

Guidewire BillingCenter®

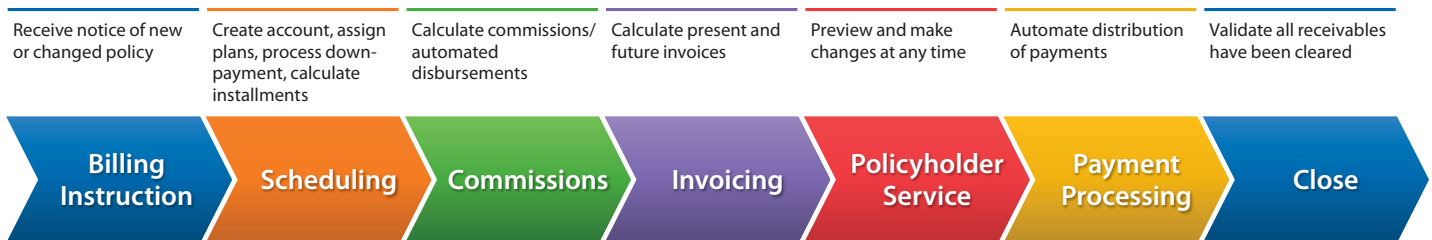
Property/Casualty (P/C) insurers told us they wanted a billing system that would provide easy access to the information they need so they could provide fast, accurate service to their customers and agents. Guidewire BillingCenter is that system. It's designed to help you meet the challenge of turning your most frequent customer touch point into a positive experience and a competitive strength.

Just as important as BillingCenter's capabilities is Guidewire's track record of successful implementations and customer commitment. We've never had a failed implementation, and we continuously invest in improving our software based on feedback from our customers and the market at large, enabling you to continually improve. With BillingCenter you can manage the billing process the way you've always wanted—with excellent service to agents and policyholders for many years to come.

"BillingCenter provides all the functionality we were looking for—and more—in a modern billing system. It's also intuitive and easy to use."

— NIGEL BRYAN, GROUP FINANCE DIRECTOR,
NFU MUTUAL

BillingCenter Processes



BillingCenter At-A-Glance

BillingCenter is a flexible billing and receivables management system. It automates the billing lifecycle, enables design of a wide variety of billing and payment plans, manages agent commissions, and integrates to external payment systems. It handles direct and agency billing for all lines of business, and its dual-entry accounting core integrates with your general ledger to ensure no transaction is missed.

BillingCenter is available as a standalone system or as part of the Guidewire Insurance Suite™ and can be integrated with legacy systems and third-party applications.

Deliver insurance your way.

HIGHLIGHTS

Automates sophisticated billing processes—configurable billing, payment, and delinquency plans for different customer types

Supports improved customer retention—flexible design of payment methods and plans, instant access to the data you need, and business-rule driven control

Enhances agent relations—real-time web-accessible commission schedules and invoicing on demand

Improves security—restricted access to sensitive data using role-based permissions and data tagging

Provides a strong core system that works as promised—rigorous testing for quality, scalability, and ease of integration

Succeed with BillingCenter

Win in the markets you want to serve. Give customers more options, letting them choose their payment schedule as well as how they receive and pay their bills.

Deliver superior customer and agent service. Solve customer problems quickly with automated dispute management, and provide fast service to agents with automated commission calculation and payment.

Support profitable growth. Identify uncollected earned premium to reduce billing leakage, combine invoices to reduce costs, and leverage equity-based billing to avoid unpaid coverage.

Simplify complex problems. Consolidate multiple billing systems and rapidly respond to changing market needs.

Technology

An Integrated Suite Designed for Your Environment

The Guidewire Insurance Suite—BillingCenter, PolicyCenter, and ClaimCenter—is built on a unified set of enabling capabilities for consistent configuration, integration, administration, and security. These common capabilities allow the best-of-breed applications to be delivered as an integrated suite. After you learn how to integrate, maintain, and manage one of the applications, you'll know how to do the same for the others. In addition, using a service-oriented architecture (SOA), all the applications can integrate into complex IT environments. Hundreds of systems of many types, including legacy mainframe systems, have been integrated with our software.

Flexible Configuration and Upgradeability

The Suite's configuration layer allows you to change virtually anything about the applications—data model, business rules, workflows, user interface—without altering the source code. If you change an application to meet your own specifications, the core technology components aren't affected. Therefore, upgrading to take advantage of functionality available in an application's new version does not affect your specific configuration. This architecture ensures that you will never be left without an upgrade path because you've modified the software to meet a specific need.

Billing Your Way: Some Examples

Billing Flexibility Supplies More Customer Options

BillingCenter provides the flexibility to easily create new billing and payment plans and the agility to support new products—allowing you to capture customers in new markets.

