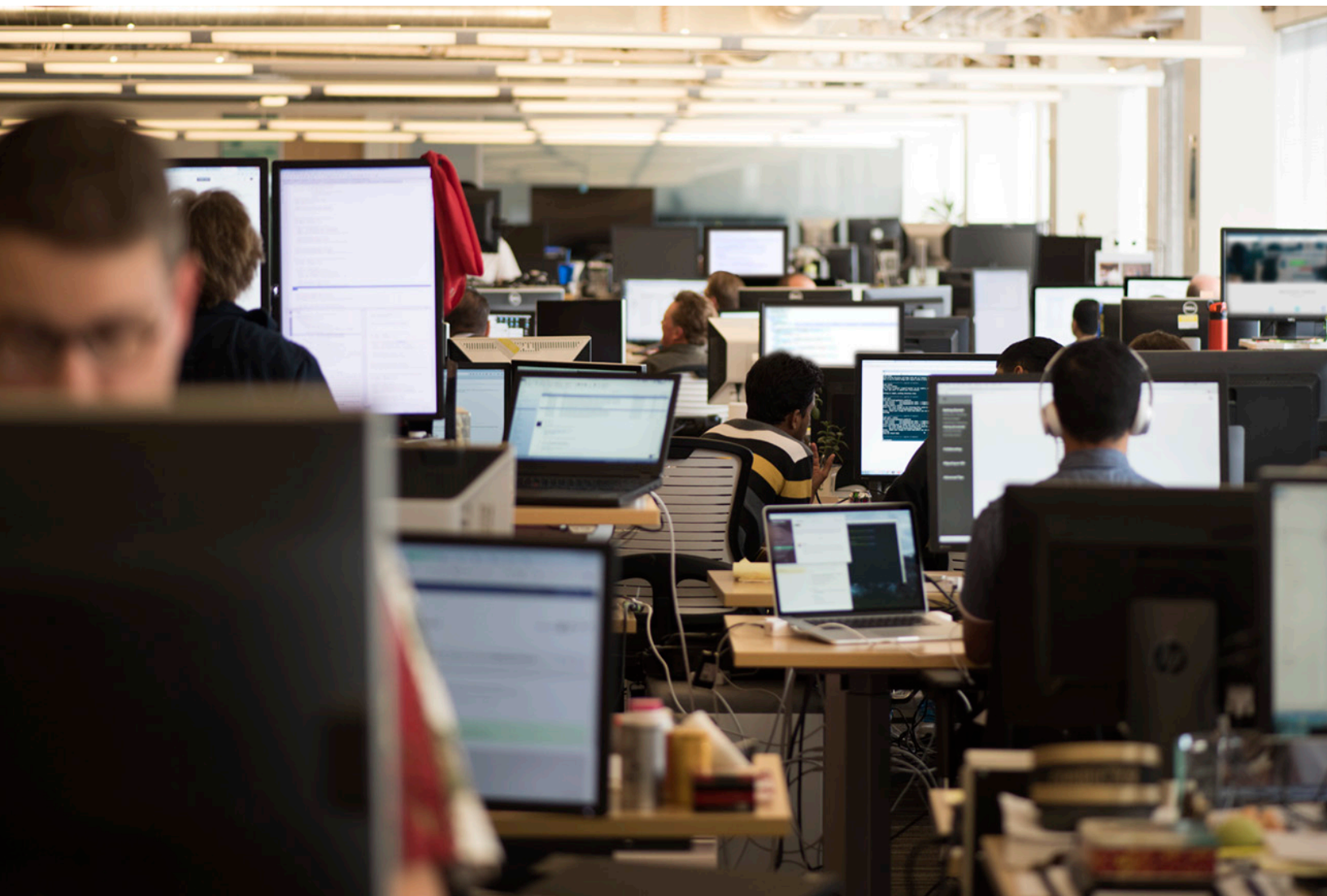




Guidewire InsuranceSuite

Adapt and succeed™



Addressing the Industry's Challenges

Today's insurance world is one with aggressive competition, personalized product and service offerings, increasingly heightened customer expectations, and swift adoption of innovative technologies. For many years one of the biggest challenges facing the property and casualty (P&C) industry has been how to handle the obsolescence of legacy core systems that are 15–30 years old. These systems were originally built for financial record-keeping—not to support innovation or to address the vastly heightened demands faced by the industry today and well into our future. Guidewire InsuranceSuite™ is a complete set of core systems and complementary modules combined to form the ideal technology platform that delivers on supporting your critical requirements, for all lines of business, while promoting sales, service, and underwriting excellence across your organization.

