



Guidewire BillingCenter

Adapt and succeed™

Addressing the Challenges of Today's Insurers

Property and casualty insurers told us that they wanted a billing system to provide easy access to the information they need so they could deliver fast, accurate, and transparent service to their customers and agents. They also said they wanted a flexible system that would give their customers multiple billing options and digital service. Self-service business intelligence was another request, as was the ability to scale easily to accommodate future growth.

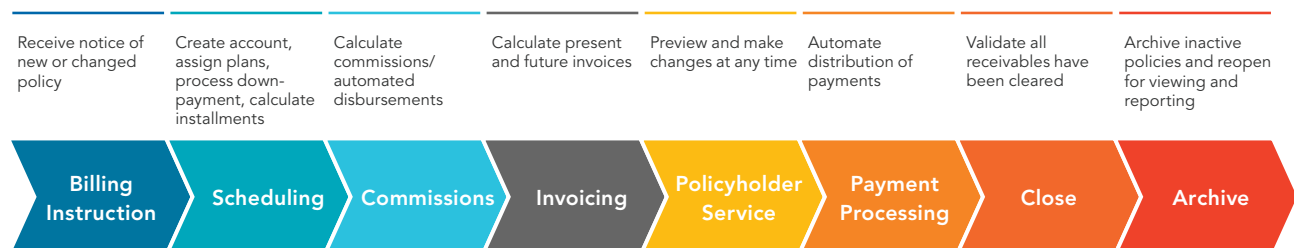
BillingCenter is that system. Built with input from the insurance community, it is a flexible, user-friendly billing and cash management system, designed to drive efficiencies across the entire P/C organization, help billing teams to deliver excellent customer service, and scale easily to accommodate future growth.

But 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 continually invest in improving our software based on feedback from our customers and the market at large—enabling you to adapt to a rapidly changing industry. With BillingCenter, you can manage the billing process with excellent service to agents and policyholders for many years to come.

BillingCenter Processes

BillingCenter automates the billing lifecycle; enables flexible payment methods and processing; delivers granular, third-party billing options; and manages commissions quickly and transparently. It handles direct and agency billing for all lines of business, and its dual-entry accounting core integrates with your general ledger to ensure that no transaction is missed.

BillingCenter is available as a stand-alone system or as part of Guidewire InsuranceSuite™. It integrates with Guidewire DataHub™ and InfoCenter™ for self-service BI, and with Guidewire Digital Portals™ for digital service to policyholders and agents. It can be integrated with legacy systems and third-party applications. Guidewire BillingCenter 9 and InsuranceSuite 9 are cloud-ready and can be deployed in private, public, or hybrid cloud environments.



Meet the Market's Demands

Win in the markets you want to serve

Give customers more options, letting them choose their payment schedules as well as how they receive and pay their bills. Give both customers and agents access to their billing information through BillingCenter's integration with Guidewire Digital Portals.

Deliver superior customer and agent service

Enable billing teams to understand customer accounts quickly, and answer policyholder questions fast, with visual, user-friendly Account and Policy Summary screens. Empower billing teams to set up payment plans for policy-level billing by business or calendar days; collect payment up front before binding with a choice of payment instruments; and preview changes for new business from both BillingCenter and PolicyCenter. Solve customer problems quickly with automated dispute management. Provide fast, transparent service to agents with automated commission calculation and payment.

Gain efficiencies

Perform all of your billing processes within your billing system, leveraging configurable delinquency plans and agency bill exception-handling processing.

Improve cash management

Identify uncollected earned premium to reduce billing leakage, combine invoices to reduce costs, and leverage equity-based billing to avoid unpaid coverage. Ensure that changes to billing plans do not have a negative effect on equity with Equity Warnings.

Deliver self-service BI

Empower billing teams with self-service business intelligence through BillingCenter's integration with DataHub and InfoCenter.

