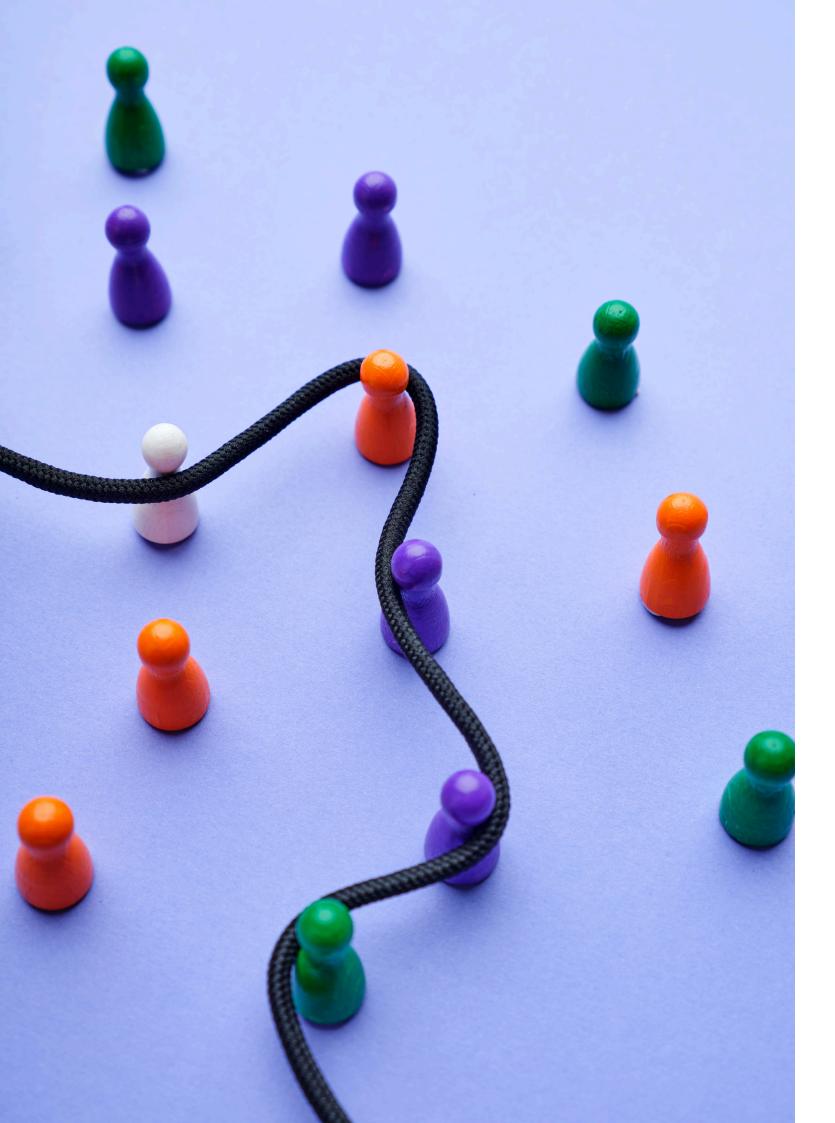


# Unlocking the full potential of Guidewire for insurance companies

Driving insurance innovation with Guidewire





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# GUIDEWIRE

#### The case for Guidewire innovation

Legacy systems, stalled product launches, and inefficient claims processing continue to hold insurers back. To overcome these bottlenecks, insurers must modernize their systems to leverage data, enhance customer experiences, improve efficiency, and scale effectively.

Many top insurers address these challenges by adopting Guidewire, a platform that centralizes policy administration, claims handling, and billing within one unified system. While this shift eliminates significant operational inefficiencies, most insurers still fall short of realizing Guidewire's full potential.

Insurers often overlook advanced capabilities such as AI-driven fraud detection, predictive underwriting, and automated compliance. When properly activated, these tools sharpen risk assessment, speed up claims triage, and simplify policy renewals, boosting profitability.

A well-integrated Guidewire deployment shifts insurers from reactive claims management to proactive risk mitigation. This shift improves decision-making, cuts costs, and builds customer trust.

