Guidewire ClaimCenter

Adapt and succeed™
Today’s Challenge

It’s a fact that claims handling accounts for your highest cost. It also presents your greatest opportunity for satisfying customers and securing their loyalty. But, if you’re one of the insurers still mired down with an inflexible or incomplete claims system, your business may be at risk to competitors who are responding to customer expectations faster, or controlling costs more efficiently. How can you overcome such challenges and succeed in a time of accelerating change? The answer is with Guidewire ClaimCenter™. ClaimCenter enables you to strengthen your customer focus and to transform your claims process into a differentiating experience that drives customer satisfaction and retention. It empowers you to optimize your claims operations with a complete claims technology platform. And it provides you with a strategic asset that can adapt to meet your needs today and in the future—regardless of what the future brings.

ClaimCenter at a Glance

Guidewire ClaimCenter, the property and casualty industry’s most widely used claims management system, is available for all lines of business. ClaimCenter’s rich functional depth enables end-to-end claims lifecycle management improvements—from dynamic, intuitive loss-report intake through advanced adjudication processes and integrated operational reporting. ClaimCenter equips your staff and management with the modern productivity tools needed within a claims management system that’s based on global best practices. ClaimCenter is available as a stand-alone system or as part of Guidewire InsuranceSuite™, and it can be integrated with legacy systems and third-party applications.

New Claim Entry  Segment / Assign  Investigate / Evaluate  Reserves / Payments / Recoveries  Litigation / Negotiation  Close

Wizard-based; dynamic, response-driven questions; policy integration
Rules-based segmentation and assignment to one or more claim professionals
Best practices automatically encompassed in workplan and continuously monitored
Robust financial management; granular reserve and payment tracking; subrogation
Litigated matters on claim and negotiation details tracked
Business rules ensure all appropriate steps taken before claim closure

Succeed with ClaimCenter

Implement Your Operational Vision

ClaimCenter provides you with the capabilities that you need to be successful today—and still enables upgrades so that you can continue to adapt and succeed in the future. This frees you to focus on market differentiation and your strategic claims vision while still being able to take advantage of the latest functional and technological improvements in the product.
Measurably Reduce Loss Costs
With ClaimCenter’s automation of low-level tasks, claims adjusters are able to focus on higher-value claims management activities, such as evaluation and negotiation. Moreover, you can achieve quantifiable loss cost improvements through the combination of ClaimCenter’s rich functional depth, consistent application of claims management guidelines, and support capabilities for performance improvement.

Set a New Standard for Customer Service
With ClaimCenter, opportunities abound to improve customer service and retention—from dynamic and adaptive first notice of loss (FNOL) processes to customer service tiers that enable you to tailor the claims experience based on the attributes and preferences of a sub-segment of your customer base.

Technology
An Integrated Suite Designed for Your Environment
Guidewire InsuranceSuite comprises Guidewire PolicyCenter™, Guidewire BillingCenter™, and Guidewire ClaimCenter™. It’s 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. Once you’ve learned how to integrate, maintain, and manage one of the applications, you’ll know how to do the same for the others. Our applications are optimized to work together, but they also have the flexibility to integrate with any third-party software as required. Hundreds of systems of many types, including legacy mainframe systems, have been integrated with InsuranceSuite.

Cloud Deployment Options
To give you the scalability to expand your business and break into new markets quickly, ClaimCenter and InsuranceSuite are deployable in cloud environments.

Flexible Configuration and Upgradeability
InsuranceSuite’s configuration layer gives you the ability to differentiate in the market without altering the source code. If you configure an application to meet your strategic imperatives, 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’ll never be left without an upgrade path because you’ve modified the software to meet a specific need.

Highlights:
• Enables improved productivity: automated task generation and tracking, real-time collaboration supporting seamless integration with internal and external systems, and instant access to the data you need
• Facilitates reduced indemnity costs: automated claim segmentation and assignment, potential fraud identification, continuous claim monitoring, automated triggers and escalations, financial authority limits, and subrogation management
• Increases business agility: ease of configuration plus business administration capabilities supporting organizational administration, rule parameter management, etc.
• Improves operational management: real-time operational dashboards, aggregated metric views, automated escalation and alerts, ad hoc reporting, and more.
• Provides a strong core system that works as promised: rigorously tested for quality and scalability.
Meet the Market’s Demands: Examples

Better FNOL Intake for Better Outcomes

Improving the FNOL process sets the stage for improved results. ClaimCenter’s New Claim Wizard is designed to facilitate better information capture, accurate coverage verification, timely intervention, and excellent customer service.

You can leverage ClaimCenter’s adaptable New Claim Wizard to ensure the inclusion of specific questions or scripted messages based on line of business, claim complexity, or other attributes. Initiatives to enhance customer service at the time of the loss report can be accommodated as well—for example, proactively meeting customer needs through integration with services such as rental car vendors, roadside assistance, and repair vendors.

Accelerated, Highly Responsive Catastrophe Management

Effective catastrophe management is a strategic focus for many insurers because catastrophes can significantly impact profitability and reputation. However, they can also be difficult to manage, and legacy technology often exacerbates the situation.

ClaimCenter’s robust Catastrophe Management capabilities enable you to proactively respond at your customers’ time of greatest need. The system ensures that all claims are associated with the appropriate large-loss event if applicable. This provides you with the information you need to quickly understand the scope and severity. Real-time visualization of all claims associated with the catastrophe guides efficient and effective deployment of claims resources. Timely claims management also serves to mitigate “claim inflation.”

Real-Time Claims Performance Monitoring

Claims Performance Monitoring gives you a way to transform the operational claim data captured by the system into real-time metrics and insight that can guide actions and decisions. Claims Performance Monitoring comprises:

- **Claim Headlines:** Summarized view of key claim facts providing an at-a-glance picture of the most important aspects of a claim’s overall condition
- **High-Risk Indicators:** Icons designed to draw attention to key events in a claim’s lifecycle, such as litigation, fatality, large losses, coverage in question, possible fraud, and others
- **Claim Health Metrics:** Automatic tracking and display of a claim’s current status relative to an insurer’s benchmarks (for example, the time to initial contact or the number of reserve changes) based on claim type and complexity

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 deployment. 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 a strong global network of system integration 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. You can also collaborate with Guidewire’s global customer base to share best practices and ideas via our web-based Guidewire Community.

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. Our unparalleled track record of successful customer implementations attests to the quality, flexibility, and scalability of our solutions.
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 processing, 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.

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. For more information, please visit www.guidewire.com and follow us on twitter: @Guidewire_PandC.

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