INTEGRATING GUIDEWIRE WITH CONTENT SERVICES

Accelerating worker productivity and maximizing value
with the OnBase Accelerator for Guidewire InsuranceSuite

Hyland™

Your modern P&C core system is incomplete without the right content services solution. That's because documents and data are at the heart of all your processes in assessing and rating risk, adjudicating claims and billing customers. With the OnBase Accelerator for Guidewire InsuranceSuite, you can provide workers with access to all of the information they need, whenever and wherever they need it. Insurers that have included OnBase in their overall digital strategy have cut costs and reduced time to market 50 percent or more and boosted employee productivity up to 25 percent.

P&C CORE SYSTEMS ARE DUE FOR DIGITAL TRANSFORMATION

Replacing long-serving core legacy applications with new modular and modern solutions — such as Guidewire InsuranceSuite — is a top IT spending priority for property and casualty (P&C) insurers worldwide. In a survey conducted by SMA, a leading research and consulting firm dedicated to the insurance industry, 78 percent of North American P&C insurers said they are planning to replace at least one core system in their "big three" operating areas of policy administration, claims handling and billing – and more than 50 percent plan to replace all three. Celent reports that two out of three insurers worldwide are making solid progress toward core system replacement or modernization.

The drivers for replacing core systems have become quite clear. According to Gartner, P&C insurers who increase their investments in digital modernization strategies are 63 percent more profitable on average than their industry peers who are keeping their IT budgets constant or are reducing them.

Of course, replacing the transactional backbone isn't the only initiative demanding a share of an insurer's finite IT investment. Front-office units may want to deploy analytics tools to help them understand new buying behaviors and better reach new customer segments. HR and facilities departments may also have compelling cases for IT investment. So the need to address their companies' competing imperatives has put intense pressure on IT to get legacy modernization done right and done fast.

It's a tall order, since fully implementing a new core solution is a complex, multi-year project. While the new generation of modular core solutions, such as Guidewire's InsuranceSuite, are infinitely more configurable than their monolithic predecessors, deployment is still an inherently challenging and far-reaching undertaking. One reason is that as advanced and powerful as they are, today's core systems still require the integration of 20 to 30 additional third-party solutions to make them complete and able to help the insurer achieve true digital transformation. Even Guidewire executives advise that integrating feeder and output systems to the "transactional mothership" is critical to the success of legacy modernization initiatives. Insurance-focused system integrators agree, routinely citing the work associated with integrating third-party applications as the most time-, resource- and risk-intensive aspect of a core system implementation project. Furthermore, it's the sheer number of different integration and interaction points for documents and content within any Guidewire implementation that makes integration to the capture and content management system the effort of greatest risk — but also the greatest reward, if done right.

CONTENT SERVICES MAKES THE PLATFORM COMPLETE

One of the most mission critical technologies that insurers commonly integrate with Guidewire is Content Services. While many insurers' day-forward scanning processes across underwriting and policy servicing, claims handling and billing will be contained within Guidewire, there are also numerous document-centric interactions that occur before, alongside and after those Guidewire-driven processes.

Consider the multiple methods and means through which content comes into your organization. Most of it is externally generated content coming through the mailroom, an individual's email inbox, fax, a web-based portal or a secure electronic batch of documents. Add to these the internally generated content created in the context of your business processes: print output for policy creation, correspondence creation, renewals, declination letters, claim settlement packages, litigation packages and more.

Only an effective content services platform can make these documents and the information they contain accessible and actionable by workers who need them in the context of their Guidewire-driven workflows and activities. Without such a system, employees waste time searching for documents in order to complete critical tasks. They leave their Guidewire application to retrieve related information and documents, ask policyholders repeatedly for information the company already has and even write notes on paper so they can manually reenter information from one siloed system into another. These inefficient, errorprone and unsecure processes and workarounds delay service delivery, impact customer satisfaction and increase costs.

In underwriting and policy administration, absence of an integrated content services platform alongside Guidewire PolicyCenter increases the time it takes to complete the underwriting review process for a particular risk or piece of business outside your typical straight-through personal lines home and auto quotes. It's rare to receive a complete submission, and using a non-integrated enterprise information platform to collect and capture trailing information — such as loss runs, financial information and other specific documentation about the risk — creates multiple places to work and diminishes the value of your Guidewire investment.

In claims, there is a significant productivity loss from having a loosely integrated or non-integrated enterprise information platform alongside Guidewire ClaimCenter. In complex claims involving multiple claimants and exposures, plus the added complexities associated with subrogation and litigation, files can quickly grow to hundreds of documents containing thousands of pages. It's not good enough to have ClaimCenter show the claim adjuster only a huge list of documents. Adjusters become more productive when they can find the right content in the right context of the Guidewire screen they are on — such as clicking once to see all the medical exposure related claim documents versus trying to find the needle in the document hit-list hay stack.

For those insurers who have not yet modernized their core systems, the productivity impact is even more severe. There, claims professionals operate in a world characterized by use of cumbersome diary systems, sticky notes and suspended files as they investigate, evaluate and settle claims. About half of all claim files are put on hold because of insufficient information or coverage issues, with the average hold delaying resolution about nine days. The longer it takes to settle a claim, the more customer frustrations and money spent increase.

