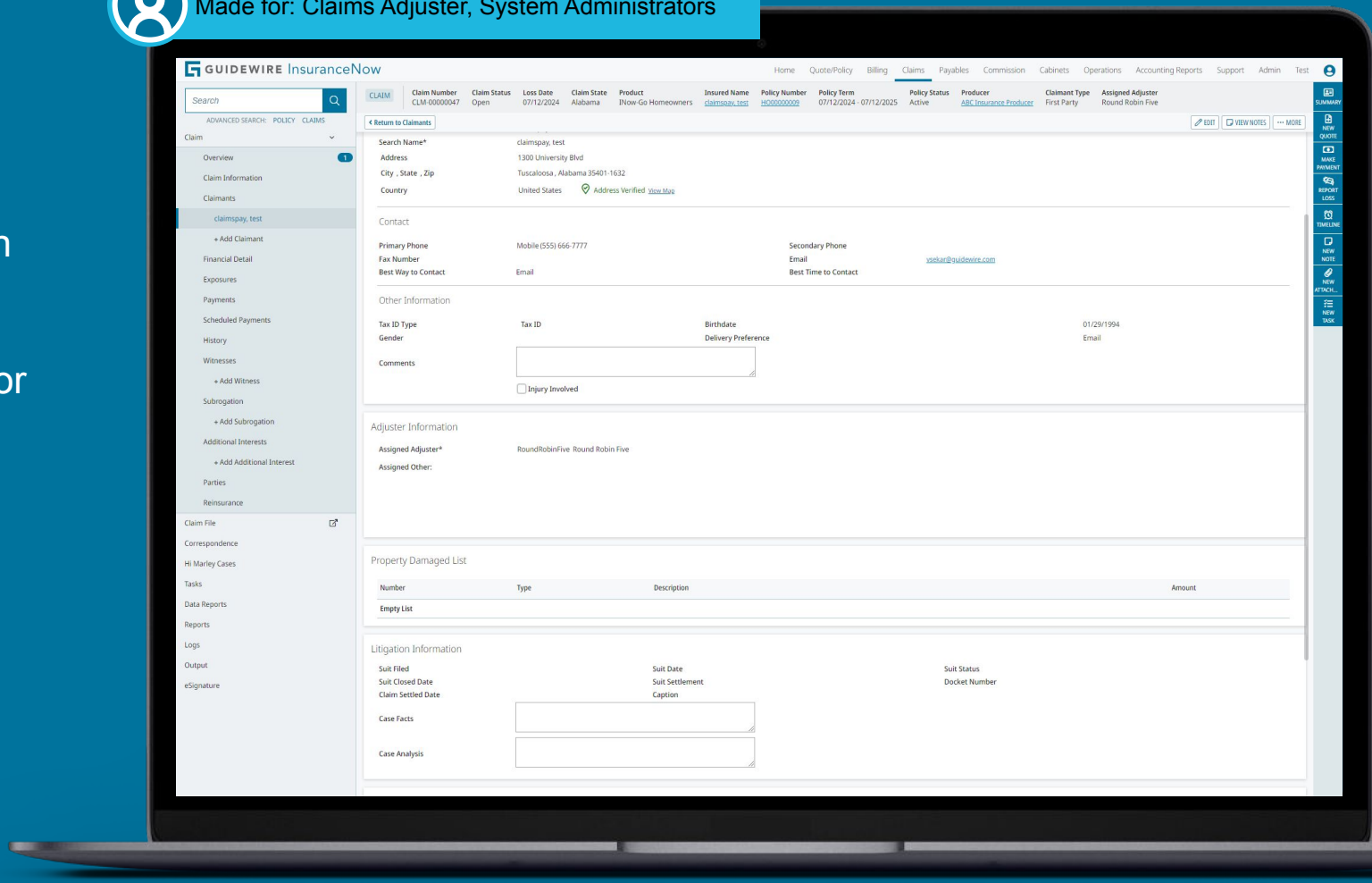
Round Robin Adjuster Assignment

Made for: Claims Adjuster, System Administrators

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.



