GUIDEWIRE

Guidewire ClaimCenter

Adapt and succeed™

GUIDEWIRE

Today's Challenge

It's a fact that claims handling accounts for your highest cost. It also presents your greatest opportunity for satisfying customers and securing their loyalty. But, if you're one of the insurers still mired down with an inflexible or incomplete claims system, your business may be at risk to competitors who are responding to customer expectations faster, or controlling costs more efficiently. How can you overcome such challenges while adapting to the shifting dynamics of the industry? The answer is with Guidewire ClaimCenter®.

ClaimCenter enables you to adapt to rapid change in order to meet new customer needs. It empowers you to execute on your vision of claims operations and service excellence with a complete claim technology platform. At Guidewire, we set out to provide best-in-class applications, and we continue to improve and add to our knowledge base with every project.
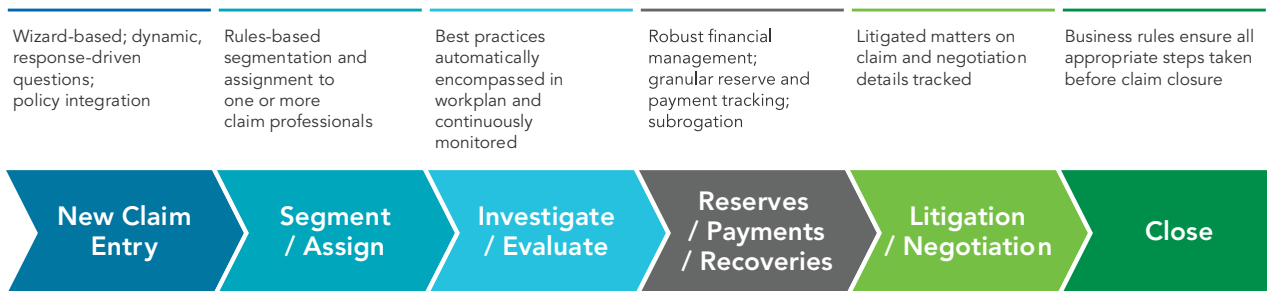
> "ClaimCenter enables us to immediately assign claims to the appropriate adjuster at loss intake based on the expertise the claim requires and adjuster workloads, which results in better and faster policy-holder service."
>
> – *Greg Youngblood, Vice President, Claims, Kentucky Farm Bureau Mutual Insurance Company*

ClaimCenter at a Glance

Guidewire ClaimCenter, the property and casualty industry's most widely used web-based claims system, is available for all lines of business. ClaimCenter's rich functional depth enables end-to-end claims lifecycle management improvements—from dynamic, intuitive loss-report intake through advanced adjudication processes and integrated operational reporting. ClaimCenter equips your staff and management with the modern productivity tools needed within a claims application that is based on sophisticated business rules. It is designed to provide you with total control over the claims process, giving you complete flexibility to succeed in a rapidly changing industry.

ClaimCenter is available as a stand-alone system or as part of Guidewire InsuranceSuite™, and it can be integrated with legacy systems and third-party applications.

New Claim Entry	Segment / Assign	Investigate / Evaluate	Reserves / Payments / Recoveries	Litigation / Negotiation	Close
Wizard-based; dynamic, response-driven questions; policy integration	Rules-based segmentation and assignment to one or more claim professionals	Best practices automatically encompassed in workplan and continuously monitored	Robust financial management; granular reserve and payment tracking; subrogation	Litigated matters on claim and negotiation details tracked	Business rules ensure all appropriate steps taken before claim closure

Succeed with ClaimCenter

Implement Your Operational Vision
"One size does not fit all" could not be more true with regard to claims system replacement. So, by design, ClaimCenter provides the flexibility to meet your needs today and as they change in the future—and still enables upgrades that protect not only your new claims system investment, but your market differentiation as well.

Measurably Reduce Loss Costs
With ClaimCenter's automation of low-level tasks, claim adjusters are able to focus on higher value claim management activities, such as evaluation and negotiation. Plus, you can achieve quantifiable loss cost improvements through the combination of ClaimCenter's rich functional depth, consistent application of claims management policies, and performance improvement support capabilities.

Set a New Standard for Customer Service
With ClaimCenter, the opportunities abound to improve customer service and retention—from dynamic and adaptive first notice of loss (FNOL) processes that define your service response, to launching unique self service offerings, such as mobile access.

Technology

An Integrated Suite Designed for Your Environment
Guidewire InsuranceSuite is comprised of PolicyCenter®, BillingCenter®, and ClaimCenter. It is built on a unified set of enabling capabilities for consistent configuration, integration, administration, and security. These common capabilities allow the best-of-breed applications to be delivered as an integrated suite. Once you've learned how to integrate, maintain, and manage one of the applications, you'll know how to do the same for the others. Using a service-oriented architecture (SOA), all the applications can integrate into complex IT environments. Hundreds of systems of many types, including legacy mainframe systems, have been integrated with our software.

Flexible Configuration and Upgradeability
InsuranceSuite's configuration layer allows you to change virtually anything about the applications—data model, business rules, workflows, user interface—without altering the source code. If you change an application to meet your own specifications, the core technology components aren't affected. Upgrading to take advantage of functionality available in an application's new version does not affect your specific configuration. This architecture ensures that you will never be left without an upgrade path because you've modified the software to meet a specific need.

Highlights:

- **Enables improved productivity:** automated task generation and tracking, real-time collaboration supporting seamless integration with internal and external systems, and instant access to the data you need

- **Facilitates reduced indemnity costs:** automated claim segmentation and assignment, potential fraud identification, continuous claim monitoring, automated triggers and escalations, financial authority limits, and subrogation management

- **Increases business agility:** ease of configuration plus business administration capabilities supporting organizational administration, rule parameter management, etc.

