



Guidewire Practice Overview

Transform your P&C insurance business and IT ecosystem

Modernize your business with Guidewire InsuranceSuite™, Guidewire Jutro Digital Platform™ and Guidewire InsuranceNow™ through Cognizant's Guidewire practice

Insurers are facing increased competitive pressures largely driven by the rapid, widespread emergence of new technologies and customer demand for the experiences these technologies offer.

Striking a balance between profitable growth and controlled operating costs, while also managing the unrelenting need to respond to market demands, makes it crucial for you to digitize every journey by adopting modern, core platforms along with an enabling ecosystem of complementary products.

This requires more than simply replacing or modernizing legacy systems to improve your processes. Instead, it becomes essential that you envision and build a new digital enterprise, develop roadmaps that address immediate needs and anticipate future requirements.

Done right, embarking on such a transformation can open new business avenues that drive growth. This is why many carriers are investing in leading industry solutions like Guidewire.

For over 15 years, the Cognizant-Guidewire alliance has enabled P&C insurers worldwide to transform operations, enhance customer experiences, and deliver greater value across the insurance lifecycle.

Cognizant's Guidewire Center of Excellence, complemented by cutting-edge digital engineering practices, helps you proactively respond to market disruptions by fundamentally transforming your business model. Cognizant's Guidewire Center of Excellence delivers value through four key tenets:

- Innovation through guilds
- Nurturing of talent through communities
- SAFe based, Guidewire specific agile implementation frameworks
- Pod-based delivery comprised of team members who are cross-functional, full-stack, autonomous and enabled to deliver end-to-end solutions

Cognizant is a Global Premier member of the Guidewire PartnerConnect™ program. We are recognized for [driving and](#) participating in active implementations, developing go-to-market skills by region and achieving specializations.

Cognizant's end-to-end approach to Guidewire implementations leverages Guidewire assets as a catalyst to transform your entire ecosystem.

With our specialized Guidewire approach, you can connect legacy systems while integrating new capabilities like digital, cloud and infrastructure services. This improves speed-to-market, decreases loss ratios and reduces operational costs.

Modernize and digitize your IT ecosystem. Achieve your business- transformation goals.

As a Guidewire Global Premier PartnerConnect consulting partner, Cognizant has one of the largest Guidewire ecosystem services teams, as well as thousands of insurance industry associates worldwide who provide services across the implementation lifecycle. Our associates are in customer premises and in Cognizant's regional delivery centers (RDCs) located across the globe

Through a blend of deep capabilities and proven implementation expertise, we have been able to empower insurers to achieve operational excellence, redefine consumer engagement, and build next-generation capabilities that drive customer innovation.

Our deep domain expertise—spanning Product Definition, Market Distribution, Underwriting, Policy Management, and Claims Servicing—combined with advanced Guidewire technology skills and a ecosystem based differentiated delivery model, minimizes implementation risk and cost by eliminating multi-vendor complexity.

We work with seven of the 10 largest global insurers, giving us unparalleled knowledge that we bring to every Guidewire engagement.

We partner with large scale, mid-sized and emerging insurers—leveraging our cloud and digital expertise to deliver models tailored to their unique needs. Our comprehensive Guidewire service suite drives successful business transformation and maximizes ROI across the enterprise.



Accelerate speed-to-market

- Customers and agents with an omni-channel experience
- Highly effective distribution channels for direct customers, agents and vendors
- Tailor-made offerings
- Rationalization of products
- A scalable framework for rapid partner onboarding

Cognizant's end-to-end Guidewire service offerings

Advisory and consulting

- Business solution definition
- Platform selection
- Program roadmap definition
- Product gap analysis
- Business case development
- Business process re-engineering
- Execution strategy and program management
- Inception
- Organization change management

Implementation

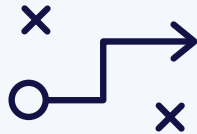
- Transformations through Guidewire SaaS platform and ecosystem solutions
- Configuration of user interface, business rules and workflow
- Integration of Guidewire Suite with external systems leveraging new-age Guidewire Integration modules
- 55+ purpose-built solution accelerators including GEN AI solutions, developed in our exclusive Guidewire lab