Guidewire InsuranceSuite is a proven solution that has helped insurers worldwide significantly enrich customer and agent/broker relationships while simultaneously growing profitably and enabling agile responses to market threats and opportunities. InsuranceSuite provides a complete set of systems to support your core operations—underwriting, policy administration, billing, and claims management—to deliver the technology you need to successfully and continually advance your products, processes, and customer relationships. InsuranceSuite's comprehensive components are built on a common platform that covers the entire insurance lifecycle while providing the deep functionality required for you to adapt and succeed in a time of rapid industry change.

What We've Heard

What we've heard from hundreds of insurers like you is that you are inhibited from quickly responding to market demands because of your legacy systems, and that these constraints are impeding the ability to deliver excellent service to policyholders and agents, to lower the cost of operations, and to grow profitably. Many insurers attempt to work around their antiquated systems by implementing point solutions or extending certain capabilities. This leads to a patchwork of disjointed, disparate systems that is complex to maintain. By surrendering to these short-term patches, insurers lose the war against complexity and, consequently, can't respond quickly enough to changing market demands. The industry has seen many failed attempts at legacy system replacement and has been poorly served by vendors who lacked understanding of the P&C industry, underestimated the complex challenges involved, or oversold and under-delivered against insurers' expectations.

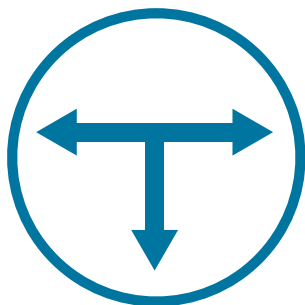
"Mercury's goal is to provide great service and market-leading solutions for our agents and customers. We believe it is essential that we make strategic investments in well-architected platforms that are robust, nimble, and flexible. We selected Guidewire for their reliable track record and integrated core P&C platform that will give us the ability to innovate and allow us to quickly adapt to our customers' changing needs."

*—Allan Lubitz, Senior Vice President and Chief Information Officer,
Mercury Insurance Group*

We Set Out to Change All of That

When Guidewire was founded, we were diligent in determining the critical design principles that were needed to serve the specific needs of P&C insurers like you. We knew it was absolutely paramount to thoroughly understand your needs so that we could build the right software. We decided that it had to be flexible while being upgradeable, it had to perform, the functionality had to be both deep and broad, and it had to integrate with a multitude of other applications. These are the principles we used to build Guidewire InsuranceSuite—a system that enables you to deliver improved products and services faster to your customers, to improve underwriting discipline, and to lower operating costs.

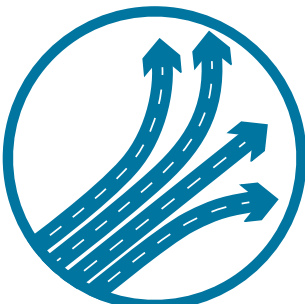
InsuranceSuite Design Principles



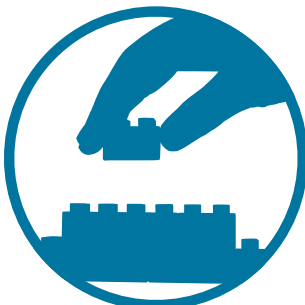
Breadth and Depth We provide applications covering the breadth of the P&C insurance lifecycle and the richness of innovative functionality, including embedded analytics like geolocation risk assessment for underwriters, a comprehensive customer view that ensures that you have a single customer record, and Service Tiers, which enable you to deliver differentiated service to your different customer segments.