More efficiently manage large inboxes with pagination

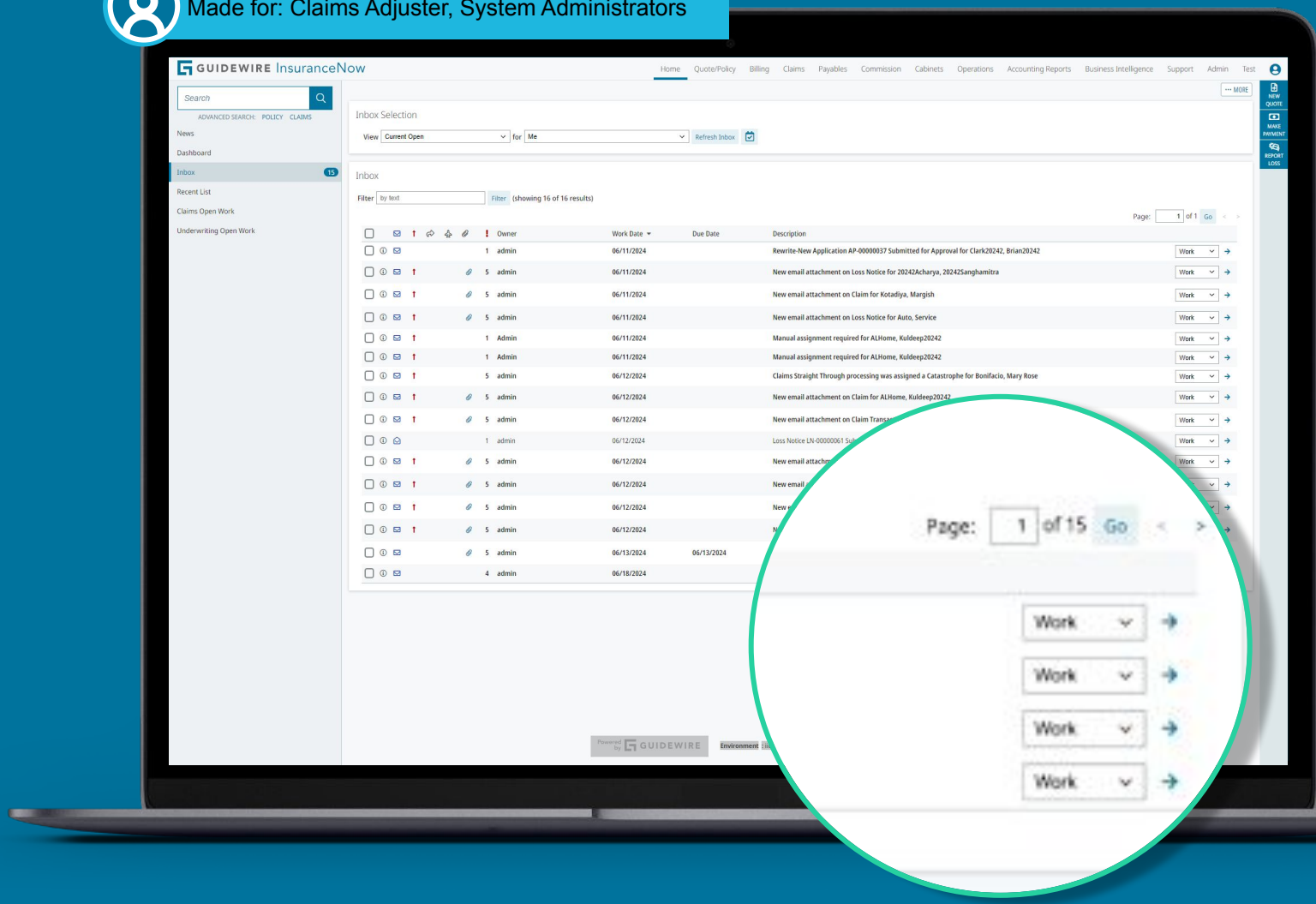
Inbox Improvements

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



Analytics

HazardHub

NEW in Kufri

Understand property risk and underwrite faster

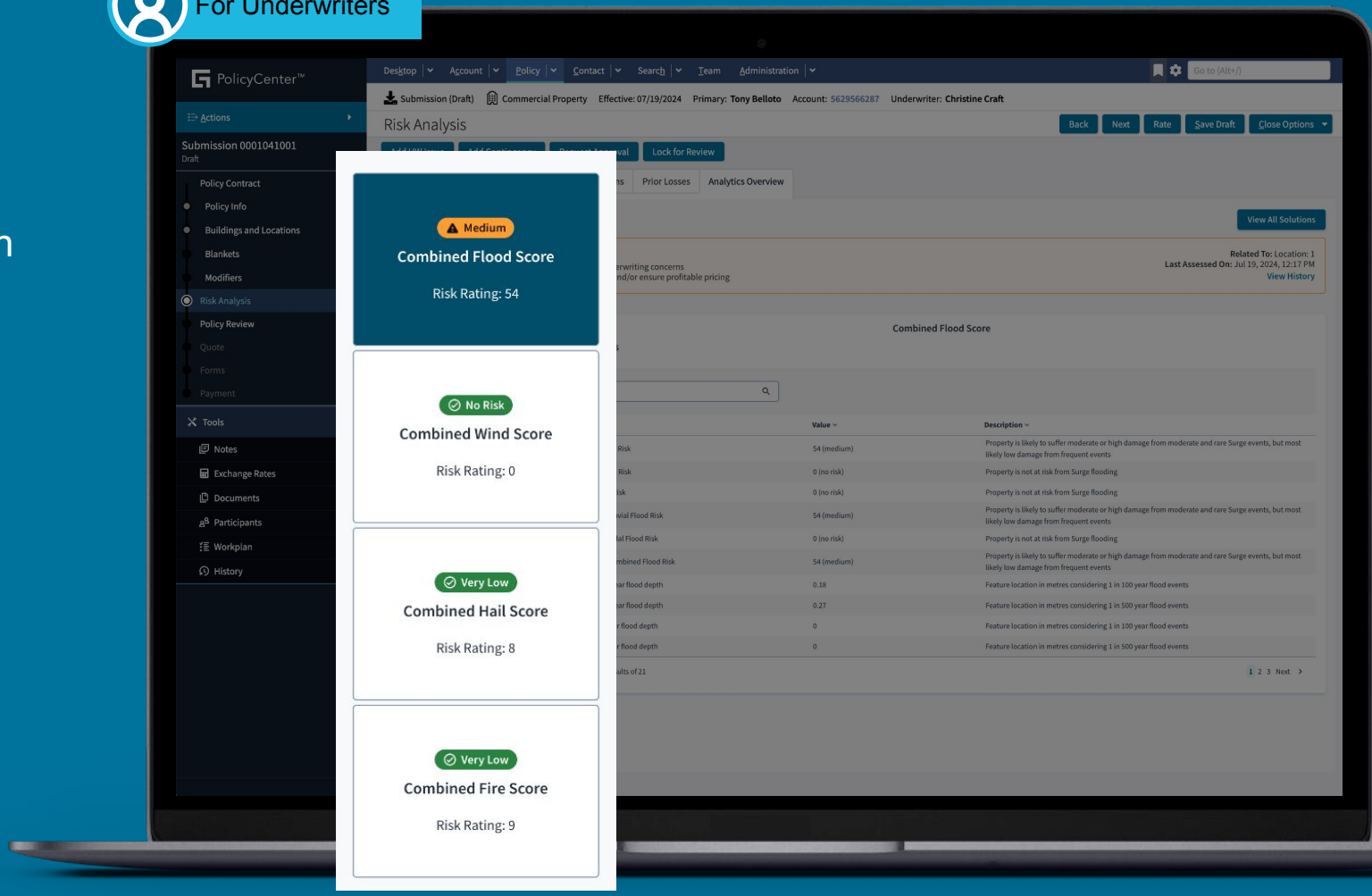
HazardHub Global Expansion

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.

For Underwriters



NEW in Kufri

Glean property risks easily in a visual report

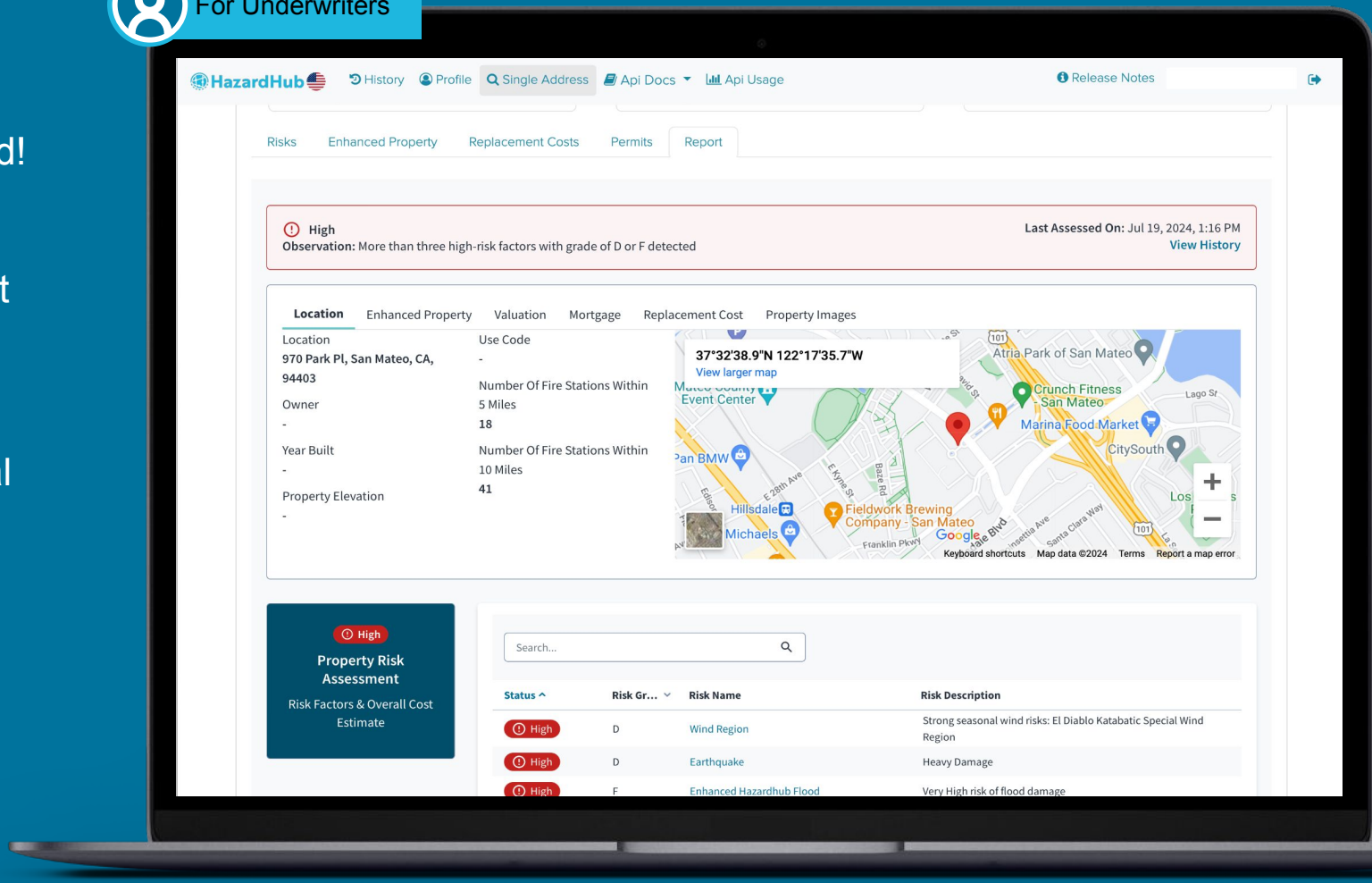
HazardHub Web Reports

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.