Cloud offering

- Cloud assessment and readiness across the ecosystem
- Re-hosting, re-platforming and migration to cloud
- Driving Guidewire Cloud transformation and SaaS adoption through differentiated frameworks
- Cloud implementations across regions of US, Canada, EMEA and Australia/ New Zealand

Digital

- Human-centered digital solution design
- Digital roadmap definition for Distribution channels of Agency & Brokers
- Implementation of Guidewire Digital experience platform for multiple distribution channel
- Build micro front ends using JDP templates and integrate with core
- Optimization of CX through sales/distribution management, marketing automation and BPM solutions and services



Quality assurance

- End-to-end testing including systems integration, stabilization, automation, performance- and user- acceptance testing
- Proprietary frameworks, tools and solution accelerators including GEN AI solutions
- Proven QA processes and best practices

Data conversion/ reporting

- Efficient migration of legacy data
- Business data migration strategy
- Data profiling, Extraction, transformation and loading of data
- Implementation and/or migration with DataHub and InfoCenter
- Report rationalization and authoring
- Audits and balancing

Managed services

- Next Gen BAU services of Guidewire Cloud Platform and Self managed
- Production monitoring, support and maintenance, and regulatory and functional enhancements
- New product and/or geography rollouts
- Transform while Perform (TwP)

Upgrade

- Upgrade assessment including ecosystem impacts
- Upgrade strategy
- Upgrade execution
- Self managed and Guidewire Cloud Migration
- Enhancement assessment
- Knowledge transfer (KT)— forward and reverse KT

Advisory and Consulting. Cognizant's advisory and consulting services provide business model and operating model definition, program roadmap definition, product gap analysis, business case development, business process re-engineering, execution strategy, program inception, program management and organization change management.

Digital. We integrate human-centered digital design into Guidewire portals to optimize customer experience through sales and distribution management, marketing automation, and BPM solutions and services.

Our Digital offering creates user experience by channel, lines of business and various user persona. Speed to market is achieved through effective use of Design systems, component libraries, JDP templates and quick build of micro frontends, integrating with the core platform through a right fit analysis of Cloud APIs. We also offer solutions for be-spoke Digital platforms integrating with Guidewire core.

End-to-end Implementation Services. Our offering coupled with our experience of over 400+ Guidewire engagements, enables Business transformation through P&C platform implementation on Guidewire SaaS and ecosystem applications.

We lead transformative Guidewire implementations- implementing and integrating core and digital Guidewire platforms with CRM, Opportunity Management, Document Management, legacy data migration, financial systems, and rating engines- to deliver a future-ready, unified solution that accelerates carrier innovation and operational agility.

We cultivate strategic alliances across premier hyperscaler ecosystems to deliver integrated, end-to-end solutions powered by Guidewire's advanced technology frameworks, driving impactful client transformation.

Driven by our Center of Excellence, we harness solution accelerators- including Generative AI innovations and Guidewire Marketplace assets- to enable rapid, frictionless implementations and unlock scalable enterprise transformation

Cloud Offering. We adopt a holistic, enterprise-wide strategy with Guidewire Cloud at the center—combining deep expertise in cloud transformation, P&C platform integration, data security, and change management to accelerate value realization and maximize insurers' cloud ROI.

Our cloud services include cloud assessment and readiness, re-hosting, re- platforming, migration to cloud and Guidewire SaaS implementations in a program lead capacity.

Our differentiated factory model for Guidewire Cloud migration accelerates ecosystem modernization through a structured, reusable framework that streamlines the cloud transition journey

Quality Assurance. Our Guidewire Center of Excellence provides end-to-end testing, including systems integration, stabilization, automation, performance and user acceptance testing. We use proprietary frameworks, tools, next-gen automative solutions, rate test frameworks and solution accelerators coupled with proven QA processes and best practices.



