



Metromile Completes Public Cloud Deployment of Guidewire System for Claims Management

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Pay-per-mile car insurance pioneer using Guidewire ClaimCenter® to achieve business agility and enhance customer experience

SAN FRANCISCO & FOSTER CITY, Calif.--(BUSINESS WIRE)--Sep. 21, 2016-- Metromile, the pioneer in pay-per-mile car insurance in the United States and Guidewire Software, Inc. (NYSE: GWRE), a provider of software products to Property/Casualty (P/C) insurers, today announced that Metromile has completed its cloud-based deployment of Guidewire ClaimCenter® as its new claims management system. The company was able to complete the rapid public cloud implementation of ClaimCenter in less than five months.

Metromile also deployed Guidewire Business Intelligence for ClaimCenter™ and Smart Communications™ for customer communications management, with these two products being accessed in a hybrid cloud. Metromile is using ClaimCenter in New Jersey, Oregon and Pennsylvania. It will roll out its claims management process in the rest of the states it currently does business in including California, Illinois, Virginia and Washington. Guidewire is a reseller of Smart Communications, a Guidewire PartnerConnect™ Solution and Ready for Guidewire program member.

Metromile, a San Francisco-based personal auto insurance startup, is revolutionizing the industry by allowing drivers to pay for the miles they drive, without judgment of their driving style or behavior. Drivers plug the Metromile Pulse device into the onboard diagnostic (OBD-II) port of the car - the same port mechanics use to diagnose issues. The Pulse measures mileage and customers are billed retroactively each month. Metromile is currently the only retroactive billing service in the insurance industry. Designed for people who drive less than 10,000 miles a year, per-mile insurance saves the average customer nearly \$500 annually. Metromile also offers customers additional innovative smart-driving features including street cleaning notifications, car location, mechanical diagnosis, trip logs, and more.

"As a data and technology company with a groundbreaking pay-per-mile insurance offering, Metromile wants to create fiercely loyal and empowered customers. We can achieve this by partnering with forward-thinking providers like Guidewire," said Luke Harris, Director of Claims, Metromile. "Speed-to-market was a critically important business driver for us. We have aggressive plans for competing in the U.S. personal auto insurance market, so we wanted the best technology available. We were impressed with Guidewire's overall product depth, market share, and focus on customer success."

Guidewire ClaimCenter is enabling Metromile to:

- Move to a best-in-class software technology platform to enhance the overall claims experience for policyholders;
- Increase business productivity and overall efficiencies through:
 - Ease of claims handling;
 - Improved cycle time and indemnity payment accuracy;
 - Reduced loss adjustment expense; and
- Reduce time to value and drive business agility by leveraging cloud technology.

"We were particularly attracted to ClaimCenter's out-of-the-box readiness including a clean appearance, logical and user-friendly workflow, and robust reporting capabilities. These features have helped us achieve an expedited implementation and are empowering our technology team to leverage claims intelligence for rapid innovation," said Jose Mercado, Chief Technology Officer, Metromile. "It is reassuring to be on a platform that is recognized as the insurance industry leader."

"We congratulate Metromile on their deployment of ClaimCenter as the foundation on which to build and manage their claims business," said Mike Polelle, Chief Delivery Officer, Guidewire Software. "We are eager to see what the future holds for this innovative insurance start-up, and we're excited to be a part of their journey."

About Metromile

Metromile is revolutionizing car insurance through technology with its pay-per-mile insurance model. By offering affordable car insurance, transparent pricing based on the miles you actually drive, data to optimize how you use your car, and instant access to detailed vehicle diagnostics via the driving app, Metromile is transforming car insurance — and car ownership — to be more intelligent, seamless, and accessible than ever before. Metromile is expanding across the US, and currently empowering drivers in California, Illinois, Oregon, New Jersey, Pennsylvania, Virginia and Washington. For more information, visit metromile.com.

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 operations, data and analytics, and digital engagement — into a technology platform that enhances insurers' ability to engage and empower their customers and employees. 260 P/C insurers around the world have selected Guidewire. For more information, please visit www.guidewire.com. Follow us on twitter: [@Guidewire_PandC](https://twitter.com/Guidewire_PandC).

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