



Who we are. What we do.



Keeping Property and Casualty Insurers Ahead of Change

Over the last few years, we all have seen more disruption in P&C insurance than in the previous few decades.

Examples include the rapid increase in customer expectations for digital interaction, the decline in auto risk, growing demand for personalized products and services, the rising availability of insurance-relevant data streams, advances in technology including the “Internet of Things,” and emerging areas of risk that present new underwriting opportunities. The list goes on, and the pace of change will only quicken in the years ahead, presenting both hurdles and opportunities that impact your future success.

There’s no question that responding to these trends requires the replacement of legacy systems. But legacy replacement alone is just not enough anymore. To continually adapt and succeed, insurers require a technology platform that helps them grow their business, improve customer and agent engagement, and lower operating costs.

We Aspire to Be Your Partner

Guidewire delivers the software that P&C insurers need to adapt and succeed in this changing landscape. We believe P&C insurance plays a vital role in protecting people and business, and in enabling society to function. We specialize in serving P&C insurers exclusively, with a focused commitment that puts customer success above all else.

Our track record of successful implementations and the business value they provide for customers is unmatched. We serve more than 350 customers in more than 30 countries, and have completed or are in the process of completing more than 400 Guidewire product implementations.

We have helped our customers achieve a wide variety of projects on numerous occasions. Our implementations include the phased replacement of legacy core systems by business function (underwriting, claims, and billing), line of business, and region; greenfield projects, where an entire core system suite is implemented at once to support business expansion; implementations of systems to support new companies; and implementations of digital engagement systems. Such experience informs our ability to share ideas within our customer community, and to incorporate global learning into our platform.

We value honesty, dedication, and commitment to quality. We aspire to be your partner.



“We believe that insurance plays a critical role in society. Our role is to provide the technology insurers need to engage and empower their customers and employees”

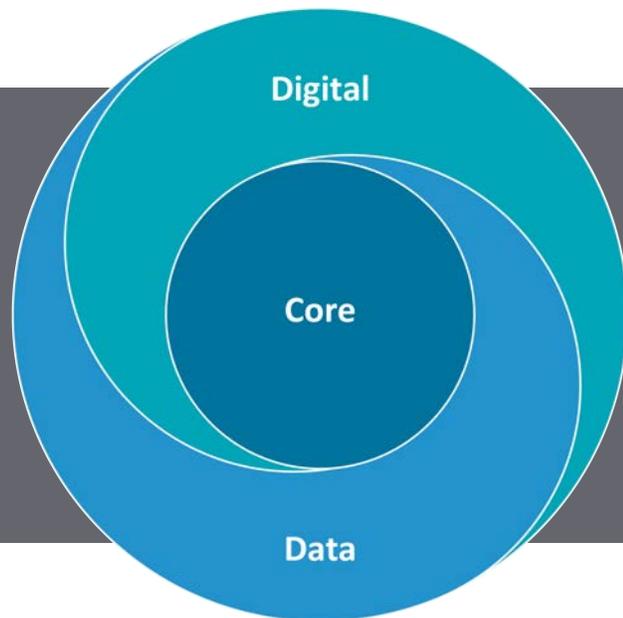
– Marcus Ryu, CEO and Co-founder

Guidewire InsurancePlatform™

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.

Strengthen your ability to engage and empower your customers, agents, and employees.



Core Operations

Guidewire InsuranceSuite™ provides transactional systems of record, which support the entire insurance lifecycle. PolicyCenter supports the policy lifecycle, from quoting and issuance to endorsements, renewals, and audits. BillingCenter enables invoicing and payment across customer service, collections, delinquencies, and agent/broker commissions. ClaimCenter powers the claim lifecycle including first notice of loss, assignment, settlement, litigation, and recovery. InsuranceSuite Cloud is a cloud-based, single-vendor solution that includes our products managed in the cloud by Guidewire, a Guidewire-led implementation, and comprehensive post-production services.

InsuranceSuite was designed using a modular approach based on a common technology platform. It allows you to select, deploy, and upgrade best-of-breed applications individually or as a pre-integrated suite, according to your requirements and priorities.