Data Conversion and Reporting. Cognizant employs a business data migration strategy that efficiently profiles, extracts and migrates legacy data and provides report rationalization. We provide data strategy and solutions across the P&C ecosystem using Guidewire Cloud platform at the core.

Upgrade. Cognizant's Upgrade Factory carries out technical and functional upgrades of implemented functionality in the Guidewire application. We upgrade application databases, implement screen configurations and business rules, and build the Guidewire portion of interfaces to other applications. We use our Center of Excellence and lab environments to upgrade the installed client Guidewire software to the new version, fully test it and resolve defects.

Managed Services. Cognizant provides next-gen BAU services for Guidewire Cloud platform and self-managed. Our BAU services and application enhancement, maintenance services is catalog driven and includes product monitoring, support and maintenance, regulatory and functional enhancements, new product rollouts and M&A integration support. We do all of this at scale.

We are making significant investments in Generative AI across our offerings, anchored by the launch of dedicated GenAI Labs for Insurance.

These labs operate with a dual focus: Driving delivery acceleration and unlocking the power of intelligent, automated business workflows through Agentic AI

As part of this initiative, we've introduced our first wave of GenAI-driven SmartSuite, solutions, and continue to expand our portfolio with business-centric innovations

Offerings that help you transform your business

If you're a carrier looking to transform your business, Cognizant's end-to-end Guidewire service offerings can help you achieve your goals. How? Through differentiated digital channels, faster speed-to-market for new products, modernization of your IT platform and enablement of scalable business throughput. We can also help you to achieve TCO reduction for your IT and business processes.

Cognizant has delivered industry leading services across the globe that have helped insurers achieve successful business transformation. Here are examples of services we have delivered.

Digital transformation

Implemented a multi-LOB (line of business) Guidewire SaaS platform for a mid-sized insurer in the US, which enabled operational efficiency.

Implemented Commercial Auto book of business from Legacy to Guidewire SaaS PolicyCenter and ClaimCenter, improving underwriting and claims experience for an insurer in Canada.

Implemented a direct-to-channel platform for a leading insurer in Australia/New Zealand, which included the business launch of three personal lines products—motor, home and landlord. This drove:

- Increased digital footprint and market penetration
- A scalable platform that offered new products

- Faster onboarding of partners
- A seamless customer journey and UI/UX experience on the client's web platform
- A three-layered scalable technical architecture on web, middle-tier and Guidewire products
- An increase in gross written premium
- Significant reduction in call-center traffic

Business transformation

Helped multiple insurers in their transformation roadmap by providing:

- Product rationalization
- A tailor-made product offering roll-out
- Nimble product definition

- Highly effective distribution channels
- Agents and broker houses with digital-ready channels
- Mobilization of a distribution channel for agents and seamless real-time integration with point-of-sales
- Implementation of a better discounting model and commission dial-down model
- Enablement of customer 360 view for business by integrating Guidewire with CRM

Speed-to-market

Helped a carrier increase its competitive edge and speed-to-market through implementation of framework-driven and white-labeled approach of partner onboarding for a leading insurer, which achieved a 50% increase in speed-to-market.

Implemented a single underwriter engine which enabled a faster end-customer question-set receipt and response.

Platform modernization

Reimplemented Guidewire ClaimCenter for the CTP Line of Business with a leading insurer.

- Tailored the implementation for variations that occur across different regulators
- Increased operational efficiency through a single common platform
- Unified the platform to run the CTP and WC (in progress) business
- Sunsetting the client's legacy tech landscape

Implemented a new product in Guidewire suite and progressively sunsetted their legacy system.

TCO reduction

Provided self-sustained agile POD teams delivering rapid Guidewire ClaimCenter platform enhancements in a multi-technology landscape.

- More than 150 members worked in fixed velocity and fixed price models, enabling TCO reduction through multi-tech skilled members in each POD

Implemented Guidewire full-suite BAU model with greater offshore leverage, providing outcome-based managed services.