One-Mind Design Our development teams work together to ensure our technology works in a unified manner. We maximize reuse to reduce the work you have to put in, and free you up to focus on innovation—with things like SOLR search that is leveraged across the platform, shared data elements, or the many pre-built integrations between products. This not only reduces the effort for your IT staff; it also frees you from having to worry about product compatibility and integrations.



User Journeys We look at our products from the end user's perspective. Rather than having products designed with siloed views focused only on isolated transactions, we design solutions focused on the full user experience. This enables insurers to deliver an omnichannel experience for policyholders and automate agent interactions.



Flexible and Evolving “Flexibility” means that our customers can adapt the system according to their specific needs and that they can support a wide spectrum of business operations—whether it’s business rules and logic in the core or branding in the portals. This also means flexibility for deployment by region, line of business, and functional area. “Evolving” refers to the responsibility we have to continually update our technology to deliver value in future versions and ensure that customers have new opportunities to adapt and succeed.

At the Core of Guidewire InsurancePlatform

At Guidewire we are always working with our customers, partners, industry analysts, and colleagues to understand how current technology and market trends are impacting the insurance world, and how we can evolve our product offerings and enable insurers to leverage technology to improve all facets of their operations.

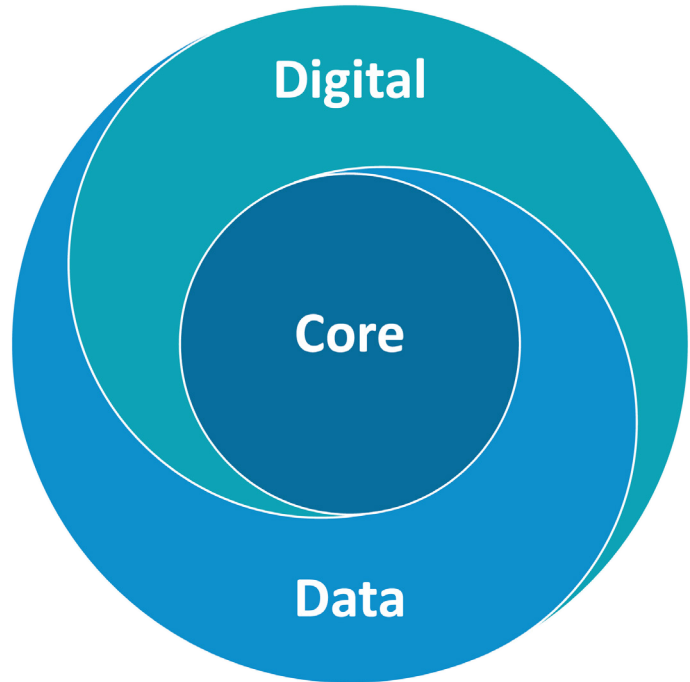
Our customers are looking for solutions that enable them to accomplish many things:

- Tailored products and services that can continually evolve to ensure that insurers remain competitive in the marketplace
- Automated processes and workflows that support straight-through processing, operational efficiencies, and self-service capabilities
- Proactive measures to improve upon catastrophe management, fraud prevention, recovery management, and other critical areas across their organization

Insurers are also looking to take advantage of third-party data sources and complex analytic tools to improve decision making across their organization.

And, insurers also want to offer streamlined digital experiences to both internal and external constituents across the insurance lifecycle in order to create efficiencies and offer unsurpassed customer service.

Deployable in the cloud or on-premises, Guidewire InsurancePlatform™ provides three elements that work together to support the insurance lifecycle: core operations, data and analytics, and digital engagement. We believe it is vitally important that they work together, in a unified, connected way rather than in siloed operations to strengthen your ability to engage and empower your customers, agents, and employees. InsuranceSuite delivers the core operations capabilities and provides a single source of truth for all customer data and lifecycle transactions, enabling insurers to realize analytic insight and a true omnichannel experience across all distribution channels and all lines of business.