Guidewire InsuranceNow™ is a cloud-based, all-in-one solution that supports the P&C insurance lifecycle. Its integrated design, out-of-the-box functionality, and guided approach enable rapid implementation and quick upgrades. Cloud-based delivery and ongoing operational support provide insurers the freedom to focus on innovation and respond rapidly to market demands, even when they have limited IT support.

InsuranceNow's all-in-one design means that all functions are on the same system, enabling faster upgrades, testing, and training. Users have one set of tools, one user interface, and one place to make changes. Being cloud-based, the system automatically scales in response to business demands. And redundant production environments ensure business continuity to set your mind at ease and your business in motion.

Guidewire InsurancePlatform

Data and Analytics

Guidewire's Data and Analytics products enable insurers to manage data more effectively and gain insights that lead to more accurate decisions. DataHub is an insurance data store that uses P&C-specific data models to create a single version of truth through a central data repository. InfoCenter is a business intelligence warehouse that organizes information in P&C-specific formats for analysis and enhanced decision-making. Live Analytics is a cloud analytics platform, with apps that complement InsuranceSuite core systems. Predictive Analytics is a platform that turns data into actionable insights, empowering insurers to make data-driven decisions throughout the insurance lifecycle. Cyence Risk Analytics is a cloud-native economic cyber risk modeling solution built to help the insurance industry quantify cyber risk exposures.

Digital Engagement

Guidewire Digital™ is a portfolio of applications that enable digital sales, service, and claims journeys for your policyholders, agents, and other members of the insurance lifecycle. Pre-integrated with InsurancePlatform, Guidewire Digital applications enable insurers to extend the value of their Guidewire system investment to drive new business, increase operational efficiency, and improve customer service through engaging omnichannel experiences.

Driving Business Value

Our customers use the Guidewire platform to help grow their businesses, improve customer and agent engagement, and lower operating costs. Our software supports customers across the P&C insurance lifecycle, enabling them to achieve the following benefits:

- **Differentiated products:** Create differentiated product offerings so insurers can offer both product choice and custom solutions to specific customer segments
- **Speed-to-market:** Bring offerings to market faster by efficiently making changes to products and pricing
- **Digital engagement:** Drive more meaningful customer interactions through digital engagement and by providing an omnichannel experience
- **Increased productivity:** Provide insurance knowledge workers with the insight and tools they need to be more productive
- **Agent empowerment:** Automate agent interactions to improve their responsiveness to customers
- **Streamlined claims handling:** Reduce costs and increase satisfaction with streamlined claims handling
- **Better decisions:** Organize and manage data to support better decisions by insurance workers, agents, and customers

Our Product Principles

We recognize that our customers depend on our products to run their businesses successfully and to better serve their customers. Accordingly, our product teams use experience-tested principles that govern how we design, build, and improve our products.

Flexible and Evolving

Our software must be flexible and continually evolving. Flexibility means the ability for you to adapt the system to your specific needs and to have a wide spectrum of possible changes. This also means flexibility of deployment, whether by region, line of business, or functional area. It means our products must be deployable in the cloud and on premises. We commit ourselves to continually evolving, and providing you with incremental value in future versions of our products.

User Journeys

We look at our products from the end user's perspective, striving to completely understand the holistic experiences that end users would like to have. With that understanding, we design persona-based experiences, rather than thinking in a siloed or transactional way.

One-Mind Design

Our development teams work together to address specific user journeys both within and across our products. This ensures that our products are designed to work together in a unified manner.

Scalable and Secure

We appreciate that our products need to support your business today and your growth in the future. For this reason we ensure that the technical foundation of our platform has the security and scalability you require.

Ecosystem-Driven

We understand you need to integrate our products with many other internal and external systems. That's why we designed our technology to have a service-oriented architecture and pre-built web APIs required for a high level of interoperability.

Decision Support

By optimizing our products for decision-making rather than merely thinking about operational reporting, we ensure that users have the enhanced insights to make more accurate decisions, whenever they need to make them.



“We are accountable for providing the technology our customers need today and in the future. We aspire to be a long-term partner.”