The next section explains where insurers lose value and how they can recover it by using Guidewire's most powerful, yet often underused capabilities.



#### Roadblocks to innovation:

**Slow product agility:** Insurers often struggle to bring new products to market due to rigid, outdated frameworks. Guidewire PolicyCenter accelerates product configuration, enabling faster rollouts, easier regulatory updates, and tailored coverage for specific customer segments. It manages the full policy lifecycle, from quoting to renewal, which shortens time to market and helps insurers capture growth opportunities before competitors.

**Outdated pricing models:** Static risk models lead to mispriced policies, which directly erode profitability. Guidewire PolicyCenter solves this with Al-driven risk assessment that leverages historical claims data, telematics, and market trends to enable precise pricing. It also automates underwriting to reduce quote turnaround times, improve consistency, and prevent underwriting leakage, making revenue more predictable.

**Manual compliance risks:** Manually tracking compliance exposes insurers to regulatory violations and costly fines. Guidewire automates regulatory monitoring to ensure policies stay aligned with requirements like IFRS 17 and GDPR. Real-time updates simplify audit preparation, reduce risk, and maintain continuous compliance.

**Fragmented customer data:** Fragmented data makes it difficult to deliver personalized experiences. Centralizing customer profiles through Guidewire allows insurers to offer Al-driven policy recommendations, dynamic discounts, and proactive support, strengthening customer engagement.



#### Overcome common Guidewire challenges

While Guidewire provides insurers with enhanced functionality, successful implementation comes with several challenges.

Data migration is often the most significant of these, because legacy systems store data in inconsistent formats such as flat files, JSON, Excel sheets, and proprietary databases. Without proper validation and mapping, this fragmented data results in missing records and mismatched claims.

To avoid disruption, teams should build Extract, Transform, Load (ETL) pipelines, run pre-migration audits, and apply structured mapping across all data sources.

Once data is migrated, integration becomes the next priority. Guidewire connects with systems such as payment gateways, fraud detection tools, and customer communication platforms. Insurers can use API-driven integrations and middleware that support scalable, reliable workflows to ensure operational stability.

Testing is also critical to catch failures early and validate performance during and after integration. Excessive customization creates long-term maintenance issues, so teams should prioritize configurable features and flexibility instead.

Hiring experienced Guidewire specialists and deploying features in structured phases helps reduce risk, maintain system stability, and ensure long-term success. The list below contains additional tips to maximize Guidewire deployment success so insurers can extract maximum value from the platform.

Hire DevOps professionals early: Hire DevOps professionals at the start of projects to align with Guidewire's microservices architecture and automation standards. Early technical involvement ensures smoother deployments, reduces release delays, and lowers rollback risk. Use Infrastructure as Code (IaC) and Guidewire's DevOps toolkit to accelerate delivery and avoid operational bottlenecks.

**Conduct dry runs before deployment:** Run full dry runs in sandbox environments before going live. These simulations help identify issues like data corruption or integration failures and allow teams to validate end-to-end system stability with real transaction scenarios.

**Use TAF and AI-driven scripts for testing:** Incorporate the Guidewire Test Automation Framework (TAF) and AI-driven scripts into your QA process. These tools reduce the chance of data mismatches, workflow errors, and compliance failures by enabling more accurate and scalable testing.

**Align Guidewire with business goals:** Tie Guidewire's features directly to business priorities like customer experience, operational efficiency, and data-driven decision-making. This ensures the platform drives real impact across claims, policy management, and long-term growth.





#### Key trends shaping Guidewire in the insurance industry

As insurers modernize, several trends are changing how they implement and gain value from Guidewire. Cloud-native infrastructure, intelligent automation, and real-time analytics enable faster product launches, smarter decision-making, and more agile regulatory compliance.

Insurers are adopting API-first architectures that support seamless integration with third-party tools to keep up. This shift improves connectivity across the ecosystem and scales operations more efficiently.