- **Improves operational management:** real-time operational dashboards, aggregated metric views, automated escalation and alerts, ad hoc reporting, and more.

- **Provides a strong core system that works as promised:** rigorously tested for quality and scalability.

Claims Management Your Way: Examples

Better FNOL Intake for Better Outcomes

Improving the FNOL process really sets the stage for improved results. ClaimCenter's New Claim Wizard is designed to facilitate better information capture, accurate coverage verification, timely intervention, and excellent customer service. And true to our focus on customer success, the potential is endless for refining the loss intake process to manage claims.

Insurers have been able to leverage ClaimCenter's adaptable New Claim Wizard to ensure the inclusion of specific questions or scripted messages based on line of business, claim complexity, or other attributes. Initiatives to enhance customer service at the time of the loss report can be accommodated as well—for example, proactively meeting customer needs through integration with services such as rental car vendors, roadside assistance, or repair vendors.

Accelerated, Highly Responsive Catastrophe Management

Catastrophes can significantly impact a carrier's profitability and reputation. They are difficult to manage, especially with legacy systems. It is not surprising that effective catastrophe management is an important focus for many insurers and for Guidewire as well.

Leveraging ClaimCenter's Catastrophe Management capabilities, insurers have successfully streamlined and accelerated their catastrophe management processes—resulting in effective resource planning, efficient work distribution, and timely claims response. Insurers have tapped into ClaimCenter's flexibility to execute on a range of catastrophe management strategies to mitigate "claims inflation", accelerate the training of remote adjusters, and improve the estimating and repair management processes, to name just a few.

Real-Time Claims Performance Monitoring

Carriers asked us to devise a way to transform the operational claim data captured in ClaimCenter into immediately actionable and highly relevant information so that users and managers gain real-time visibility into priorities based on a carrier's own metrics. The result is Claims Performance Monitoring, comprised of:

- **Claim Headlines:** Summarized view of key claim facts providing an at-a-glance picture of the most important aspects of a claim's overall condition.

- **High-Risk Indicators:** Icons designed to draw attention to key events in a claim's lifecycle, such as litigation, fatality, large losses, coverage in question, possible fraud, and others.

- **Claim Health Metrics:** Automatic tracking and display of a claim's current status relative to a carrier's benchmarks (e.g., time to initial contact, number of reserve changes, etc.) based on claim type and complexity.

Implementation Services and Long-Term Support

Guidewire is completely committed to your success—starting with your implementation project and continuing over the long term. Our implementation methodology and planning tools significantly reduce project risk from planning through deployment. We typically deploy a small professional services team to work closely with you and transfer the knowledge and skills you'll need to maintain and manage your new system. We also have strong partnerships with many system integrator partners who can assist with your implementation. After launch, our staff provides around-the-clock support, and a dedicated support engineer acts as your advocate to make sure you are well informed and well served.

In addition, we have the commitment and know-how to support you—for decades. All our products undergo rigorous testing, including more than 100,000 automated tests. Our high rate of installations successfully completed, or in process of Guidewire InsuranceSuite applications, attest to the quality, flexibility, and scalability of our solution. Also, your ability to upgrade to new versions with expanded functionality and technical updates ensures you'll stay current with your business needs.

Software—A flexible, durable foundation

- Modern architecture
- Functionality for legacy replacement
- Designed for flexibility and integration

Delivery—The right people, proven methods

- Efficient, predictable implementation
- Agile methods and deep knowledge transfer
- Long record of customer success

Commitment—Well beyond go-live

- Sustained investment in technology
- Improvements through upgrade
- Collaboration with growing customer community

Guidewire gives you a complete, proven solution for your long-term success: powerful software, skilled implementation with knowledge transfer, and a provider willing and able to support your continuous improvement.
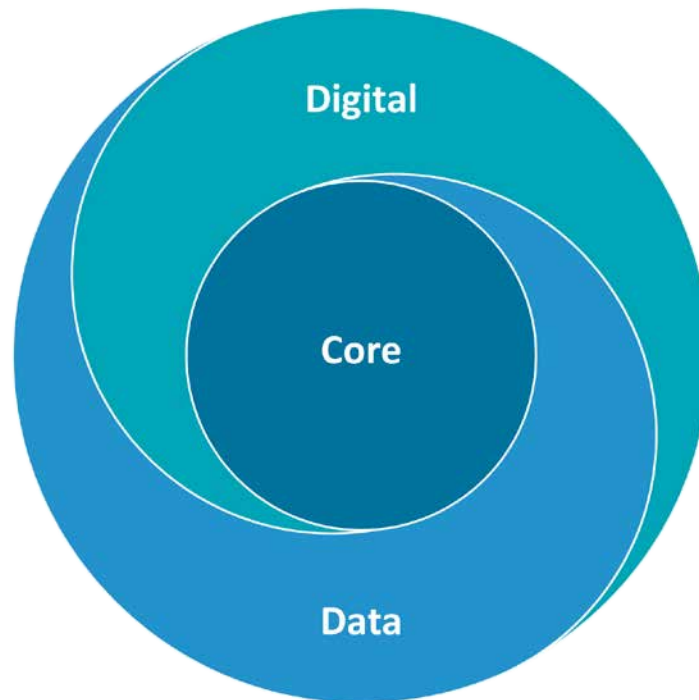
Platform for Success

We provide a platform based on three elements: core processing, 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

About Guidewire Software

Guidewire delivers the software that Property/Casualty (P/C) insurers need to adapt and succeed in a time of rapid industry change. We combine three elements – core processing, data and analytics, and digital engagement – into a technology platform that enhances insurers' ability to engage and empower their customers and employees. More than 200 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.