Highlights:

- **Automates sophisticated billing processes:** flexible workflow and business rule-driven control
- **Supports improved customer retention:** flexible design of payment methods and plans with instant access to the data you need
- **Enhances agent relations:** real-time, web-accessible commission schedules and invoicing on demand, plus the ability to set up recurring payments on behalf of policyholders with integration with Guidewire Digital Portals
- **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

Technology

An Integrated Suite Designed for Your Environment

Guidewire Insurance Suite—PolicyCenter, BillingCenter, and ClaimCenter—is built on a unified set of enabling capabilities for consistent configuration, integration, administration, and security. These common capabilities enable 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. And because InsuranceSuite has a service-oriented architecture (SOA), all of the applications can integrate into complex IT environments. Hundreds of systems of many types, including legacy mainframe systems, have been integrated with our software.

Expanded Cloud Deployment

To give insurer's the scalability to expand their businesses and break into new markets quickly, BillingCenter and the InsuranceSuite are deployable in cloud environments.

Flexible Configuration and Upgradeability

The Suite's configuration layer enables 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.

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 systems 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 of our products undergo rigorous testing, including more than 100,000 automated tests. The success of more than 300 implementations completed or in process attests to the quality, flexibility, and scalability of our solution. Also, your ability to upgrade to new versions with expanded functionality and technical updates ensures that you'll stay current with the needs of your business.

“We look forward to implementing a contemporary billing system offering self-service capabilities that will enhance the billing experience for our agents and policyholders.”

—Sean Sweeney, Senior Vice President, Information Technology, MiddleOak

**Software—A flexible, durable foundation**

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

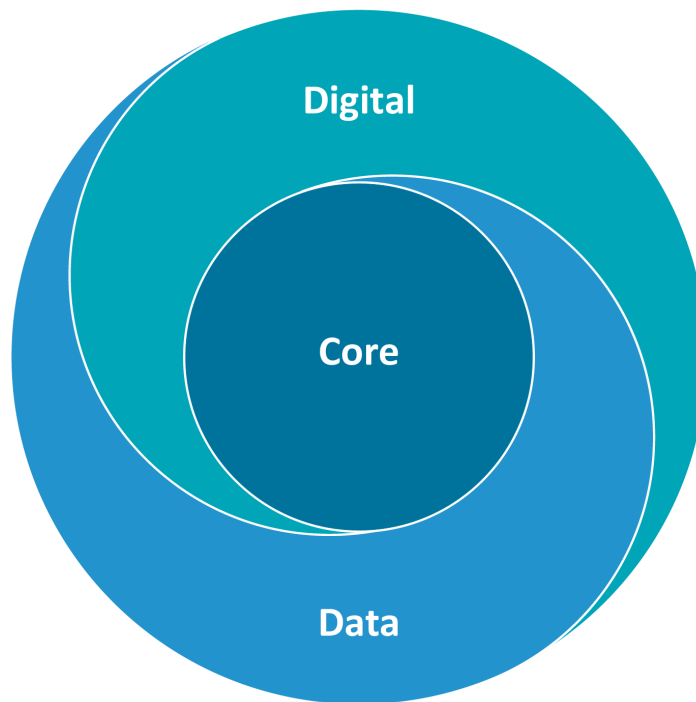
Delivery—The right people, proven methods

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

Commitment—Well beyond go-live

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

Guidewire gives you 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.



Platform for Success

We provide a platform based on three elements: core operations, data and analytics, and digital engagement (or “core,” “data,” and “digital” for short), which work together to strengthen your ability to engage and empower your customers, agents, and employees.

We provide you with the flexibility to confidently plan for the future — without ever compromising your business goals. Our customer track record is proof of this. Guidewire has been selected by more than 200 insurers in over 30 countries across a wide range of lines of business. This is a fact of which we are proud as well as humbled. Because we learn something from each project and then apply it to everything we do, we can fully commit ourselves to one thing: your success.

About Guidewire Software

Guidewire delivers the software that Property/Casualty (P/C) insurers need to adapt and succeed in a time of rapid industry change. We combine three elements – core operations, data and analytics, and digital engagement – into a technology platform that enhances insurers’ ability to engage and empower their customers and employees. More than 200 P/C insurers around the world have selected Guidewire. For more information, please visit www.guidewire.com and follow us on twitter: @Guidewire_PandC.

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