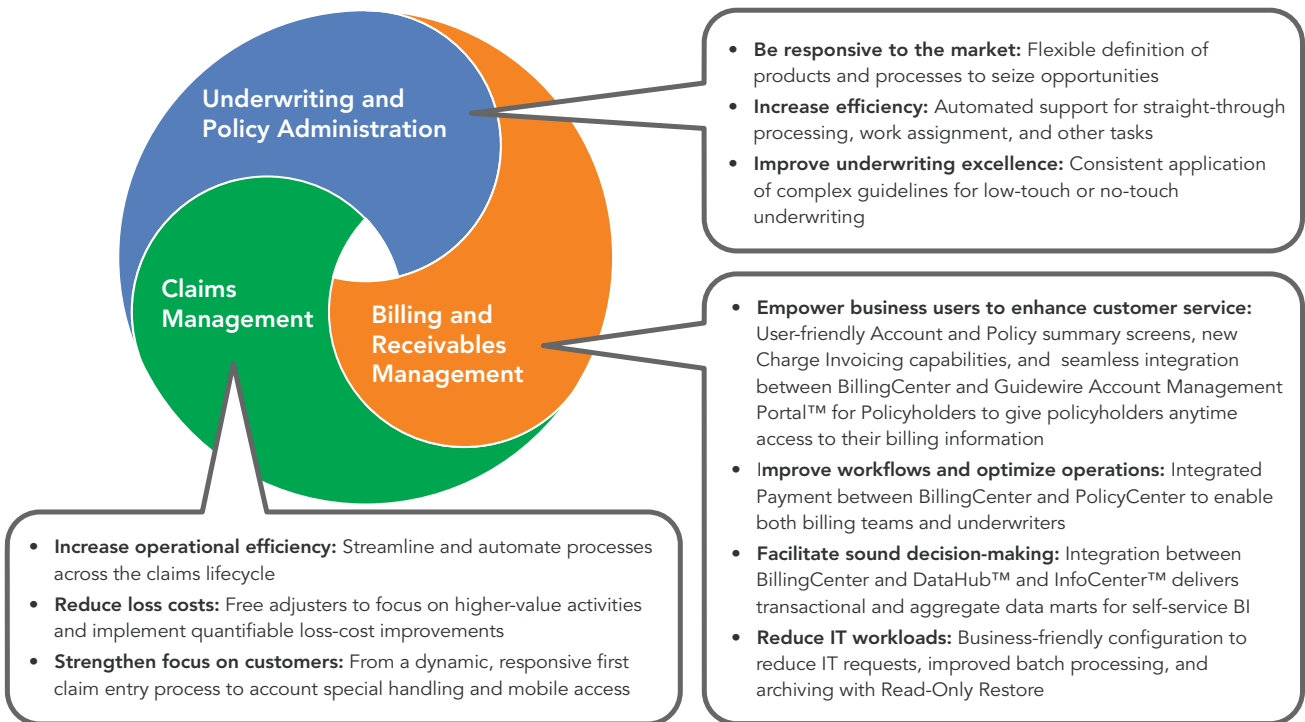


Supporting Core Operations

InsuranceSuite provides a complete set of applications to support the insurance lifecycle—from underwriting, rating, and policy administration to reinsurance, billing, and claims management to customer contact data management.

Across the Core Operations

- **Capitalize on a comprehensive customer-centric view:** Better serve your customers, identify and act upon cross-sell and up-sell opportunities, and make better business decisions
- **Streamline cross-functional processes:** Optimize integrated processes for efficiency from policy setup to first notice of loss to renewals
- **Accelerate product and process changes:** Accelerate product and process changes: Respond faster to market changes by deploying the necessary changes across the enterprise
- **Reduce IT costs:** Leverage a common skill set and configuration tools to increase flexibility and reduce costs



Customer Insights

Basler Versicherungen Enhances Service to Agents and Customers

Basler Versicherungen, a Swiss personal and commercial lines insurer with a history that spans more than 150 years, has 800 “tied” agents who work for no other company. It’s important that agents are productive and happy. Before Basler implemented Guidewire PolicyCenter and Guidewire BillingCenter, agents had to use four different policy systems, which slowed their work and sales processes. Employees, too, had to jump from system to system, and there were no common processes for all end users.

