



 GUIDEWIRE

# InsuranceNow

Increase business agility with a core solution that is **complete, not complex.**



## Industry Challenge

The P&C industry is facing an unprecedented time of accelerating change. To keep pace, insurers need their business to move fast. However, many insurers are challenged with limited IT resources and hampered by existing legacy systems, preventing the kinds of transformation projects needed from ever occurring.

## Our Solution

InsuranceNow enables P&C insurers with limited IT resources to replace their outdated systems quickly, increasing business agility so they can turn challenges into opportunities.

## OVERVIEW

# Purpose-built for insurers like you.

Traditional P&C insurance core systems have been designed to serve the varying needs of all insurers, including the world's largest and most complex. These systems are therefore complex themselves, requiring teams of people to implement, integrate, and support.

InsuranceNow is different: It is purpose-built for U.S. regional and super-regional insurers that focus on personal, main-street commercial, and straightforward specialty lines and are constrained by limited IT resources. InsuranceNow provides you the freedom to focus on innovation and service with a ready-to-go core system that is complete, not complex. Its all-in-one design leads to rapid implementation and regular upgrades, keeping your technology current and your business agile.

The screenshot displays the GUIDEWIRE InsuranceNow interface. The top navigation bar includes the GUIDEWIRE logo and 'InsuranceNow'. Below the navigation bar, there is a search bar and a 'POLICY' header. The main content area is divided into several sections: 'Policy General', 'Pay Plan Information', 'Policy Form', and 'Insured Information'. A circular callout highlights the 'Timeline' section on the right side of the interface, which lists various events such as 'Notice of Cancellation on 02/24/2020', 'Claim started on 07/30/2019', 'Claim started on 07/25/2019', 'Claim started on 07/23/2019', 'Claim Transaction on 07/18/2019', 'Claim Output generated on 07/18/2019', 'Property Loss Notice on 07/18/2019', 'Claim started on 07/18/2019', 'FNOL filed on 07/18/2019', 'Policy changes on 07/09/2019', 'Policy issued on 06/27/2019', and 'Payment made on 05/04/2019'.

- Increase business agility.
- Complete. Not complex.
- Secure your success.

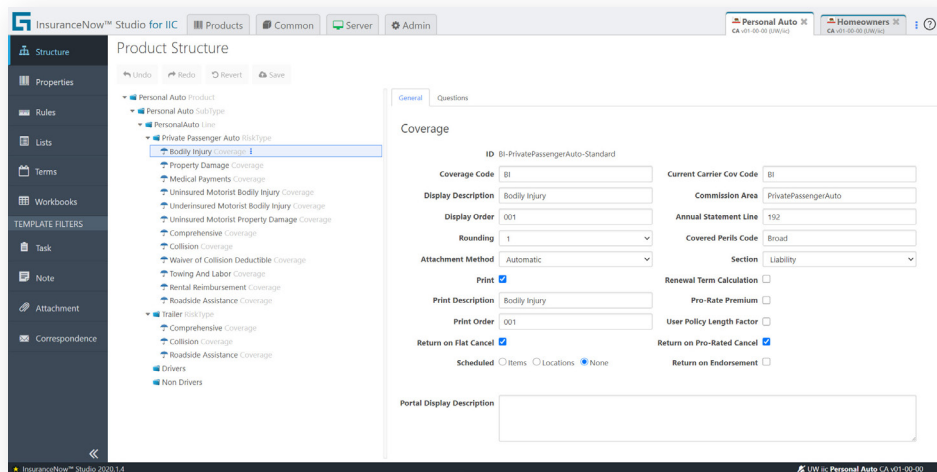
# Increase business agility.

**Respond faster to capitalize on new opportunities and keep pace with rapidly changing market demands.**

InsuranceNow is a ready-to-go core solution, with purpose-built features, content, and more integrations provided out-of-the-box, eliminating the need for customizations. As a result, you can realize the return on your investment much sooner and get back to business.

Configuration is accomplished with easy-to-use visual editors so that business users can quickly design and roll out new product enhancements or new states without a dependence on IT to write code.

In order to respond quickly to market demands, you need to have the latest technology available to support the business. InsuranceNow provides updates twice a year which means your technology stays current, so your business can remain agile.