– Ali Kheirloom, Chief Product Officer

Success – From Implementation through the Long Term

Our services teams are product experts. For each implementation, we start with the end in mind, maximizing our software's potential to support each insurer's unique needs and goals. Our objective is to ensure you and your partners have the knowledge required to be self-sufficient, and to be successful over the long term. We rate the performance of our people based on customer success, not on services sold.

Accurate Timelines

We explain the work and the schedule before we start, so you know what to expect. The same people who provide the estimates are also responsible for meeting project objectives. We continually update our estimating tools with actual project results, so our accuracy increases over time.

Value-based Approach

We use a value-based approach to ensure that you will generate real business results from your deployment and that you can prioritize work according to the value it will generate. We have tested methodologies and tools that we use from the outset of the project, through deployment and beyond, in order to ensure maximum return on your investment.

Helpful Customer Support

Our customer support staff will help you to troubleshoot and resolve any issues rapidly. For critical issues, Guidewire support can be reached 24/7, and will work around the clock on the issue until it is resolved.

Powerful Ecosystem

Guidewire works with an ecosystem of more than 7,000 consulting partners, who provide services such as business strategy, implementation, and related delivery services on a global and regional basis.

Ensure you and your partners have the knowledge required to be self-sufficient, and to be successful over the long term.



“The thing we celebrate the most within Guidewire is when our customers go live. We are driven to ensure that all customers are successful in their journey.”

– Mike Polelle, Chief Delivery Officer

The Guidewire Difference

Our mission is to deliver the software that P&C insurers need to adapt and succeed in a time of rapid industry change. We consider ourselves to be part of the global P&C insurance community, serving P&C insurers by building mission-critical software that helps our customers to solve large and small problems.

Sometimes prospective customers ask me the number one reason why customers choose Guidewire. The answer is, our record. An international roster of leading insurers across all lines of business have selected us as their partner. More than 230 of our 350+ customers have gone live on one or more of our core systems. We have served a wide variety of project imperatives, including phased core system deployments, greenfield implementations, system deployments for new companies, digital system projects, and more. We have an unparalleled record of success with more than 400 Guidewire projects completed or in progress.

These points are relevant for a couple of reasons. First, we learn something new from every customer and every project, and we apply this experience to continuously improve our products, implementation approach, and tools. Second, our record shows that we fully commit ourselves to the success of our customers.

We view our association with the P&C insurance industry as both a privilege and a responsibility. And we intend to be here for the long term, building products to last, and conducting our business to build lifelong relationships with our customers. I hope our credentials earn us the right to serve you.



Marcus Ryu
CEO and Co-founder
Guidewire Software

Customer Success



"The true mark of a leader is the ability to listen. Guidewire established their product offerings by listening to the challenges of the industry they were meant to serve."

– Peter Moreau
VP and CIO
Amica Mutual Insurance



"Guidewire software helped us dramatically improve MSF's operational insights, and provided us with previously impossible to attain levels of data granularity and accuracy for planning and strategic uses."

– Al Parisian
CIO
Montana State Fund



"We were impressed with Guidewire's product maturity, market share, and track record of successful implementations and believe our strategic partnership will assist Frankenmuth in achieving our core purpose, 'To Provide Peace of Mind' for years to come."

– Philip McCain
Vice President
Information Technology
Frankenmuth



"We are impressed with Guidewire's technology and architecture and are excited about the vision Guidewire has for its products."

– Johanne Gauthier
Senior Director, Billing Services
La Capitale



"We appreciate Guidewire's levels of engagement with us throughout the implementation process, giving us the speed-to-market, agility, and cost advantage necessary to enable our business strategy."

– Brian Murray
Senior Manager
Commercial Operations
GuideOne Insurance



"Implementing Guidewire supports our vision to remain a top insurer in Canada and provide the best service to our customers and brokers."

– Paula Sinclair
SVP and CIO
RSA Canada



Visit guidewire.com to learn more.

About Guidewire

Guidewire delivers the software that Property and 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 300 P&C insurers around the world have selected Guidewire. For more information, please visit www.guidewire.com and follow us on twitter: @Guidewire_PandC.