We deliver speed-to-market through hyperscaler partner ecosystems (Smartcomm, AWS, Azure)

We are a Guidewire Premier Partner, enabling rapid training and onboarding of teams

Cognizant's Guidewire Guild concept lays foundational support and sound agile and DevOps engineering principles

We deliver innovation through bottom-up design thinking, Guidewire hackathons, Solution Lab and Insurance Premier League

Guidewire InsuranceNow services from Cognizant can transform your IT ecosystem

If you're an insurer that writes low-complexity business, is constrained by limited IT resources or that needs a streamlined, ready-to-go core solution in the cloud, then Guidewire InsuranceNow™ ticks all the boxes.

InsuranceNow enables you to replace outdated systems quickly, increasing business agility. It also simplifies your transformation project with thoughtful design that is purpose-built to streamline implementation and operations.

InsuranceNow's all-in-one design means that all functions are on the same system, enabling faster upgrades, testing and training. Being cloud-based, the system automatically scales in response to business demands, ensuring business continuity.

Through rapid implementation, cloud operations, assurance services and regular upgrades, InsuranceNow provides insurers the freedom to focus on innovation and service. With InsuranceNow, you can achieve fast, predictable delivery through standardization and lower TCO.

InsuranceNow installs as one core application, which enables you to bring up policy, claims and billing all at once. This efficiency significantly

reduces implementation time and costs while eliminating painful temporary workarounds and integrations that often require heavy IT resources.

One of the many benefits of an all-in-one design is that everything comes integrated out of the box. This eliminates the challenges of systems that were acquired over time and sewn together.

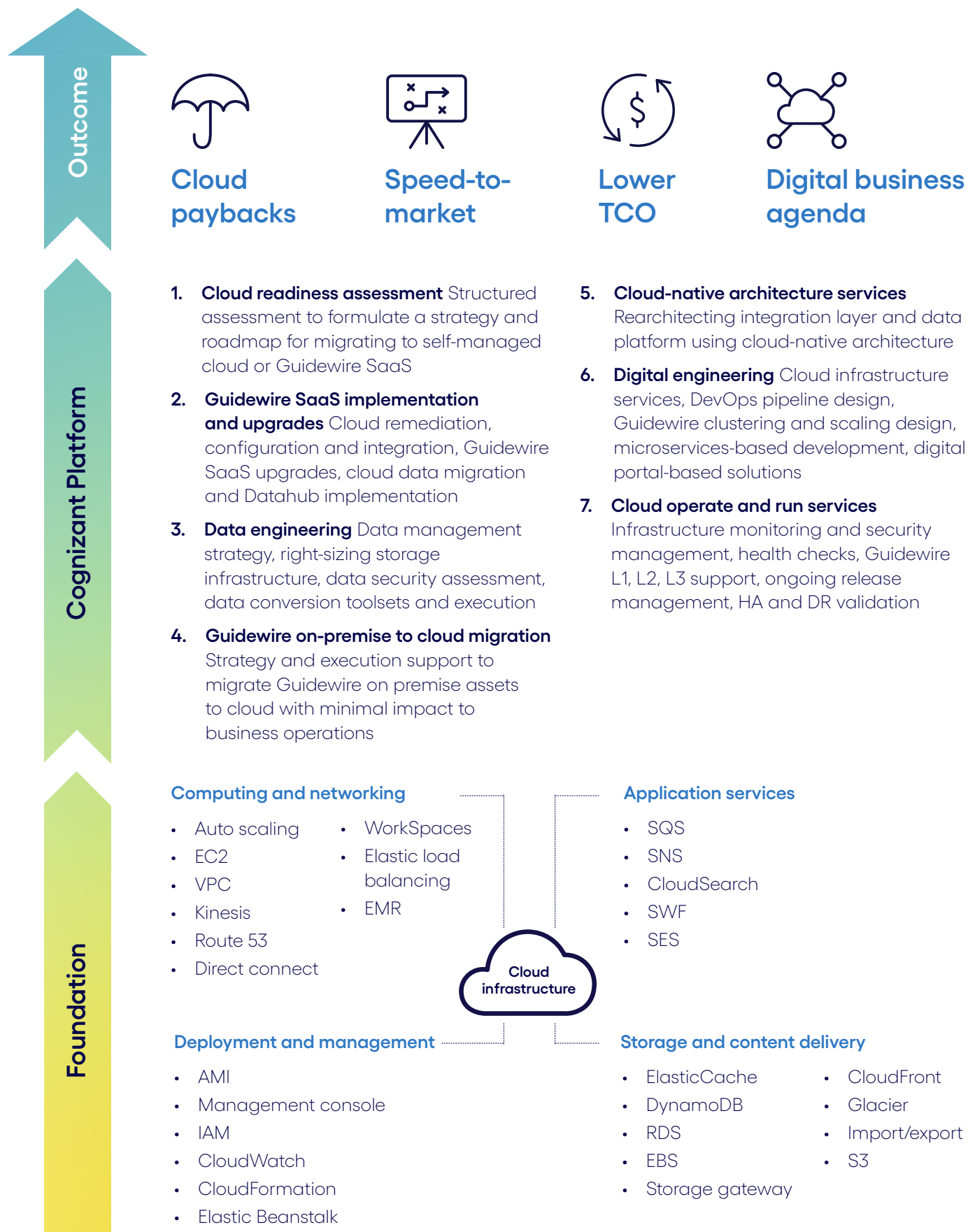
InsuranceNow and your data are backed by the comprehensive disaster recovery plan provided by Amazon Web Services (AWS) to ensure your business continuity. With region-to-region failover and multiple availability zones, you can be confident that your business won't be interrupted.