For Underwriters



Cyence

NEW in Kufri

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

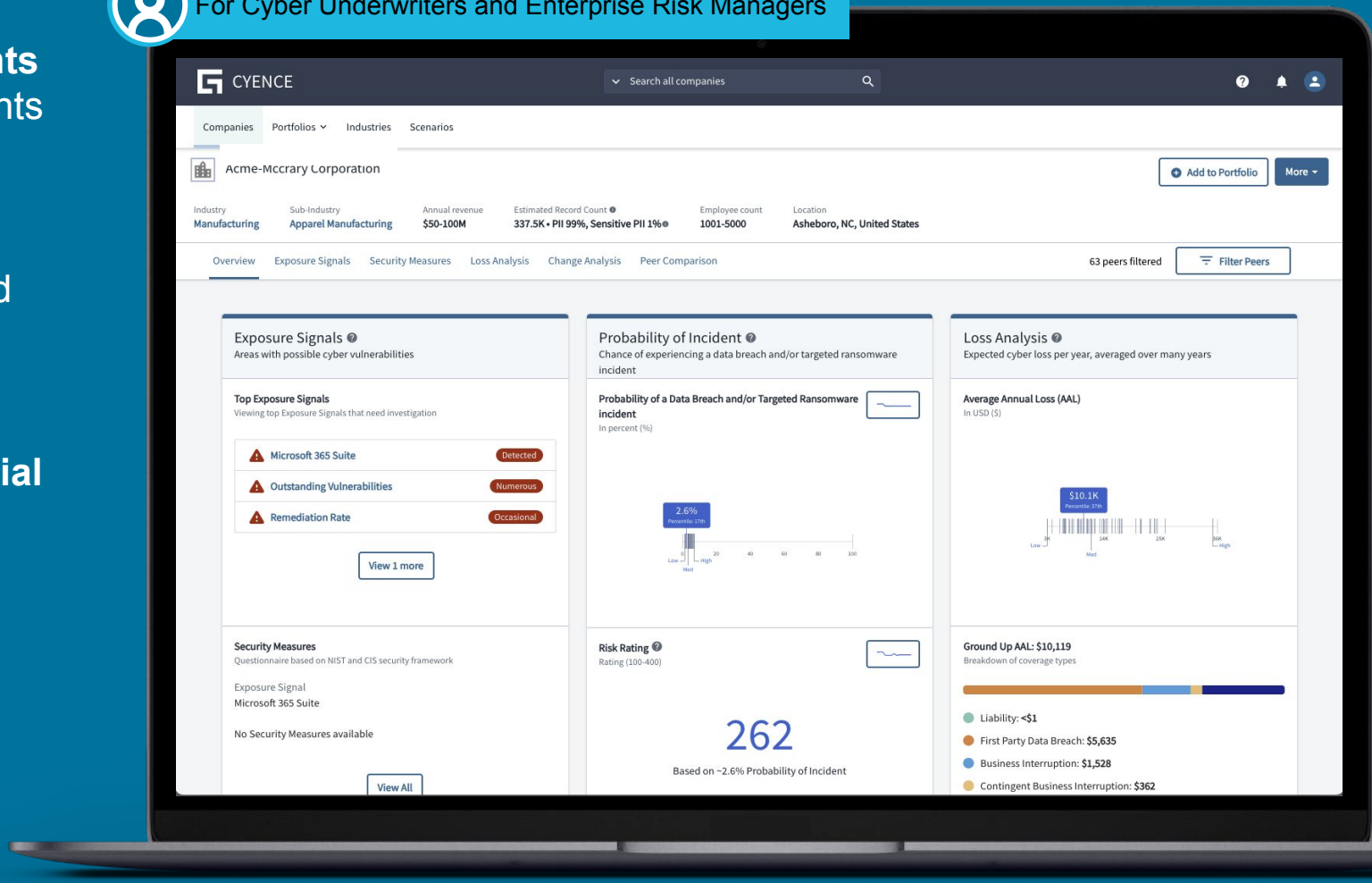
Cyence Cyber Risk Model 7

For Cyber Underwriters and Enterprise Risk Managers

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.



Predict

Gain insights into commercial levers

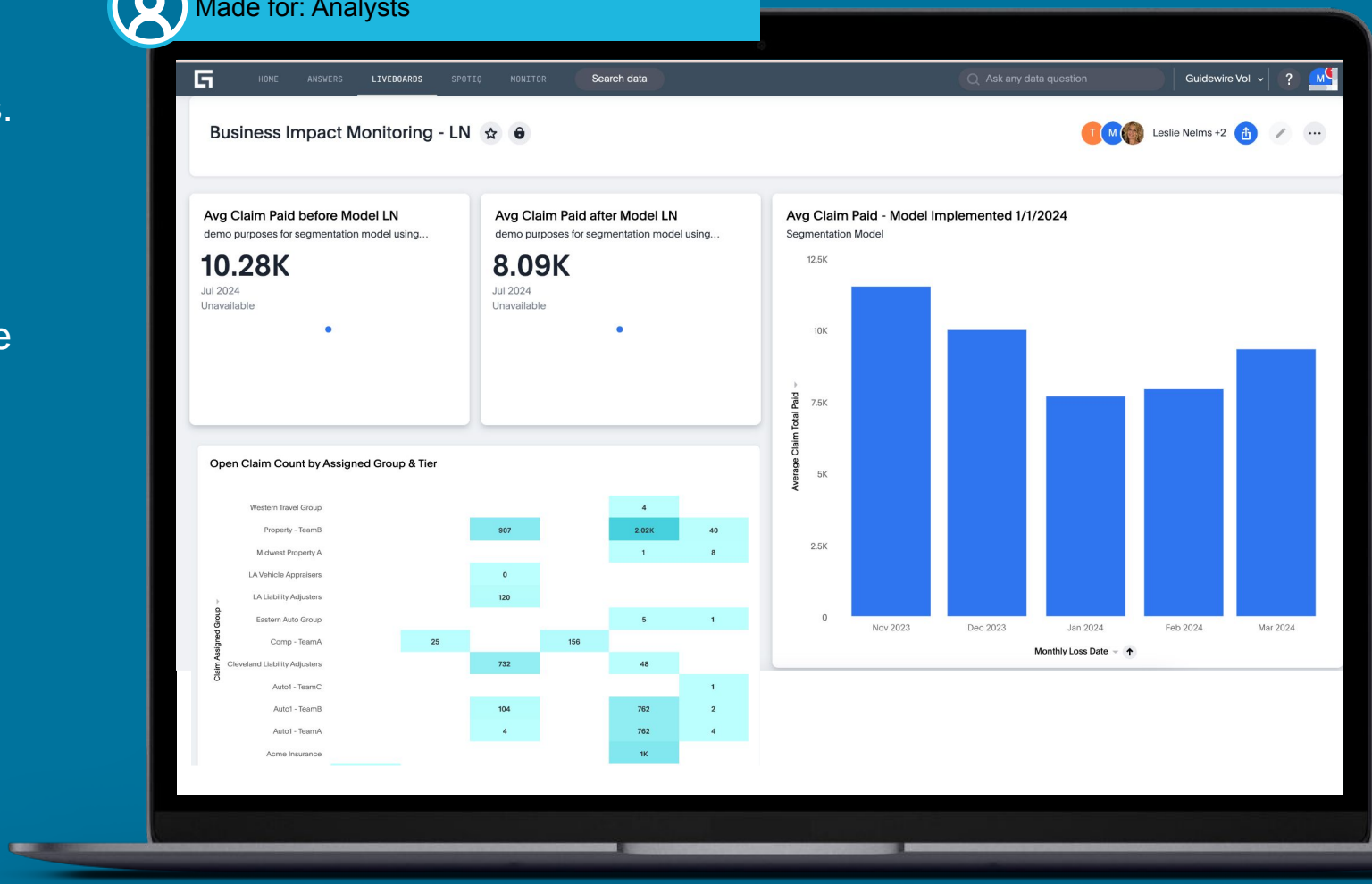
Business Impact Monitoring

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.