Continuous delivery pipelines are replacing slower release models, allowing teams to roll out updates quickly without disrupting the business. Embedded AI features are also becoming standard, helping flag anomalies, optimize claims, and improve underwriting.

Together, these trends move Guidewire workflows from reactive to proactive. Insurers gain the ability to anticipate customer needs, reduce risk, and simplify compliance. The common thread is clear: leveraging cloud platforms and real-time data help drive performance, enhance customer experience, and fuel new growth.

The following examples show how insurers can adapt their Guidewire workflows to improve speed, efficiency, and responsiveness in a changing market.

**Cloud-first approach:** Guidewire supports the move to cloud-native infrastructure to reduce maintenance costs and increase system flexibility. Guidewire Cloud Platform enables real-time updates, encrypted storage, and continuous uptime, allowing faster policy changes in response to regulatory updates. With Cloud Data Access, insurers can retrieve enterprise-wide data instantly to support faster decisions and reduce IT dependency.

**Digital transformation:** PolicyCenter, BillingCenter, and ClaimCenter digitize core insurance workflows, reducing manual errors and improving consistency. The Autopilot Workflow Service automates repetitive tasks, while Al-driven insights speed up claims resolution, improve policy accuracy, and minimize billing issues.

**Advanced data analytics:** DataHub consolidates data across systems to improve underwriting precision. Guidewire Analytics, another solution, applies AI models to detect fraud, while HazardHub adds geospatial risk scoring to improve property evaluations. Together, these tools enable more accurate pricing, faster fraud detection, and tailored product recommendations.





#### Guidewire innovation case study

Auto Club Enterprises (ACE), a group of AAA motor clubs serving over 18 million members across 22 states, needed to simplify and modernize its policy and claims operations. Over the years, mergers and partnerships have left ACE with multiple disconnected systems for managing policies, claims, and billing. These on-premises platforms made it difficult to scale, slowed down updates, and reduced operational efficiency.

The fragmented setup also limited visibility across departments, complicated regulatory compliance, and made it hard to deliver consistent experiences for members. With operational bottlenecks mounting and maintenance costs rising, ACE began looking for a unified, future-ready solution.

In 2021, ACE partnered with Guidewire to migrate to InsuranceSuite on Guidewire Cloud—a single platform that supports all departments and regions. The move to the cloud allowed ACE to manage core insurance functions from one centralized system while benefiting from automatic updates and enhanced security.

ACE completed the full migration in just 15 months. The rollout included system validation, multiple dry runs simulating real-world scenarios, cross-functional user training, data integrity checks, and a tightly managed cutover plan. This structured approach minimized downtime, reduced risk, and ensured a disruption-free transition.

The result is a stronger foundation for growth. With tools like Guidewire Cloud Console and automated upgrades, ACE has improved flexibility, enhanced customer service, and increased its ability to respond quickly to changing business needs.

ACE began seeing results from its Guidewire Cloud migration almost immediately, completing a major upgrade from the Elysian release to the newer Garmisch release in only eight weeks. On ACE's older, self-managed systems, similar upgrades took 12 to 24 months.

This rapid upgrade was made possible by prebuilt test automation, streamlined release management tools, and hands-on support from Guidewire's cloud operations team. These capabilities reduced complexity and gave ACE the confidence to deploy updates at scale.

By removing manual versioning delays, the continuous delivery approach gave ACE a faster, more reliable way to stay current. This agility has allowed the company to respond quickly to changing market conditions, adjust rating structures, and update underwriting rules across states without disrupting operations.

Feedback from internal teams confirmed the impact of the migration. Users reported a significantly improved experience with the updated interface and seamless navigation across the platform. Schedulers, agents, and underwriters now work more efficiently using a single source of truth across policy, billing, and claims.

Looking ahead, ACE plans to expand its use of Guidewire by adopting Marketplace integrations and tapping into data-driven insights from the Guidewire Data Platform. These initiatives will support long-term growth and strengthen ACE's position as a digital leader in the insurance industry.



"Guidewire Cloud will enable us to be much more responsive to changes in market needs, whether that's a rate change or adding product-modifying underwriting rules. We can be much more nimble in the cloud than when we were managing across multiple policy management systems."