Meanwhile, those claims employees devote from one-third to one-half of their work time to non-essential activities such as completing forms and re-keying data. And nearly half of their typical day is taken up by activities that do not impact the outcome of the claim or improve customer service.

ONBASE OFFERS A BETTER WAY

OnBase is the most proven and preferred single-product platform for managing content, processes and cases. It's the only platform that provides a complete P&C carrier solution for capture, content management, case management, workflow, document generation and secure file sharing. OnBase extends the capabilities of Guidewire InsuranceSuite to help companies automate document- and information-centric processes, improve customer service, reduce costs and assure regulatory compliance. OnBase accomplishes this by centralizing important business content in one secure location, and then delivering relevant information to the people who need it in the way they need to see it — whenever that is and wherever they are.

OnBase is tailored for departments, but comprehensive for the insurance enterprise, giving you what you need today and expanding with you over time. For example:

- The OnBase Accelerator for Guidewire PolicyCenter improves the underwriting process by ensuring all information is available instantly.

- The OnBase Accelerator for Guidewire ClaimCenter reduces response times and increases customer satisfaction by automating customer interactions.

- The OnBase Accelerator for Guidewire BillingCenter elevates the customer experience and lowers costs by providing call center and billing center employees with instant access to the entire client file.

IMPROVING THE EXPERIENCE FOR EMPLOYEES AND CUSTOMERS ALIKE

Integrating seamlessly with Guidewire, OnBase creates a unified user experience that provides Guidewire users with a simple, intuitive and productive way to work. Employees look at customer information and supporting documents from within a single user interface, and no longer have to search through file cabinets or flip through stacks of paper to find the information they need. They save time, minimize errors and respond to customers faster.

Of course, OnBase uses the familiar folder and cabinet structures for easy information access and secure, encrypted and compliant records retention and management. But OnBase doesn't just organize documents for storage, it also organizes them for action.

One common claims processing requirement shows how OnBase streamlines business processes.

In this example, a claims adjuster has sent a document to the insured for them to sign and return by mail. When the mailroom receives and opens the signed document, an employee scans it to a shared network folder, after which another employee — seeing that a document has arrived —goes into Guidewire to look up the associated claim, determine which adjuster to route it to and then send an email telling the adjuster the document is now in the system. The adjuster receives the email, opens and saves the signed document to a separate network share drive and then uses Guidewire to create an activity related to the document.

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There are at least seven unnecessary and manual steps in that typical workflow. OnBase replaces them all with a single scan. OnBase adds a barcode to the original document identifying the claim, so when it comes back with the customer's signature, it can be scanned directly and automatically into the appropriate folder within OnBase. At the same time, OnBase automatically creates a related activity in the claim record in Guidewire and alerts the adjuster — who has been freed to focus on serving the customer and performing higher value tasks.

OnBase manages digital content of any type — scanned documents, faxes, print streams, application files, electronic forms, web content, multi-media files, emails and industry standard files such as ACORD XML — so similar workflow efficiencies are possible throughout all of a company's core operating processes. Optimizing these processes, OnBase customers have decreased their new business cycle times up to seven days with electronic capture of applications and other documents at the outset making information available sooner, so decisions can be made faster. Parallel processing capability has enabled companies to speed response times by sending applications through both underwriting and accounting simultaneously. Replacing paper documents with electronic versions has cut customers' printing and mailing costs and volumes, allowing companies to process more premiums with the same level of staff. Based on actual customer experience, OnBase can improve the business case for Guidewire and user productivity by an extra 25 percent, primarily through labor savings but also savings from reduced printing and paper related expenses.

As a critical component of a core replacement initiative, OnBase fills key transformation gaps to complete your Guidewire solution, supports both cloud or premises-based solutions and provides one technology to address ECM needs not only in your Guidewire deployment, but across the enterprise.

ACCELERATE YOUR WAY TO SUCCESS

The transformative benefits of replacing a core system with Guidewire InsuranceSuite and extending its capabilities with OnBase content services solutions are very real. But such an effort is not without its challenges. CIOs are understandably concerned when they read research indicating that 82 percent of legacy modernization projects take longer than expected to complete and only 42 percent come in on budget.

Typical enterprise software vendors don't help matters by either over-hyping the change they can deliver or understating or staying silent on the risks inherent in any large-scale IT undertaking. Content services vendors, meanwhile, earn customers' or analysts' skepticism by over-stating their solutions' ease of configuration. Conscious of the challenges and wary of the risks, many insurers are tempted to leave aging solutions in place, deploy one-off quick fixes or avoid addressing functionality gaps with content services altogether.

So the issue facing CIOs and IT leaders is finding a way to minimize the organizational, technical and financial risks that commonly threaten to derail projects of this magnitude. Specifically, how can CIOs and IT organizations meet the demands of business units to replace legacy systems quickly without resorting to quick fixes that would undermine operational agility in the long run?