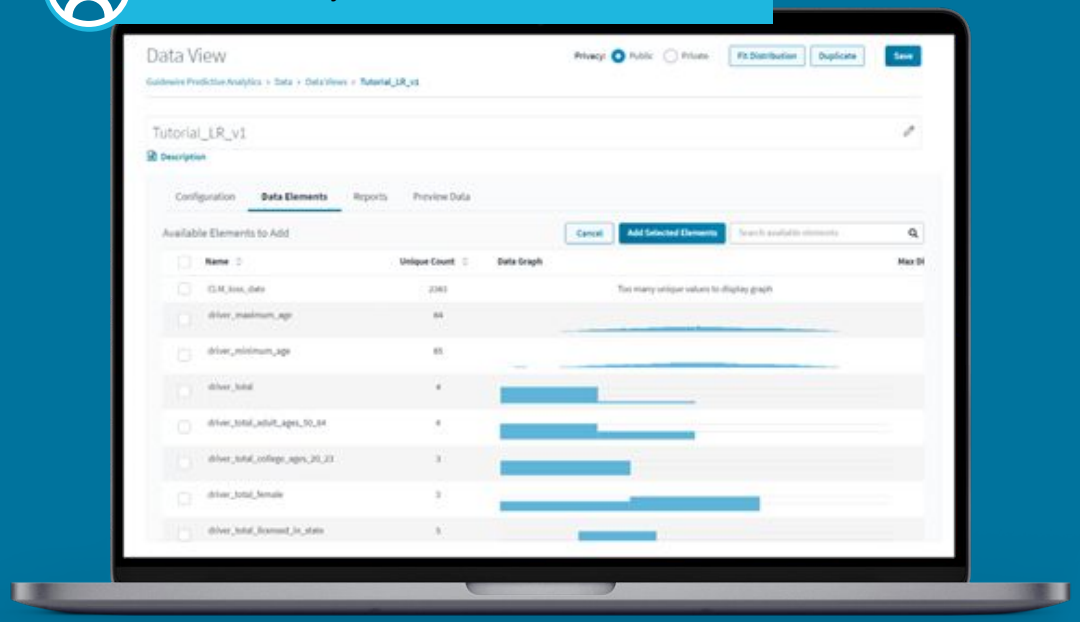
Made for: Analysts



Build models faster with a streamlined process

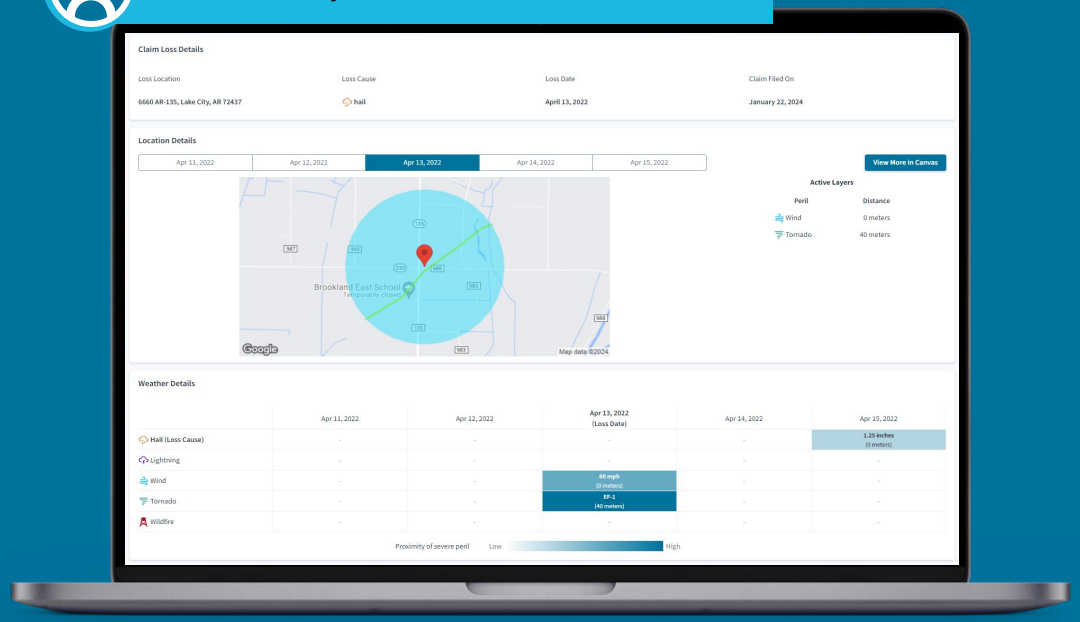
Usability Improvements and Analytics Manager Enhancements

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

NEW in Kufri

Enhance and preserve your testing investments

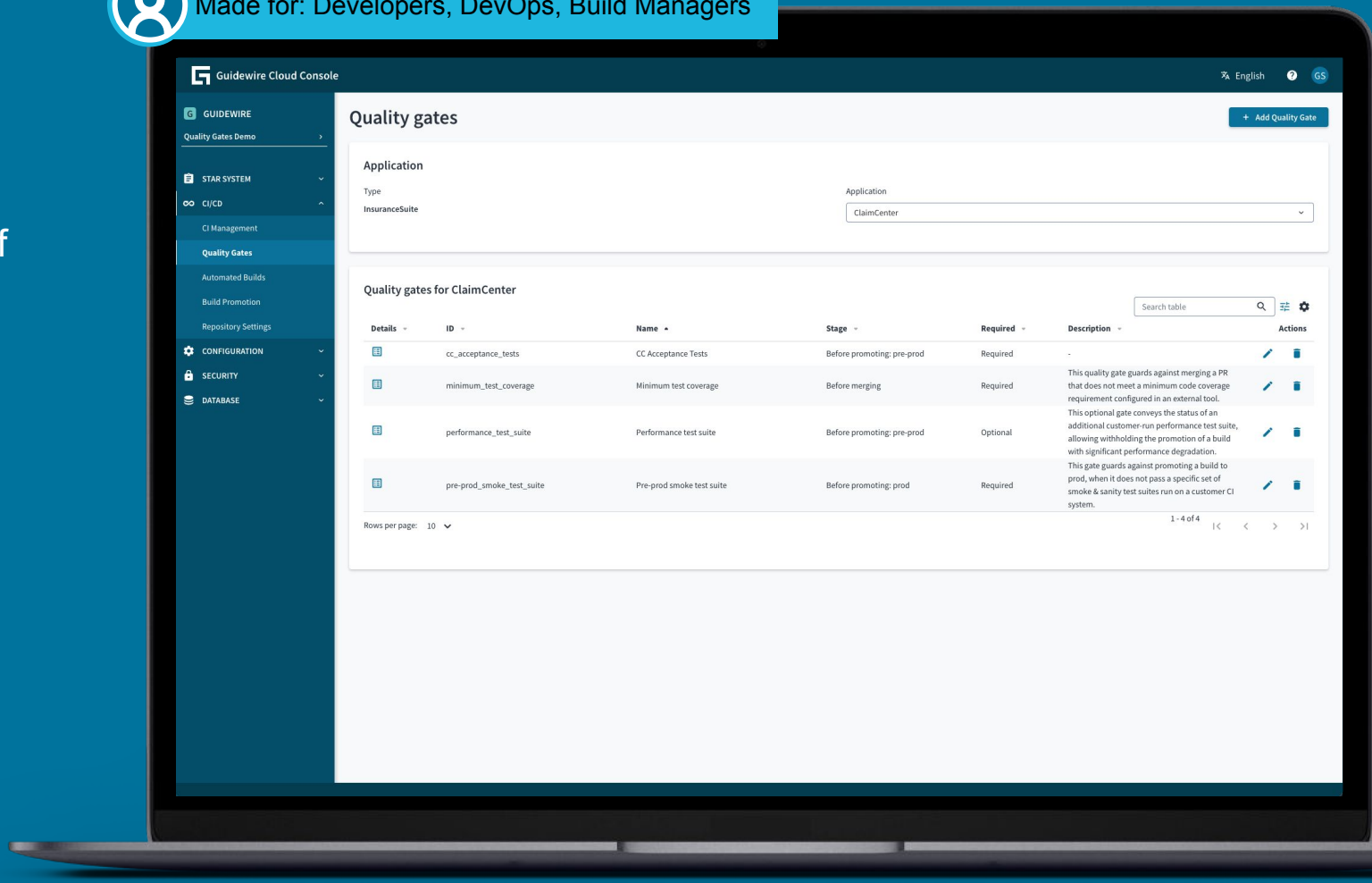
“Add-your-own” Testing and Quality Gates

Made for: Developers, DevOps, Build Managers

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.



