Benefits

- Proactively reach out to policyholders impacted by catastrophes
- Temporarily suspend underwriting in devastated areas
- Geo-visualize claims and peril severity for better vendor management
- Overlay peril and policy data to set up a field command to better respond to a disaster
- Identify possibly miscategorized claims to maximize reinsurance recovery efforts
- Identify potentially fraudulent peril claims

Features

- Easy-to-use, map-based visualization
- Preloaded peril information
- Extensive filtering criteria for claims and policies
- Weather discrepancy alerts for adjusters in ClaimCenter
- Included with ClaimCenter cloud subscription

Guidewire Canvas

The power of context to improve decisions

Guidewire Canvas enables claims management and catastrophe response teams to geo-visualize claims and policy locations in the context of other internal and external data.

Visualize Your Business on a Map

Although reports are crucial to running an efficient claims operation, static rows and columns of numbers can take you only so far before decision-making questions arise. "Where do I need more staff?" "Which policyholders are affected by the storm?" "Where are clusters of unusual activity?" This becomes even more critical during a catastrophe situation where an insurer's reputation is on the line and speed of response can be a competitive differentiator. Common challenges include:

- One view of the data: When responding to a peril, adjusters frequently toggle between a website showing severe weather and their claims or policy system to infer how their customers will be, or have been, impacted.
- Searching for peril data after an event: After a peril has passed and all the claims are filed, adjusters want to review the damaged area with their claim locations to report by severity, manage vendors, and track performance. However, most data sources show only the current day's view of weather.
- Fraud reduction: Adjusters need to identify possibly miscategorized claims to maximize reinsurance recovery efforts as well as reduce potential fraud.

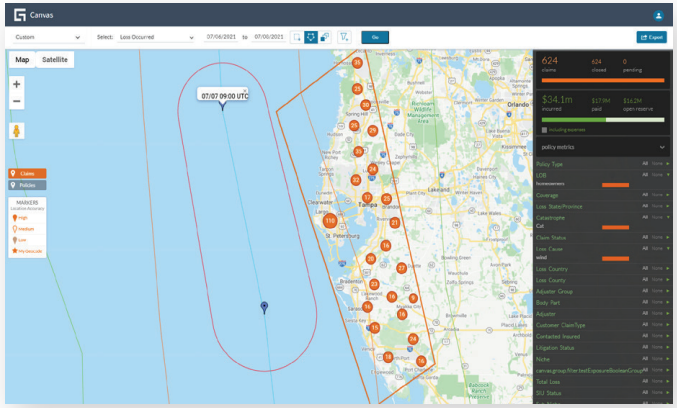
What is needed is an interactive, geographic visualization solution that helps claims management and catastrophe response teams understand the relationship between where claims occur, where policies exist, and contextual information such as weather event overlays.

Designed for business users, **Guidewire Canvas** is an interactive app that is included with your Guidewire ClaimCenter cloud subscription to provide the insights you need to quickly make better decisions. Canvas enables claims management and catastrophe response teams — such as management, investigations, and reinsurance — to geo-visualize claims to help improve customer satisfaction and reduce indemnity by proactively responding to storm events.

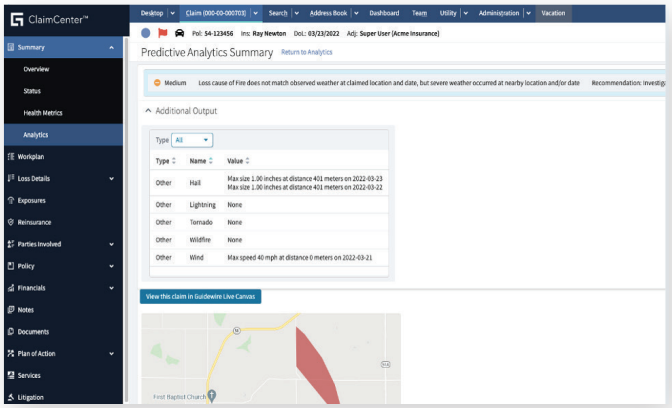
Canvas's map-based visualizations enable faster insight than a grid of numbers. They build consensus using a picture to align stakeholders around a recommended decision. Canvas enables claims managers to communicate and socialize insights clearly and more easily, which leads to better decisions and better outcomes. Canvas also improves the efficiency of field adjusters by optimizing where they're positioned.

Improve Catastrophe Response

Because an insurer's reputation is on the line during a catastrophe, speed of response can be a competitive differentiator. While triaging is the most important skill for catastrophe managers when responding to an event, they need fast, accurate data to be successful. With Canvas, catastrophe managers can anticipate, confirm, and prioritize claims based on peril, geography, and intensity. Map-based peril layers provide a catastrophe manager with a suite of searchable and interactive layers for the most common and severe perils for insurers: hail, wind, tornado, lightning, and wildfire (see the following table). Each layer is represented by a different color, and the varying intensity of a peril is not only denoted by opacity (heatmap-style) but also viewable by clicking the layers.



Canvas: claims visualization for a hurricane



Canvas: weather discrepancy alerts in ClaimCenter

Follow a Triage Strategy

Canvas can help catastrophe managers proactively respond to an event. When a large event strikes, claims management resources become strained. Efficiently and effectively managing field adjusters and vendors is paramount. For example, hailstorms are a common occurrence in the summer months, especially in the southern and central plains states. But a 3″ hailstone does a lot more damage than a 1″ hailstone — basically the difference between a minor patch job and installing a new roof.

An adjuster can use Canvas's peril layers to carry out the following triage strategy:

- Isolate the hail claims.
- Identify which of them were the hardest hit.
- Direct vendors and adjusters to those locations first.
- Leave the mildly damaged locations for later evaluation.

Identify Miscategorized or Fraudulent Claims

Catastrophes are very expensive events for insurance companies, and they're only made worse by mismanaged reinsurance or fraud. Catastrophe managers and claims adjusters are alerted to weather-related discrepancies directly in ClaimCenter. They can then use Canvas's peril layers to verify suspicious claims. Overlaying claim location and loss cause with Canvas's peril layers provides a quick visual cue that verifies whether, for example, a reported hail claim was within the hail band. Mismatches can be tagged for further review. Additionally, Canvas's peril layers can be used to quickly identify claims that fit the profile of a catastrophic event (same location, same dates, same loss cause) but for some reason were not tagged as part of a catastrophe. Correctly categorizing claims helps maximize recovery from reinsurance treaties and reduces the financial impact of storms.

Peril	Description
Hail	Geo-visual representation of hail events in the U.S. and Canada with hailstone size of at least 0.75″ in diameter. Greater intensity is represented by darker shading on the heatmap. Clicking a layer returns the maximum hailstone size recorded for that location.
Wind	Geo-visual representation of wind events in the U.S. with recorded wind speed of at least 50 miles per hour. Greater intensity is represented by darker shading on the heatmap. Clicking a layer returns the maximum wind speed recorded for that location.
Tornado	Geo-visual representation of tornadoes in the U.S. Greater intensity is represented by darker shading on the heatmap. Clicking a layer returns the EF-Scale intensity, number of injuries, and number of fatalities.
Lightning	Geo-visual representation of lightning strikes in the U.S. and Canada. Clicking a location returns the time stamp of the lightning strike.
Wildfire	Geo-visual representation of wildfires in the U.S. and Canada. Greater intensity is represented by darker shading on the heatmap. Clicking a location returns the following data: percentage contained, ZIP codes impacted, wildfire zone, fire size, expected containment, wildfire alert type, name, and state.