



# 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.

Guidewire BillingCenter™ is that system. It empowers business users to define and maintain system behavior through an effective user experience and enhanced interaction models. BillingCenter's flexible design and support for products, processes, and communication channels enable insurers to respond quickly to market developments and engage with customers.

Through digital services, policyholders and agents can access their billing information from anywhere and at any time while customers stay informed throughout the billing lifecycle with transparent service and flexible billing and payment plans. With flexible workflows, business-rule driven control, and intuitive access to information, BillingCenter alleviates the burden of configuration from IT teams and helps billing teams lower TCO.

But just as important as BillingCenter's capabilities is Guidewire's track record of successful implementations and customer commitment. Our customer implementation record is unmatched, 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. Its dual-entry accounting core integrates with your general ledger to ensure that no transaction is missed, enabling a self-contained transaction management system that is self-balancing and completely auditable.

BillingCenter is available as a stand-alone system or as part of Guidewire InsuranceSuite™. It integrates with Guidewire DataHub™ and Guidewire InfoCenter™ for self-service BI, and with Guidewire Digital™ for omnichannel service to policyholders and agents. It can be integrated with legacy systems and third-party applications. BillingCenter 10 and InsuranceSuite 10 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.

### 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 Guidewire 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
- **Digital engagement:** ability to set up recurring payments on behalf of policyholders with integration with Guidewire Digital
- **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™—Guidewire BillingCenter™, Guidewire PolicyCenter™, and Guidewire 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

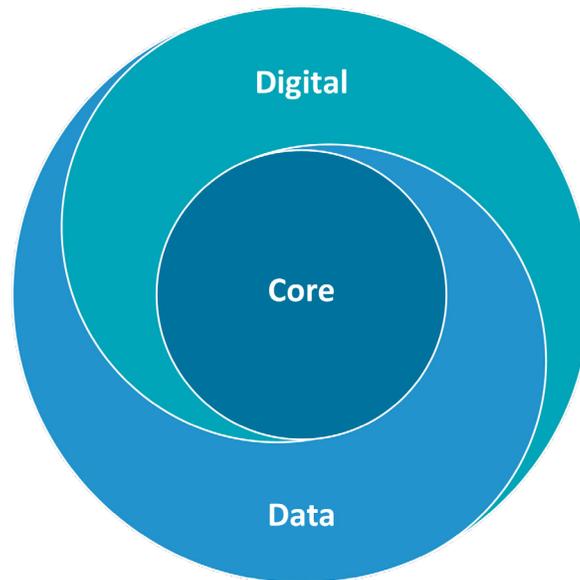
To give insurers the scalability to expand their businesses and break into new markets quickly, BillingCenter and InsuranceSuite are deployable in cloud environments.

### 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 doesn't affect your specific configuration. This architecture ensures that you'll never be left without an upgrade path because you've modified the software to meet a specific need.

**“The ability to easily configure BillingCenter for existing and new lines of business was very attractive to us.”**

*—Chris Griffith, CIO, Safety National*



## Platform for Success

BillingCenter and InsuranceSuite are part of Guidewire InsurancePlatform™, the P&C industry platform that unifies software, services, and ecosystem to power our customers' business. InsurancePlatform provides the standard upon which insurers can optimize their operations, drive smart decisions, and innovate quickly. It is 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 350 companies in 32 countries across a wide range of lines of business.

## 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 partners that 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're 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 400 implementations (completed or in process) of InsuranceSuite applications attests to the quality, flexibility, and scalability of our technology. Moreover, 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.

**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.**

**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



## About Guidewire Software

Guidewire delivers the industry platform that Property and Casualty (P&C) insurers rely upon to adapt and succeed in a time of accelerating change. We provide the software, services, and partner ecosystem to enable our customers to run, differentiate, and grow their business. We are privileged to serve more than 350 companies in 32 countries.

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