NEW in Kufri

Deploy digital experiences more efficiently

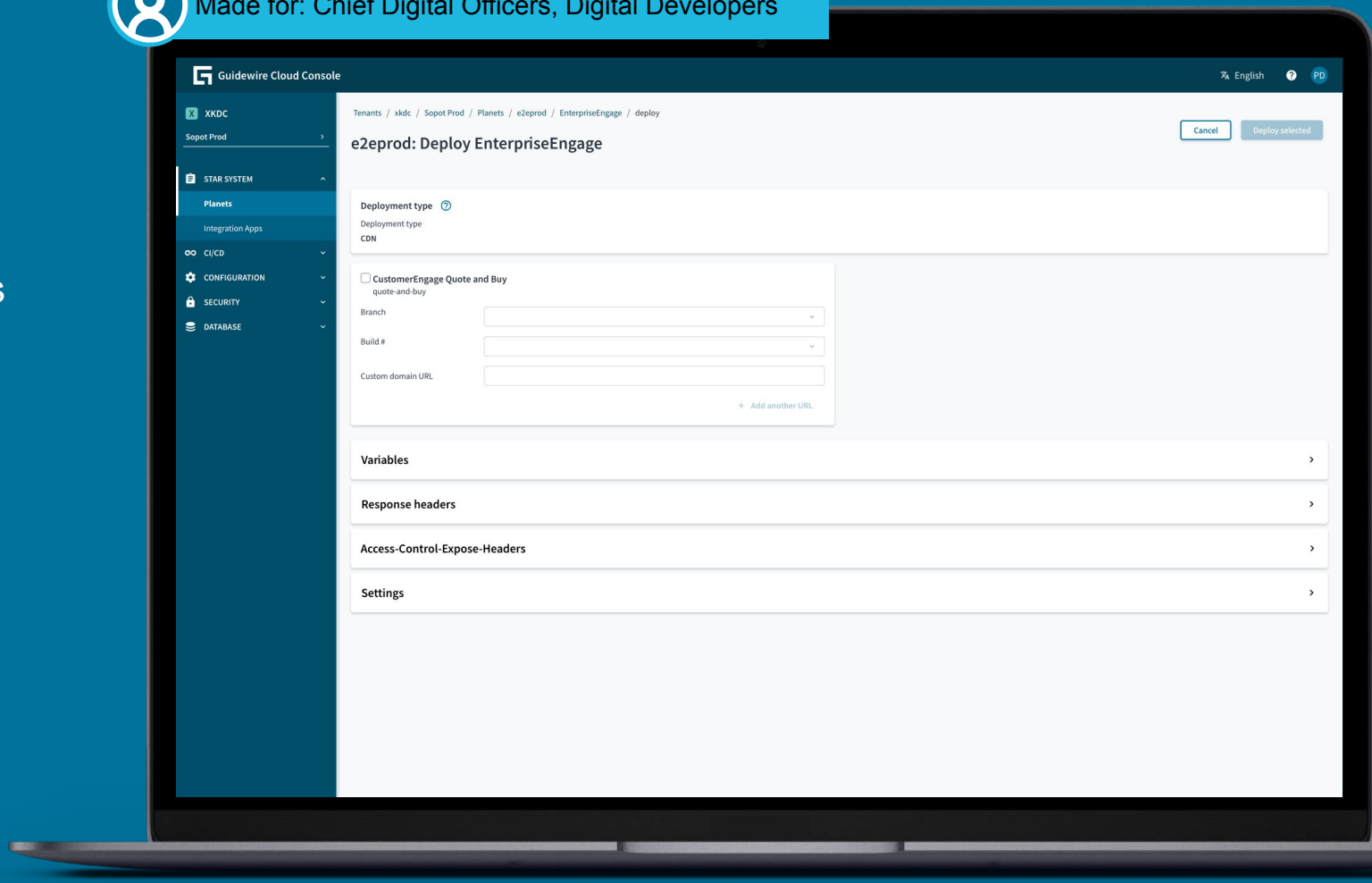
Self-service Deployment Capabilities for EnterpriseEngage Apps

Made for: Chief Digital Officers, Digital Developers

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.



Unify your launch experience

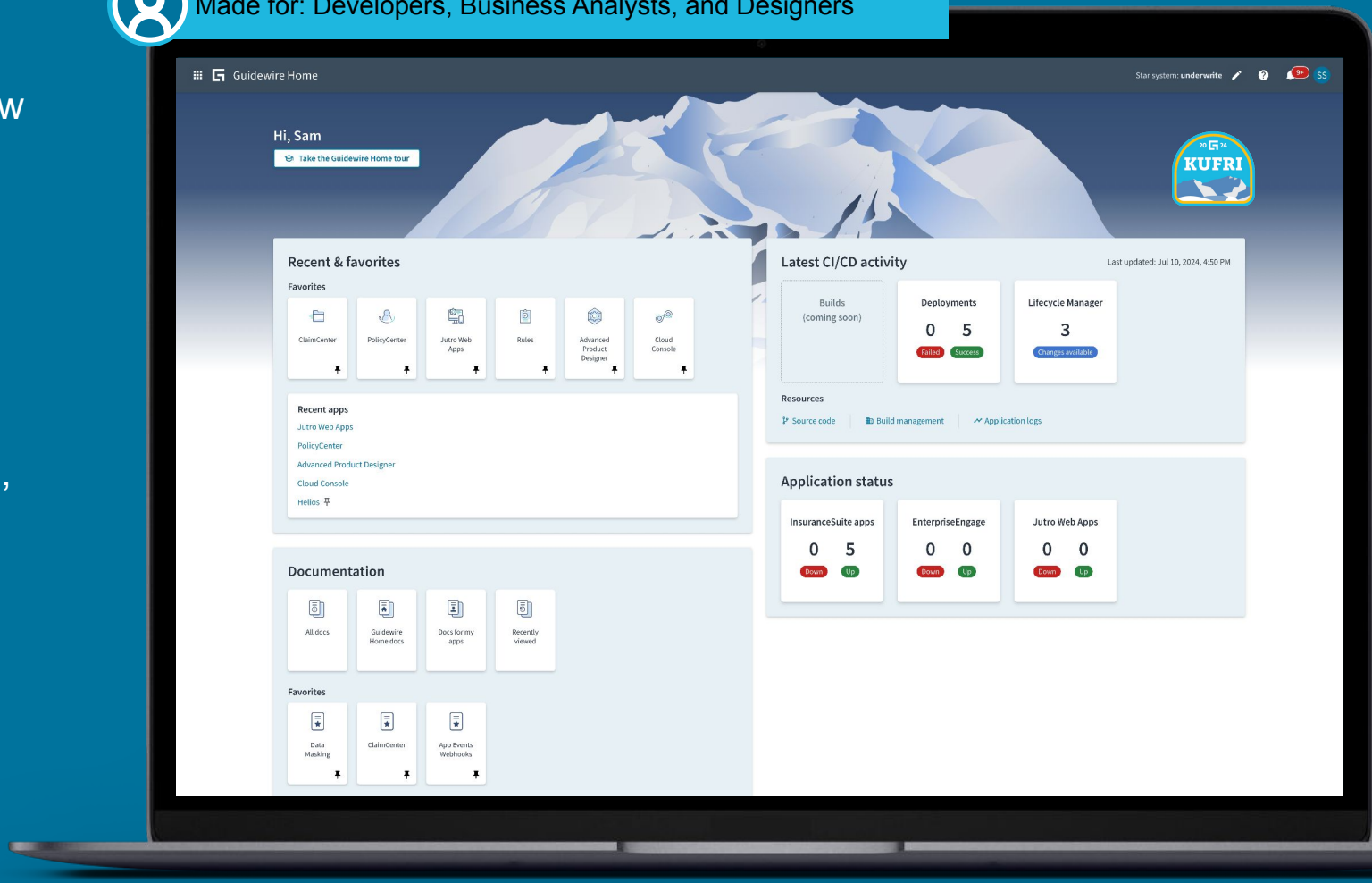
Guidewire Home

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 recents, favorites, documentation, deployment monitoring, app status, and more!

Made for: Developers, Business Analysts, and Designers

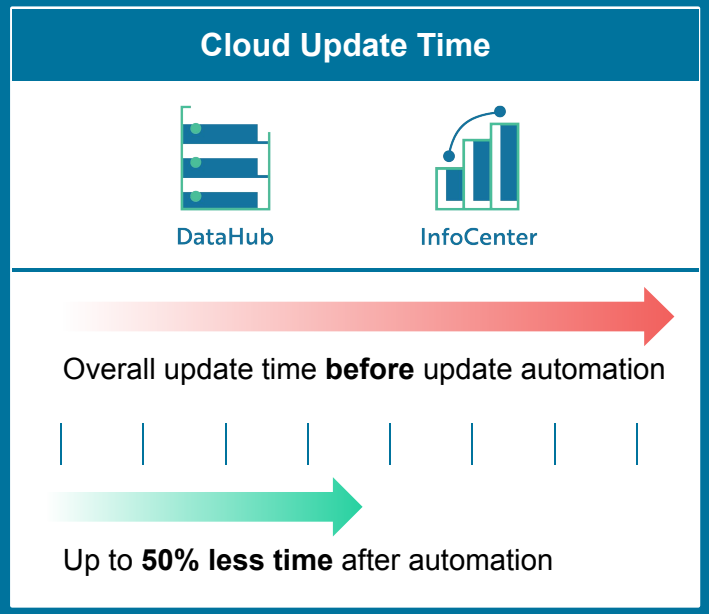


Improve update predictability and accelerate cloud updates

Update Preview; DataHub and InfoCenter Fast Updates

Made for: Release Managers

Made for: System Admins



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.

