



## Overview

The Guidewire Data Platform is a P&C insurance-specific data repository and factory that continuously collects data from internal and external sources and provides analytical insights across the insurance lifecycle.

## Benefits

- **Derive instant value from your data**
- **Augment your enterprise data strategy**
- **Embed analytics in everything you do**

## Features

- **Capture and store internal data in near real time**
- **Metadata-driven auto-curation**
- **P&C-specific AI and machine-learning techniques for predictive insights**
- **Data delivery through APIs and data access**
- **Operationalize and embed analytics into core processes**

# Guidewire Data Platform

> **Broaden your opportunities to grow and make data-driven decisions with the Guidewire Data Platform.**

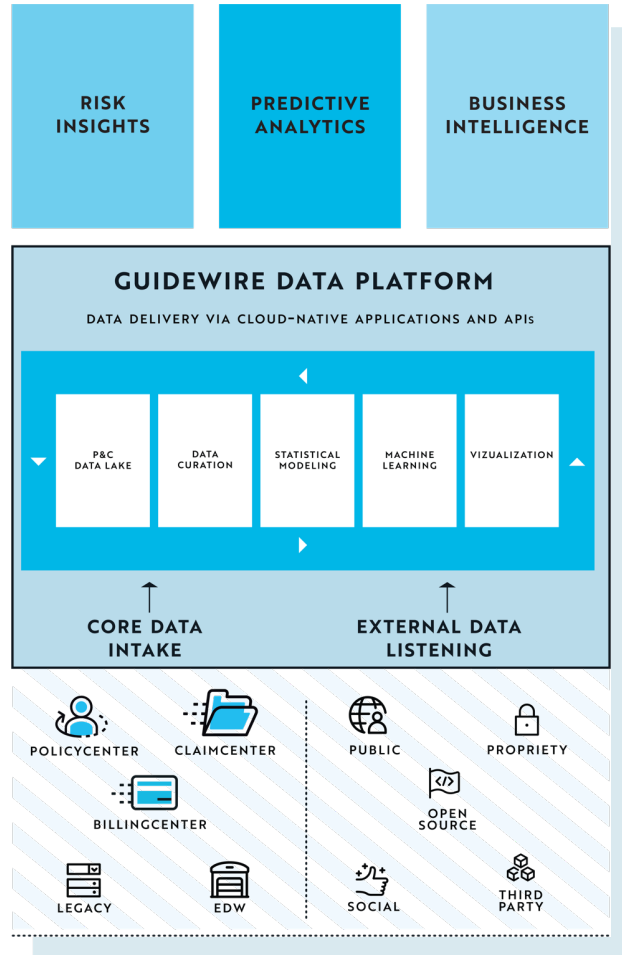
## Unlock Unlimited Potential with Data

As an insurer, the amount of data you have at your fingertips increases exponentially every second, whether it's from your internal systems, third-party data, or behavioral data from your customers and partners.

Smart insurers see this data explosion as an opportunity. They want the ability to apply internal, external, and behavioral data to add value across the lifecycle. The possibilities are endless, but data is often messy, and it's difficult to craft into a commercial asset. Data needs to be sourced, extracted, stored, and curated. The journey from data to value is arduous. It requires technology that provides the necessary tools, frameworks, and capabilities that will help you uncover hidden opportunities, improve claim outcomes, and write profitable business.

The **Guidewire Data Platform**, a key component of your Guidewire Cloud subscription, helps unlock the unlimited potential of data, making insurance easy to buy and use.

## Foundation for Analytics-Driven Innovation



**A secure path from data to value**

Insurers today want to leverage the market forces of cloud computing, data explosion, and artificial intelligence to engage, innovate, and grow efficiently. They want to target new opportunities such as:

- **Small-business insurance:** A compelling growth area for insurers where customers demand speed, convenience, and a great user experience. Small businesses need Workers' Compensation, Employment Protection Liability Insurance (EPLI), and Business Owners Policy (BOP) insurance and are increasingly buying it online.
- **New and evolving risks:** Risks such as cyber, pandemic, and reputation represent another growth area, in which risks are analyzed and priced in entirely different ways than traditional actuarial methods.
- **Smarter core systems:** Actuaries, product managers, claims professionals, and underwriters want access to technology that provides better predictive insight and the ability to analyze risk more precisely.
- **Business intelligence:** Users are demanding that BI be smart, simple, and now (i.e., real time). They also want to use syndicated data to compare performance with their peers and do benchmarking.

The Guidewire Data Platform is the foundation for analytics-driven innovation and is designed around the following three key principles.

### Data Intake

The Guidewire Data Platform captures all **Guidewire InsuranceSuite** data in near real time with a complete change history and stores it in a data lake. In addition, the platform leverages a process called *data listening* which collects vast amounts of technical and behavioral data from a variety of sources at internet scale, including public data, open-source data, proprietary data, and third-party data.

**“We found that Guidewire's data science capabilities and engineering expertise offered us the best solution to address the challenges of today's data-driven world.”**

**—Adam Rich, Head of Underwriting Technology, Beazley Insurance Services**

### About Guidewire Analytics

**Identify opportunities for growth and drive intelligent decision-making with a clear path from data to value with Guidewire Analytics powered by the Guidewire Data Platform and Cyence.**

Guidewire is the platform P&C insurers trust to engage, innovate, and grow efficiently. We combine digital, core, analytics, and AI to deliver our platform as a cloud service. More than 380 insurers, from new ventures to the largest and most complex in the world, run on Guidewire. For more information, contact us at [info@guidewire.com](mailto:info@guidewire.com).

### Data Management

The platform then applies metadata-driven auto-curation techniques to prepare the data for analytic consumption. The platform includes a built-in intelligence engine—**Cyence**—to supercharge your performance. Cyence leverages AI and machine-learning techniques built upon years of actuarial, data science, policy, and claims expertise, and trained on vast amounts of data to generate predictive insights.

### Data Delivery

The platform delivers insights that power all Guidewire Analytics solutions: **Risk Insights**, **Predictive Analytics**, and **Business Intelligence**. This is made possible through RESTful APIs and cloud services for access to raw as well as curated data sets—helping to support wider enterprise data strategies and leverage third-party applications. The platform also includes a framework to operationalize and embed analytic insights back into the insurance lifecycle.

With a large source of ready-to-use data in the cloud, just imagine the possibilities that the Guidewire Data Platform can support with the following key value drivers:

- **Better risk selection:** Improve the quality of your book of business with more precise risk assessment and informed capital decisions.
- **Profitable growth:** Improve your combined ratios. Target and retain profitable customers.
- **Operational efficiency:** Streamline your operations with faster time-to-value. Offer quotes in minutes, launch new insurance products in hours, test and learn, adapt and succeed.
- **Superior customer experience:** Delight your customers by making insurance easy to buy and use.

The Guidewire Data Platform gathers data at the right scale and tempo to best position insurers in today's competitive environment. It curates data gathered in real time with a P&C-specific lens that embeds smart insights into core business processes—making insurance knowledge workers brilliant at every moment.