**Branden Sorenson**  
Chief Business  
Development Officer  
Farmers Union  
Mutual Insurance

**“With InsuranceNow, we can shave off half to three-fourths of the time that we spent developing a product and getting it ready. Now we’re agile and can move quickly.”**



**Gina Hardy**  
General Manager  
NCJUA/NCIUA  
Insurance Company

**"We have to deal with every agent in every distribution channel, 200 member companies for claims, and 374,000 customers. For us not to have to do any customization speaks volumes about the system."**

# Complete. Not complex.

**Simplify your transformation project with a complete solution that eliminates unnecessary complexity.**

The unique, all-in-one design of InsuranceNow means that it installs as one core application, enabling you to bring up policy, claims, and billing at once. This efficiency significantly reduces implementation time and costs while eliminating complex workarounds and ongoing integrations that often require heavy IT resources.

It is a platform that unifies core, digital, data and analytics. It includes out-of-the-box portals and modern APIs that enable you to better engage your customers and agents. It comes with a full library of pre-built reports and data visualizations. This, along with embedded analytics, provide the insights needed to fuel smart decisions in the moment.

InsuranceNow also features integrations with more than 100 of the P&C solution partners that you do business with so that you can quickly and easily connect with them for extended capabilities.



✓ Service Portal	✓ APIs	
✓ Policy	✓ Billing	✓ Claims
✓ Rating & Rules	✓ Documents	✓ Commissions
✓ Reinsurance	✓ Payables	✓ Producers
✓ Configuration	✓ Integrations	✓ ACORD App OCR
✓ Predictive Analytics ✓ Business Intelligence		

# Secure your success.

**Rest assured knowing your core operations are secure, compliant, and always on, enabling you to spend more time focused on your business.**

With InsuranceNow, your core operations are managed by Guidewire and hosted in world-class AWS facilities that offer unparalleled availability and security. Redundant infrastructure and services distributed across multiple data centers, along with a comprehensive disaster recovery plan backed by SLAs, ensures business continuity for you.

On demand scalability means your system is elastic, and can accommodate spikes in needs, such as those brought about by a CAT. As a result, you're no longer burdened with provisioning servers to meet increased demand during peak usage.

Guidewire's InfoSec team has extensive information security measures in place to stay current on evolving threats, ensuring your data stays secure and protected. Our Cloud Ops team goes through annual verifications of security and privacy controls to maintain compliance, so you don't have to.



**Victor Mandes**  
Vice President of IT  
American Integrity  
Insurance Group

**"Working with a great business partner means we don't have to invest time and energy in the management of that platform. We'd rather focus our time to better understand our policyholder and develop better ways to settle claims and provide services to claimants."**



**Gary Ouellete**  
Chief Information  
Officer & Executive  
Vice President  
Union Mutual

**"InsuranceNow is our foundation for the future. We feel very strongly that it will be that platform 10 or 15 years down the road, and it will grow as the marketplace continues to change and expectations continue to increase."**

## Why partner with us?

We believe successful partnerships are built on trust. You deserve a partner as committed to your success as you are, one that will be there when you need them most.

Our Guidewire SurePath implementation approach and InsuranceNow GO pre-packaged implementations **enable you to achieve a predictable delivery, optimize value, and minimize risk.**

Our practiced team of security and product experts, who deploy, maintain, monitor and upgrade your system, **ensures your business is backed by the best.**

Our cloud experience and industry knowledge gained from more than 17 years serving P&C insurers like you **means we understand your business.**

Our customer community of more than 380 insurers worldwide, with more than 45 running InsuranceNow, **provides you with instant access to an invaluable and unmatched network of industry peers.**

Our financial stability and increased investment in R&D **demonstrates our sustained commitment to this market.**

**While some insurers worry that their system is becoming the "next legacy," you can be confident that InsuranceNow will be the last core system replacement you'll ever need.**



[guidewire.com](https://guidewire.com)

Guidewire is the platform P&C insurers trust to engage, innovate, and grow efficiently. We combine digital, core, analytics, and machine learning to deliver our platform as a cloud service. More than 500 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).

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