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

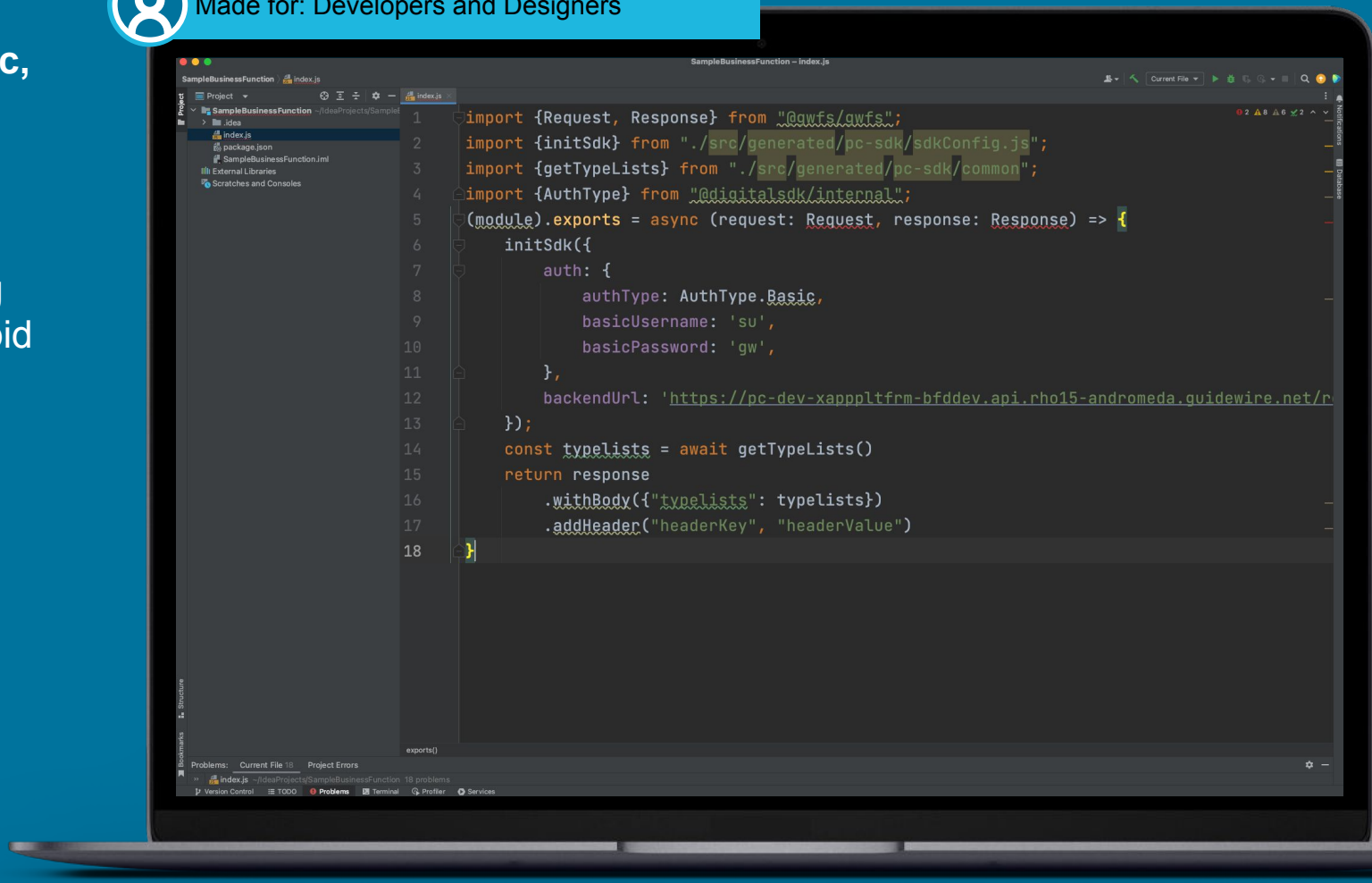
Business Functions

Made for: Developers and Designers

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.



Accelerate product conversion to Advanced Product Designer

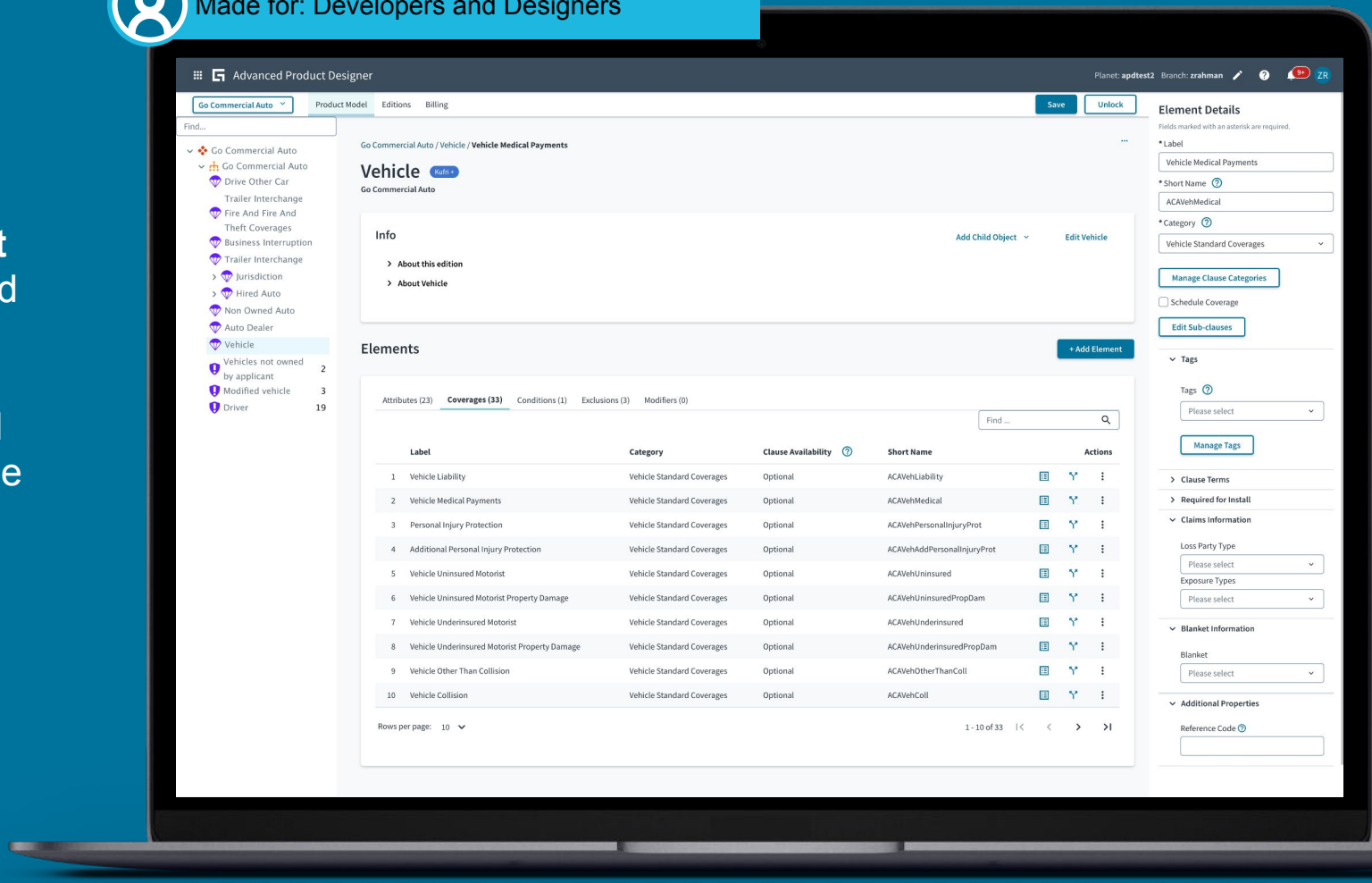
Conversion of Existing Non-APD Products to APD