Today, agents and employees are using integrated core systems for property insurance built on a shared technology platform. Whereas it had taken up to six months to train new users on the old systems, it now takes just two to three hours to train end users on PolicyCenter and BillingCenter. Everyone benefits from automated workflows that eliminate manual processes and minimize errors, and everyone shares the same, current information. Agents can also make policy changes online and obtain billing information quickly.

Flexible Deployment Options

When you're ready, we'll guide you through getting started and selecting an approach that best maps to what you need. Our deployment options include the ability to deploy InsuranceSuite in public cloud environments or leverage a Guidewire InsuranceCloud Solutions partner to design your cloud solution.

InsuranceSuite provides you with the flexibility to implement and upgrade its best-of-breed products separately or together as a pre-integrated suite.



All at Once

Implementing all of our systems at once permits the quickest benefit realization. Risks can be reduced by phasing the rollout by lines of business and/or regions.

An Example—One of our customers, Mercury Insurance, chose to support their market expansion strategy with InsuranceSuite implementation. They followed a greenfield approach and deployed all systems at once, starting with a new line in a new state. This allowed them to capitalize on the opportunity while minimizing the risk.

One at a Time

Many of our customers follow a more gradual approach—deploying each of the core systems one at a time across regions and lines of business. This allows them to leverage the project resources across implementations while decreasing the change impacts across the organization.

An Example—Other customers deployed ClaimCenter first, then implemented PolicyCenter and plan to finish with BillingCenter.

Some Combination

If you're looking for something in the middle, a combined approach may best suit your needs.

Some of our customers, including The Co-operators, Southern Farm Bureau, The Hartford, Nationwide, Amica, and others, decided to implement ClaimCenter first to a set of regions and lines, and then followed with simultaneous implementation of PolicyCenter and BillingCenter. This enables them to convert policies on renewal to PolicyCenter and have them billed through BillingCenter.

Delivery and Support

Navigating the modernization journey requires a partnership: a sustaining vendor relationship with a company that understands your business and can protect your investment in a reliable and flexible platform from inception to delivery.

You can expect to own it—from inception to post-deployment. You set the goals, the objectives, and the trade-offs. You actively participate to gain the skills to maintain the solution in the long run. We provide the experts and work closely with your staff to transfer knowledge throughout the project.

You can expect that we'll be honest and upfront. Estimates are provided by the same people who will be accountable and responsible for the project. We don't reward our people for selling more consulting time; we reward them for your success.

You can expect to benefit from those before you. We listen, and we revise our products and delivery methodology based on customer feedback. You can take advantage of the fact that we have an exceptional track record of over 400 successful implementations. Rest assured that our experience will help ensure that your implementation fulfills your expectations.

You can be confident that your success is our number-one priority—in both the near term and the long term. We've said that before, but it's a strong promise that bears repeating. We'll not only commit to your implementation success, but we'll be with you over the entire life of your system investment.

Whereas other vendors expect you to rely on them for expensive maintenance and change requests—robbing you of your ability to make changes quickly—we deploy a small professional services team to work closely with you. As the go-live date approaches, you'll be assigned a support engineer to act as your primary contact and advocate. After launch, you'll have access to round-the-clock support to help with your ongoing needs

“The success of the project depended on the full and seamless collaboration and teamwork between CAA and Guidewire. An implementation of this size, done in this amount of time, needed to adopt a full Agile methodology to be successful. Our people stepped up and found a great partner and mentor in Guidewire every step of the way.”

—Matthew Turack, Vice President, Insurance,
CAA South Central Ontario

Committed to Your Success

Today's insurers need adaptable systems and processes to succeed in this time of industry evolution and challenges. Powerful software is only part of the solution. We'll work closely with you to get the project started, the system implemented, and the knowledge transferred. And we'll commit to supporting and working with you for the long term.

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 260 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.

“Our companies are beginning to realize benefits from the common processes and business rules we now share—and from our common Guidewire technology platform. We are already seeing both operational and strategic efficiencies. And we can leverage our shared IT skills across our Guidewire systems, which will prove beneficial for ongoing development and postproduction maintenance.”

*—Sandra Baskerville, VP for Solution Delivery,
The Co-operators Group*

About Guidewire Software

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

Visit guidewire.com to learn more.