Many systems require that a policy be reissued if billing or payment plan changes are made. BillingCenter lets you make changes quickly, at any time—including invoice frequency, due date, and payment method—without having to reissue the policy. Even if a policyholder is just thinking about changing their payment schedule, your staff can input requested changes and preview the impact with the customer. And all of this can be done without any IT involvement.

Efficient Dispute Management Provides Better Service

BillingCenter provides complete, real-time information for responding quickly and knowledgeably to common customer inquiries. And with its trouble-tickets, you can efficiently manage disputes through to resolution. A billing specialist can create a trouble ticket, making a note of a billing issue; assign tasks to appropriate handlers; and put future invoicing on hold until the dispute is resolved.

In addition, BillingCenter's agency bill automated exception handling feature tracks payment mismatches, eliminating the need for manual tracking.

Delinquency Processing Improves Cash Management

BillingCenter's equity dating and delinquency processing features help you improve cash management. The system's equity-based billing automatically structures payment schedules to ensure you receive full payment for the coverage period, even if a delinquency or cancellation occurs. Equity billing reduces write-offs and expensive collections activities.

Automated delinquency processing eliminates the need for manual tracking, giving your staff more time to focus on serving policyholders. If a delinquency occurs, the system automatically follows the established steps from user-defined delinquency plans to recover payment. In addition, delinquent accounts can be automatically forwarded to the appropriate collection agency and easily tracked within BillingCenter.

“With BillingCenter, our customer service department will be working on a state-of-the-art application to help make their jobs more accurate, enjoyable and efficient.”

— ABRAHAM ESTEVEZ, CHIEF INFORMATION OFFICER, UNITED AUTOMOBILE INSURANCE COMPANY

Implementation Services and Long-Term Support

Guidewire is completely committed to your success—starting with your implementation project and continuing over the long term. Our implementation methodology and planning tools significantly reduce project risk from planning through execution. We typically deploy a small professional services team to work closely with you and transfer the knowledge and skills you'll need to maintain and manage your new system. We also have strong partnerships with many system integrator partners who can assist with your implementation. After launch, our staff provides around-the-clock support, and a dedicated support engineer acts as your advocate to make sure you are well informed and well served.

In addition, we have the commitment and know-how to support you—for decades. All our products undergo rigorous testing, including more than 100,000 automated tests. The success of more than 100 installations completed or in process of Guidewire Insurance Suite applications attest to the quality, flexibility, and scalability of our solution. Also, your ability to upgrade to new versions with expanded functionality and technical updates ensures you'll stay current with the needs of your business.



Software—A flexible, durable foundation

- Modern architecture
- Functionality for legacy replacement
- Designed for flexibility and integration

Delivery—The right people, proven methods

- Efficient, predictable implementation
- Agile methods and deep knowledge transfer
- Long record of customer success

Long-term Commitment—Well beyond go-live

- Sustained investment in technology
- Improvements through upgrade
- Collaboration with growing customer community

A complete, proven solution for your long-term success: powerful software, skilled implementation with knowledge transfer, and a provider willing and able to support your continuous improvement.

Guidewire

Guidewire Software, Inc. – World Headquarters

2211 Bridgepointe Parkway, Suite 200
San Mateo, CA 94404 USA
Tel: +1 650 357 9100
www.guidewire.com

Guidewire Software Canada Ltd.

2810 Matheson Boulevard East, Suite 200
Mississauga, ON, Canada L4W 4X7
Tel: +1 905 267 3809

Guidewire Software (UK) Ltd.

St. Clements House, 27-28 Clements Lane
London EC4N 7AE U.K.
Tel: +44 203 207 9055

Guidewire Software, Pty Ltd

Level 2, 131 Clarence Street
Sydney NSW 2000 Australia
Tel: +61 2 8215 0525

Guidewire Software France SAS

53 Rue Sainte-Anne
75002 Paris, France
Tel: +33 1 47 03 44 44
www.guidewire.fr

Guidewire Software GmbH

Zeppelinstrasse 71-73
81669 Munich, Germany
Tel: +49 89 45 835 460
www.guidewire.de

Guidewire Software Japan K.K.

12th Floor Yurakucho ITOCIA, 2-7-1
Yurakucho, Chiyoda-ku
Tokyo, Japan 100-0006
Tel: +81 3 6860 4558
www.guidewire.jp

Guidewire Software Asia Ltd.

Suite 5704-5, 57th Floor, Central Plaza
18 Harbour Road
Wanchai, Hong Kong
Tel: +852 9700 6761

For a complete list of Guidewire offices and contact information, please visit www.guidewire.com/contact-us.