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

NEW in Kufri

Empower data access, curation, and insight

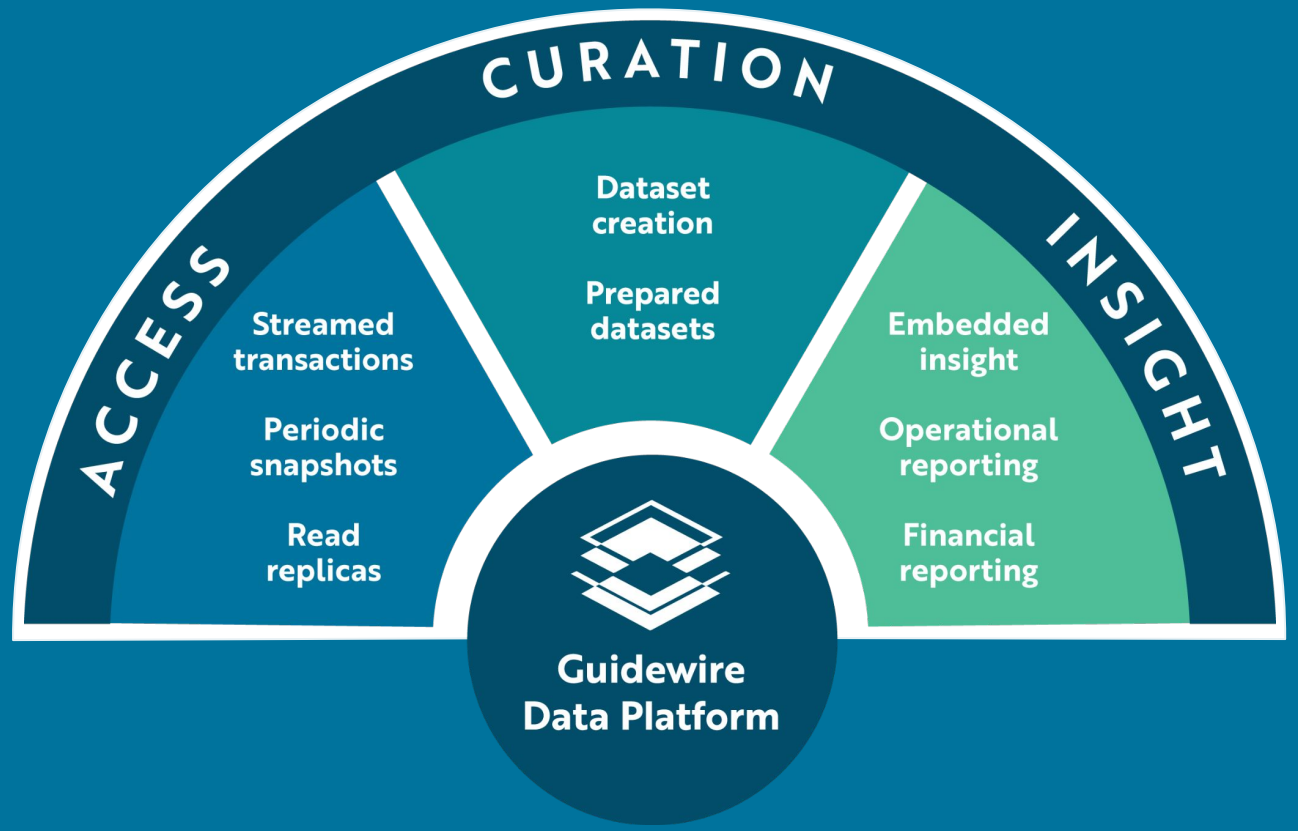
Guidewire Data Platform is the only insurance data platform optimized for P&C

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.



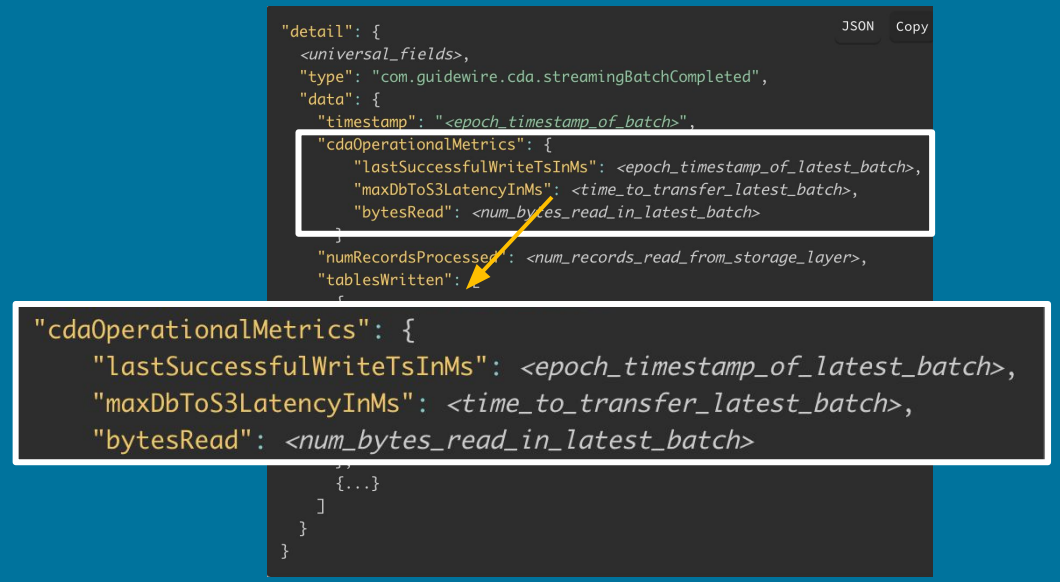
NEW in Kufri

Improve integrity, efficiency, and observability of data pipelines

New CDA Features

Made for: Business Analysts and Data Scientists

Made for: System and Platform Admins



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.

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

NEW in Kufri

Kickstart development with Jutro digital experience templates

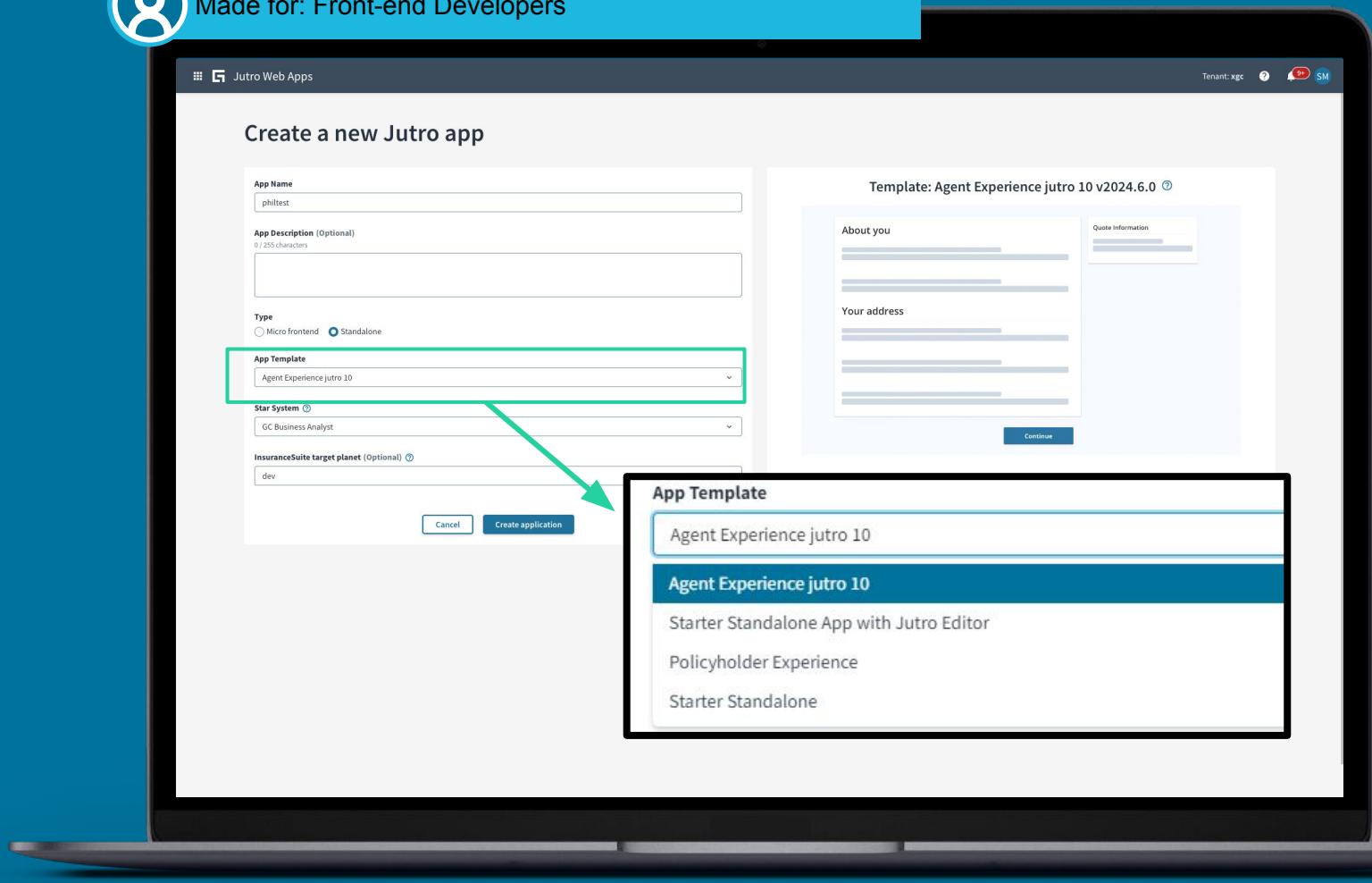
Agent and Policyholder Starter Templates

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



ENHANCED in Kufri

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

Capgemini — 2
With Capgemini mind maps, deploy Designer and Accountant Professional Liability products fast.

