



Amica, EQC of New Zealand, FCCI, and NJM Win 2008 Guidewire Innovation Awards

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Winners demonstrate most innovative and most value added use of Guidewire offerings

SAN MATEO, Calif., October 1, 2008:

Guidewire Software®, a leading global provider of solutions to property and casualty (P&C) insurers, today announced the winners of its 2008 Innovation Awards: [Amica Mutual Insurance Company](#); [Earthquake Commission of New Zealand](#), [FCCI Insurance Group](#), and [NJM Insurance Group](#). The winners were recognized for using or implementing Guidewire's applications in innovative ways to deliver significant business value to their enterprise. Every Guidewire customer was eligible to submit their in process or implemented projects for consideration. The entries were then genericized (to mask the submitting company's identity) and voted on by Guidewire's founders. The winners were announced in the final session of Guidewire's Connections 2008 user conference. The winning projects are:

The event's keynote presentation was made by Tsukasa Makino-san from Tokio Marine and Nichido Fire Insurance Co. Ltd. The keynote provided Makino-san's perspectives on how a large, traditional Japanese company is renovating its business and systems. Guidewire's Marcus Ryu, vice president, Strategy and New Products, shared what Guidewire has learned since its founding in 2001, the company's perspective on the future of the P&C industry, and Guidewire's market strategy.

Attendees selected from among 28 break out sessions, designed to appeal to the interests of business and technical audiences across each Guidewire product area (claims; billing; and policy/underwriting), including:

Amica Mutual Insurance Company - *Integrations for On-Time Implementation*

Amica Mutual Insurance Company is a direct writer of personal lines insurance and is the oldest mutual insurer of automobiles in the United States. Amica has been ranked by J.D. Power and Associates "Highest in Customer Satisfaction Among National Auto Insurers" nine years in a row. This is Amica's second consecutive Guidewire Innovation Award.

Amica developed two unique integrations in order to implement its ClaimCenter project on time. Amica realized early in its project there was not enough time to extract, analyze and configure 30 years worth of business rules into ClaimCenter and still deploy the project on time. In response, Amica utilized a ClaimCenter API to pass information to its legacy system to run as an external business rules engine. Because this integration focused primarily on financial transactions, Amica was able to prioritize which rules it needed to configure vs. those it could rely on the integration for. This integration provided users with the opportunity to correct inaccurate or missing data prior to it being committed to the database.

The second unique integration revolved around the proving of financials. Amica needed to prove that the financial transactions in ClaimCenter matched those in its legacy system. A table was built to house all daily financial transactions Amica felt necessary to prove. Amica persists a row in its proving table for every financial transaction between ClaimCenter and its legacy system. This ensures that no messaging has been lost and that the two systems are in agreement with each other. Amica only worries about proving what its legacy and financial systems care about, giving its finance department confidence that ClaimCenter and the legacy systems prove on a daily basis.

The Earthquake Commission of New Zealand (EQC) - *GIS Integration*

EQC is a government-owned Crown Entity responsible for providing residential natural disaster insurance coverage throughout New Zealand. EQC partnered with IBM New Zealand, Eagle Technologies (on behalf of ESRI), and Guidewire to develop a customized ClaimCenter solution for EQC. In consultation with, and support from Guidewire, IBM customized ClaimCenter to include an address lookup feature to enable an address match of damage location to X/Y co-ordinates. This works with the integrated geographic information system (GIS), developed by Eagle Technologies to allocate an event and assign a claim to a loss adjuster.

EQC is the first organization worldwide to integrate GIS with ClaimCenter. At First Notice of Loss (FNOL), after the address lookup function has plotted the claim, ClaimCenter automatically links the claim to the event (i.e. catastrophe) based on, location (within an event polygon), type of damage, and loss date. Based on these polygons and the standard attribute feature of ClaimCenter, loss adjusters are automatically appointed.

The GIS is also used to provide a geographic representation of activities and claims which can be useful for planning the day's visits. In addition IBM's Content Manager has been integrated and used as the document management solution. The combination of the map-based front-end interface, GIS-driven address matching, and the claims management capabilities of ClaimCenter have streamlined the way information is gathered, processed, and disseminated about claims and events.

FCCI Insurance Group - *Lock-out Feature*

FCCI is a premier provider of comprehensive property and casualty insurance for the commercial business owner. FCCI's winning Innovation entry answers the question: How do you lock users out of the system while still allowing the system to operate normally? In order to support integration with FCCI's financial applications, it was critical that the full process remained intact - from scheduled financial escalations to the transmission of messages to/from the event message queues. Maintenance Mode just didn't quite fit every aspect of the need.

The ClaimCenter project development team designed and developed a very intuitive method to achieve user lock out within the ClaimCenter Administration structure which fulfilled FCCI's business requirement. Previously, as part of a month end financial process, multiple key players were tapped to support an off hours highly coordinated multi-step process to halt user activity, process ClaimCenter financials and integrate the data with FCCI's data warehouse, data store, check printing, and general ledger applications. Server and application administrators would put the system in and

out of maintenance mode, retry messages in the event message queue, restart the server, and eventually shut it down.

Today, there is one business power user who logs in and sets a script parameter to lock out business users from entering financial transactions during the process window. If the script parameter is set, all users (other than the ones who have the necessary role) are redirected to the Startup Page Error screen. The same business power user logs in the next day to reset the script parameter and allow users back into the system at the end of the processing window. While FCCI still needs a server bounce to ensure that there are no users still logged in the system, the process is much improved, streamlined, and eliminates the risks of missing a scheduled job and impacting the company's financial calculations.

NJM Insurance Group - *Electronic Reserving - Workers' Compensation Claims*

New Jersey Manufacturers Insurance Group (NJM) is the state's largest writer of Workers' Compensation and Personal Auto Insurance and numbers among the five largest providers of Commercial Auto and Homeowners coverage.

NJM is moving from a manual to an electronic reserving process for its workers' comp claims. NJM partnered with HCL Technologies Ltd. (HCL) for its ClaimCenter Workers' Comp project and has designed a new screen, added to its ClaimCenter Financials tab, which allows the user to enter the parameters needed to develop a reserve. Rules notify the user via an activity when a reserve review needs to be performed. The system automatically calculates the weekly comp rates used by the reserving calculations. When the user completes their reserve review, the system automatically generates the reserve transactions for Medical and Indemnity needed to reflect the desired open reserves on the claim. All this information is within an array so the user can see historically when and why a reserve was updated and the calculations used to make the update.

NJM is currently in the system testing stage of its project. This change will eliminate all manual processes and paper associated with the reserving process. It also provides data access to information that will allow NJM to perform analysis of injuries sustained with reserves calculated and benefit payments produced. Instant access to information by claims management is critical and with this product feature management will be able to understand why total incurred is set where it is by viewing the calculations of each reserve type.

"Congratulations to the teams at Amica, EQC, FCCI, and NJM for winning this recognition," says John Raguin, chief executive officer, Guidewire. "We are enormously proud of

About Guidewire Software

Guidewire Software is a provider of core system software to the global Property/Casualty (general) insurance industry. Designed to be flexible and scalable, Guidewire solutions give insurers the capability to deliver excellent service, increase market share and lower operating costs. Guidewire InsuranceSuite™, consisting of Guidewire PolicyCenter®, Guidewire ClaimCenter® and Guidewire BillingCenter® spans the key functional areas in insurance – underwriting and policy administration, claims management, and billing. Guidewire is headquartered in San Mateo, California, with offices in Beijing, Dublin, Hong Kong, London, Munich, Paris, Sydney, Tokyo, and Toronto. For more information, please visit www.guidewire.com.