#### Garrett Anderson,

VP of Information Systems, Auto Club Enterprises



## Maximize Guidewire's impact on insurance transformation

Guidewire's microservices, event-driven workflows, and open APIs allow insurers to build modular, scalable solutions. This reduces technical debt, improves data visibility, and speeds up product development, helping insurers respond faster to market shifts.

To unlock these benefits, insurers need a skilled implementation partner and the right tools. Guidewire Cloud Console supports environment control, Datadog enables system monitoring, and SurePath provides a structured delivery approach.

DevOps is also key. CI/CD pipelines integrated with Guidewire Cloud automate deployments, reduce errors, and create faster feedback loops—enabling safer testing and quicker feature releases.

Post-deployment, strong Application Management Services (AMS) ensure proactive monitoring, incident response, and change control. AMS also supports cloud update compliance and system reliability.

Guidewire's cloud-first design enhances this with secure, scalable infrastructure and built-in compliance. Automation tools, Tech Currency Offices, and regression test suites reduce manual work and speed up updates. Real-time monitoring helps detect issues early, improve decision-making, and reduce risk.

- 1. Incident management and automation: Insurers must maintain operational stability to meet customer and regulatory expectations. This requires a clear incident response plan, real-time monitoring through Guidewire Cloud Console, rapid resolution via the Major Incident Framework, and automation to detect and fix issues before they cause downtime.
- 2. Proactive monitoring & performance optimization: Insurers depend on early issue detection to maintain platform stability. Datadog provides real-time metrics, logs, and traces to surface insights, which feed into Guidewire's monitoring dashboards. The Community Case System supports fast issue reporting and resolution.
- **3. Change management & scalability:** Insurers need a structured deployment strategy to manage updates across policy, billing, and claims systems. Guidewire's SurePath methodology offers best practices for configuring InsuranceSuite, managing DevOps pipelines, and executing upgrades. A dedicated enhancements pod enables seamless, sprint-based delivery without disruption.
- **4. Mandatory cloud updates:** Guidewire requires at least one Cloud release update per year. To stay compliant, insurers form dedicated teams to track releases, manage dependencies, and ensure readiness. Automated testing helps accelerate upgrades and prevent regressions.
- **5. Future readiness:** Insurers need resilient systems to protect operational, customer, and regulatory data. A strong AMS framework, supported by Guidewire Cloud Console for environment control, Datadog for observability, and GTF for automated testing, ensures long-term stability and readiness.





#### Work with a Guidewire talent specialist

Successful Guidewire transformation depends on having the right people in place. Insurers need certified professionals skilled in Guidewire Cloud Console, APIs, and automation to manage cloud upgrades, streamline workflows, and deliver business value through intelligent automation.

Beyond technical expertise, transformation requires cross-functional collaboration, benefits from Agile leadership, and also from strong insurance domain knowledge. Roles such as Guidewire Architects, Integration Specialists, Cloud Engineers, and Business Analysts are critical to aligning IT with business goals. Upskilling internal teams and fostering continuous learning helps ensure long-term success.

Access to talent experienced with tools like Datadog, Jenkins, and Guidewire Marketplace also supports seamless monitoring, CI/CD automation, and modular enhancements. With the right talent strategy, insurers can reduce implementation time, improve system uptime, and accelerate ROI.

Procom helps insurers connect with certified Guidewire specialists to drive adoption, reduce risk, and deliver results. To learn more about how Procom connects insurers with certified Guidewire talent, visit our website.



Guidewire Developers customize and extend the platform by writing Java-based code to enhance core InsuranceSuite applications such as ClaimCenter, PolicyCenter, and BillingCenter. They develop custom Gosu scripts, Page Configuration Files (PCFs), and integration plugins to enable seamless workflows, connect external systems, and optimize performance across insurance operations.



Guidewire Integration Developers ensure that InsuranceSuite applications integrate smoothly with external systems. They build and manage SOAP and RESTful web services using Gosu, configure Integration Points and Messaging Infrastructure, and handle XML mappings. This enables real-time data exchange with CRMs, payment gateways, and third-party tools, reducing manual effort and improving operational efficiency.