HEXAWARE — 4
With Hexaware mind maps,deliver UK Warranty, e-Bike Insurance in Belgium and the Netherlands, and Non-Standard Auto in the U.S.

EY Building a better working world — 3
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.

pwc — 4
With PwC mind maps and integration to Guidewire, launch Farm, Farm Umbrella, Builders' Risk, and Parametric products fast.

Underwriting

LexisNexis RISK SOLUTIONS — 4
Assess risk in PolicyCenter with Auto and Property claim, National Credit File, and Motor Vehicle Records data.

CoreLogic — 2
Assess residential and commercial property risk within Guidewire.

HazardHub
Assess true property risk in less than 2 seconds in 19 more countries.

smarty — 2
Verify addresses in InsuranceNow. In InsuranceSuite, review 350+ property insights & deploy rooftop geocoding.

Payments

InvoiceCloud
Optimize billing and payments processes with integration to Guidewire PolicyCenter.

ONE INC
Enable multiple payment channels for customers with Premium Pay for InsuranceSuite.

Optum Financial
Provide efficient and secure payment processes with Total Claim Payments for ClaimCenter.

Digital Experiences

IVANS INSURANCE SOLUTIONS
Enable contextual digital guidance with integration to Guidewire core.

whatfix — 2
Facilitate digital adoption with Whatfix's integration to ClaimCenter and PolicyCenter.

Compliance

ExamWorks ECS Compliance Solution
Ensure U.S. compliance for Medicare claims with the ExamWorks accelerator.

SailPoint — 3
Enable deep governance with identity security capabilities and integration with Guidewire InsuranceSuite.

Vertafore
Automate the compliance process for quote and bind within PolicyCenter, with Vertafore's Sircon for Carriers.

Claims Optimization

Claimatic
Automate claims segmentation, triage & assignment with integration to ClaimCenter.

GUIDEWIRE — 2
Automate Personal Auto physical damage claims with Autopilot. For InsuranceNow users, enable search for INow policies in ClaimCenter.

EvolutionIQ
Deliver guidance on workers' comp claims in ClaimCenter to adjusters, managers, and clinical resources.

ICEYE
Manage catastrophes more easily with NatCat's building-level hazard data integrated into ClaimCenter.

LexisNexis RISK SOLUTIONS — 2
Deliver police records in ClaimCenter, and enable claims data fill from a variety of sources.

smarty — 2
For U.S. insurers, reduce fraud with 350+ data points on U.S. properties, and enable claims autocomplete.

Arbitration Forums, Inc.
For U.S. insurers, file subrogation demands quickly with the Subrogation Accelerator.

Verisk
For self-managed customers, monitor property claims data with XactAnalysis integration with ClaimCenter.

Data Integration

aws
Leverage Guidewire Platform data for downstream analytics with AWS cloud data connectivity.

INDICO DATA
Automate the extraction of unstructured data from submissions and push the data into PolicyCenter.

Documents

box — 3
Store documents in Box and link them to the relevant entries iInsuranceSuite.

GhostDraft — 2
Design and generate branded billing, policy and claims documents.

SMART COMMUNICATIONS — 3
Generate documents seamlessly across policy, billing, and claims.

Legend: Cloud Integration | # Number of Integrations

Content

NEW in Kufri

Streamline non-bureau billing and accounting with BillingCenter

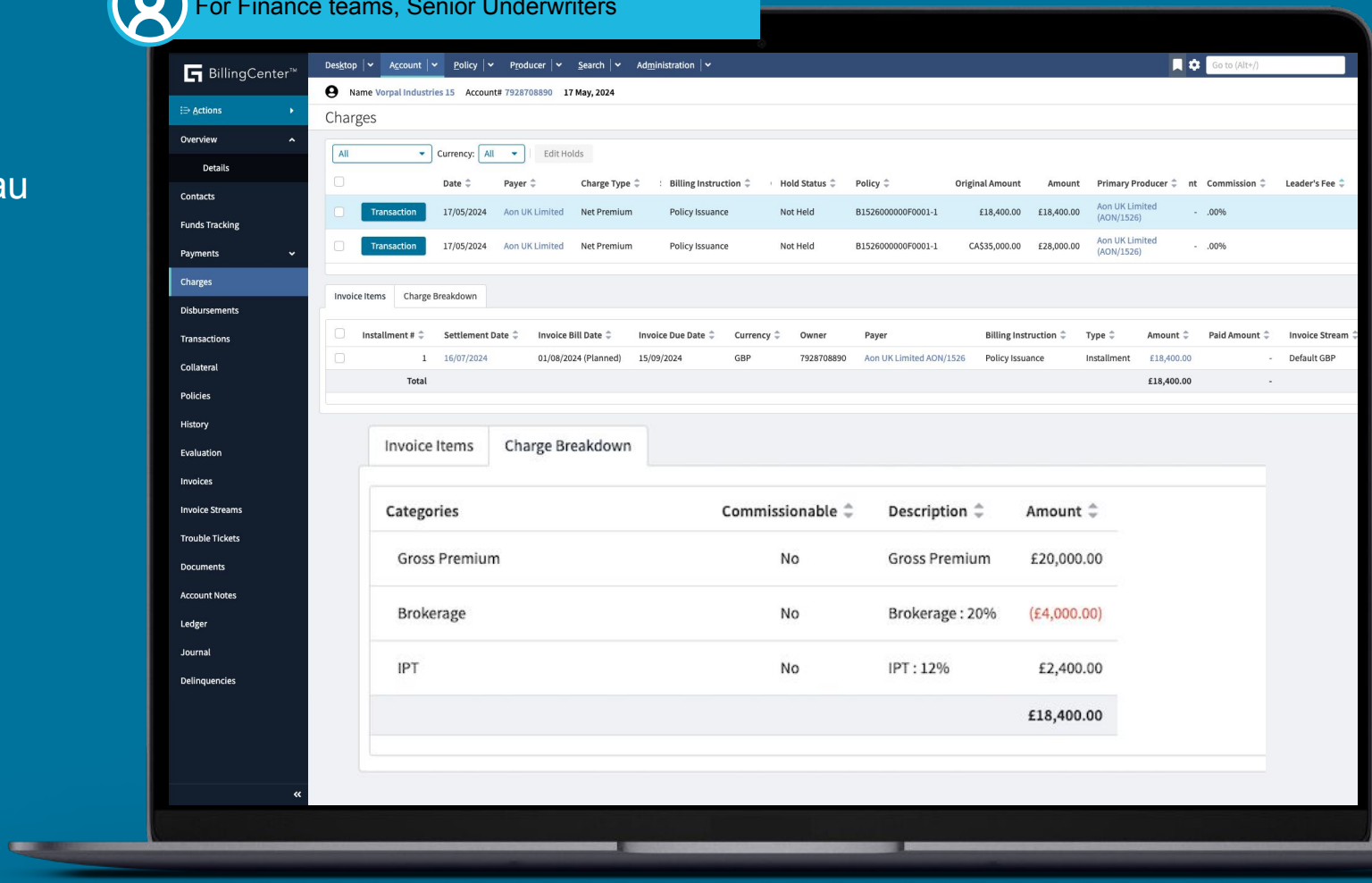
Non-bureau London Market Business

For Finance teams, Senior Underwriters

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.



Thank You!