That's where the OnBase Accelerator for Guidewire and the *Ready for Guidewire* program come in.

Guidewire takes a refreshingly enlightened and pragmatic approach to dealing with the challenges and risks associated with core system replacement. First, the organization believes successful modernization depends upon treating risk factors as considerations that should be discussed openly, not issues to avoid mentioning. Second, by dealing with the challenges of modernization out in the open, it translates lessons learned and best practices from more than 200 implementations into continuous product improvements, superior quality control, more consultative services and value-added partnerships.

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Meanwhile, over a period of nearly two decades, more than 800 insurers have used the content management and process improvement capabilities of OnBase to improve customer service, achieve operational excellence and mitigate organizational risk. More specifically, Hyland has helped over 25 unique P&C insurers integrate OnBase with their Guidewire applications, starting with Guidewire's very first customer in 2001. Based on this extensive real-world experience, Hyland has identified the integration points and common user stories between OnBase and Guidewire where embedded content services functionality can best help claims, underwriting and billing professionals get their work done more efficiently and effectively.

Through the *Ready for Guidewire* program, Hyland and Guidewire have worked together to capture this know-how in the form of Guidewire tested and validated OnBase Accelerators. Today, Hyland offers the first and only *Ready for Guidewire* certified Enterprise content services accelerators for the Guidewire InsuranceSuite (ClaimCenter, PolicyCenter and BillingCenter).

OnBase Accelerators for Guidewire InsuranceSuite make it unnecessary to re-invent the wheel for each client engagement, thereby helping P&C customers reduce the time, cost and risks associated with incorporating content services capabilities as part of their Guidewire core transformation initiatives. With true point-and-click configuration that minimizes the need for custom code, OnBase Solution Accelerators can cut your time-to-market for new products or services, reduce capture and document management implementation time and costs by 50 percent or more and improve the overall project team performance.

ONBASE ACCELERATORS: MORE THAN SOFTWARE

More than software alone, OnBase Accelerators represent a package of Guidewire-tested and approved software capabilities, Hyland professional services and ongoing customer support.

Product Accelerators: Pre-built integration code and configurations

OnBase Accelerators for Guidewire feature a selection of OnBase content management and event-driven middleware capabilities that have been pre-configured to address common use-case scenarios derived from real-world implementations. These configurable component capabilities can be used as-is for a solution to a particular problem, or can be extended as needed for a customized solution. They have been reviewed by Guidewire to assure adherence to that company's software design principles and quality criteria, and have been fully tested by both Hyland and Guidewire to confirm they effectively integrate with each OnBase and Guidewire release.

Implementation Accelerators: Proven implementation methodology aligned and approved by Guidewire

Instead of starting the discovery process from scratch, Hyland begins a Guidewire integration implementation project half-way done already. Hyland provides an experienced team of project managers, solution architects and installation professionals who have integrated OnBase with more than 30 Guidewire Centers (Claims, Policy and Billing) at more than 25 unique organizations. Hyland has developed an in-depth knowledge of the challenges and opportunities faced by P&C carriers replacing their legacy systems. The pre-configured software components and pre-built proven user stories in the OnBase Accelerators are a product of the domain expertise accumulated by this team from previous successful implementations and lessons learned.

Hyland's Guidewire-trained insurance services team utilizes the same Agile deployment practices used by Guidewire's certified implementation partners. Pre-configured or customized OnBase functionality is delivered using the risk-reducing Agile methodology of sprints in which successive working prototypes help all stakeholders visualize an implementation's progress and ensure that all efforts continue to solve customer-defined business needs.

Upgrade Accelerator: Ongoing improvement, no-charge for enhancements

Replacing core systems is a complex process that often requires several years to complete. Hyland provides dedicated, Guidewire-certified product development, quality assurance and technical support resources to ensure the ongoing improvement, functional integrity and upgradeability of OnBase Accelerators for the duration of your core replacement initiative and beyond. Hyland charges no additional fees for enhancements to Accelerator product components nor are there any additional costs for regression testing of Accelerators against new versions of Guidewire.

Support Accelerator: Maximizing the value of your Guidewire investment

Offering deep Guidewire-specific knowledge and experience, Hyland's dedicated technical support team for Guidewire customers ensures a smooth transition from testing user acceptance to taking the solution live and into day-to-day operation.

CONCLUSION

With two-thirds or more of worldwide property and casualty insurers replacing their core systems, the time has come to put your own legacy modernization into action. But your core replacement will only be complete with the integration of the right enterprise content management solution. For insurers choosing the Guidewire InsuranceSuite platform, the content services solution of choice is OnBase by Hyland.

OnBase is Guidewire's one and only content services solution partner, offering the first and only *Ready for Guidewire* certified Solution Accelerators for Guidewire ClaimCenter, PolicyCenter and BillingCenter. Built from pre-configured components that turn pre-defined user scenarios into automated digital workflows, OnBase Accelerators can reduce implementation effort and costs by more than 40 percent and improve user efficiency up to 25 percent. And that translates to more productive employees and a better customer experience

Learn more at **Hyland.com/Guidewire**

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