Cognizant is a proud partner of InsuranceNow with a strong delivery team that has implemented the solution across 45 insurers in the past nine years. Cognizant was the first partner to gain InsuranceNow specialization status with InsuranceNow certified resources. Cognizant has started a partner-lead implementation for an InsuranceNow customer, owning end-to-end product implementations, including automated testing and data conversion.

We deliver InsuranceNow services through our regional delivery centers in North America and India. Our InsuranceNow suite of services enables successful business transformation and maximizes return on investment for insurers.



Cognizant's robust Guidewire cloud service offerings



Specializations

- **BillingCenter**
Americas, Asia-Pacific
- **ClaimCenter**
Americas, Asia-Pacific
- **PolicyCenter**
Americas, Asia-Pacific, EMEA
- **InsuranceSuite**
Americas, Asia-Pacific
- **InsuranceSuite Integration**
Americas, Asia-Pacific
- **InsuranceNow**
Americas
- **Cloud Global Delivery**
Americas – Global Delivery, Australia – Cloud Ready
- **Migration Acceleration**
Americas, Asia-Pacific, EMEA, Latin America
- **Premier Go-to-Market**
Americas
- **Premier Services Engagement**
Americas, Asia-Pacific, EMEA, Latin America
- **Technical Upgrades**
Americas, Asia-Pacific, EMEA, Latin America
- **Testing Standards**
Americas, Asia-Pacific, EMEA, Latin America

Talk to us today about how Cognizant's approach to Guidewire implementations can help you transform your organization to compete in today's challenging environment. Reach us at: Guidewirecenter@cognizant.com.

About Cognizant's Insurance Practice

Cognizant is a leading global services partner for the insurance industry. In fact, seven of the top 10 global insurers and 33 of the top 50 US insurers benefit from our integrated services portfolio. We help our clients' businesses run better by driving greater efficiency and effectiveness. Simultaneously, we help their businesses run differently through innovation and transformation for the future. Cognizant redefines the way its clients operate from increasing sales and marketing effectiveness, to driving process improvements and modernizing legacy systems, to sourcing business operations. Visit us at www.cognizant.com/insurance-technology-solutions



Cognizant (Nasdaq-100: CTSI) engineers modern businesses. We help our clients modernize technology, reimagine processes and transform experiences so they can stay ahead in our fast-changing world. Together, we're improving everyday life. See how at www.cognizant.com or follow us @Cognizant.

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