Guidewire Business Analysts act as a bridge between business stakeholders and technical teams to ensure successful InsuranceSuite implementations. They gather and document requirements through JAD sessions and user stories, map them to Guidewire entities, workflows, and UI components, and validate functionality through test scenarios. This supports optimized claims, policy, and billing operations.



**Guidewire QA Analysts** ensure InsuranceSuite applications function correctly before release. They design and execute test cases using Guidewire Test Framework (GTF) and Selenium, perform regression and integration testing, and log defects in ALM tools. Their work supports application stability, business continuity, and compliance with insurance regulations.



Guidewire Implementation Consultants specialize in deploying and configuring InsuranceSuite applications for insurers. They manage end-to-end implementations, including data migration, environment setup, and cloud provisioning, ensuring a smooth transition from legacy systems while optimizing workflows, user experience, and return on Guidewire Cloud investments.



#### The future of Guidewire transformation

Guidewire continues to expand its cloud-native foundation, AI capabilities, and open ecosystem to help insurers move beyond legacy systems. A major focus is the integration of generative AI and large language models (LLMs) to automate key functions like claims summarization, policy comparisons, underwriting insights, and customer communications.

These AI features are fully integrated within InsuranceSuite workflows, enabling underwriters, adjusters, and agents to work more efficiently without leaving the system. Tools like Guidewire Copilot provide real-time suggestions, insights, and automation based on user context.

Upcoming enhancements to Guidewire Cloud Console will offer more granular DevOps orchestration, environment-as-a-service capabilities, and improved observability through real-time telemetry. The Guidewire Data Platform will support advanced analytics, low-latency data ingestion, and streaming capabilities to enable real-time customer experiences.

With expanded support for embedded insurance, insurers will be able to offer coverage within third-party platforms. Guidewire's Marketplace and open APIs will enable seamless integration with insurtech partners, supporting a flexible, plug-and-play ecosystem. These innovations position Guidewire as a scalable, intelligent foundation for the next generation of insurance.

On the next page, we outline additional trends shaping the future of Guidewire transformation.

- 1. Al-powered underwriting and claims automation: Guidewire will transform underwriting and claims with embedded generative Al. Solutions like Smart Claims, Smart Underwriting, and large language model tools enable automated document ingestion, FNOL summarization, and litigation risk analysis. This reduces manual work, speeds up decisions, and allows insurers to focus on complex cases, ultimately improving ROI.
- 2. Predictive risk scoring: Guidewire will enhance real-time risk assessment with integrated HazardHub property-level scores, including Flood Risk, Wildfire Suppression, and Fire Protection Class. Accessible directly within PolicyCenter, these insights support more accurate pricing, better loss prediction, and proactive underwriting strategies tailored to evolving risks.
- **3. Enhanced cloud-native system monitoring:** Guidewire will strengthen cloud scalability through advanced application performance monitoring tools embedded in Guidewire Cloud Console. This allows insurers to track system health, analyze telemetry data, and detect anomalies in real time to prevent downtime.
- **4. Policy lifecycle optimization with Autopilot Workflow:** Guidewire's Autopilot Workflow automates key processes across the policy lifecycle, including quoting, endorsements, renewals, and cancellations. By reducing manual intervention and standardizing decision logic, it enables faster policy servicing, lowers operational costs, and improves consistency across lines of business.





#### **About Procom**

The people who power performance

Procom is a global leader in Guidewire talent staffing, IT staffing, and contingent workforce solutions. With over 45 years of experience, Procom's expertise combined with an extensive network of IT professionals enables organizations to build high-performing teams that drive successful Guidewire solutions.

We understand that people are at the heart of every successful implementation, and our proven track record of matching exceptional talent with transformative projects has helped thousands of organizations achieve their IT talent goals. Whether you need to scale your IT team, access specialized expertise, or build long-term cloud capabilities, Procom's comprehensive staffing solutions can help you navigate Guidewire transformation.

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