Global Insurance Technology Leader Guidewire to Invest $60 Million to Accelerate Insurance Innovation and Cloud Transformation in Japan

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Investment will enhance the market-leading Guidewire Platform and expand the company's team and ecosystem in Japan, enabling insurers to drive profitable growth, agility, and regulatory compliance

TOKYO & SAN MATEO, Calif.--(BUSINESS WIRE)--Apr. 21, 2025-- Guidewire today announced a $60 million investment over the next five years to expand its operations in Japan and accelerate the delivery of capabilities tailored to the unique needs of Japanese insurers. This investment will enhance Guidewire's platform, empowering Japanese insurers to drive profitable growth, increase business and IT agility, ensure regulatory compliance, and support the growth of the company's local team and ecosystem to meet rising demand for cloud-based core systems.

The investment builds on Guidewire's momentum in Japan. Operating in Japan since 2008, Guidewire is trusted by more than 10 Japanese insurance companies, including Tier 1 insurers. Today, more than 60% of Japan's insurance gross written premium (GWP) is processed through Guidewire ClaimCenter, underscoring the company's market leadership and deep alignment with customer needs.

Guidewire also announced enhancements to its PolicyCenter and BillingCenter products to better support Japanese insurers. Key new features include policy change reversals, proration, and effective time, along with localized support for Japanese language, documentation, and training. Additional capabilities tailored to the Japanese market are underway, including pre-built integrations for personal auto (available mid-2026) and expanded features for homeowner, earthquake, and commercial group policies planned for 2027.

"Guidewire is honored to have earned the trust of Japanese insurers by delivering the most comprehensive claims platform specifically tailored to their unique needs," said Mike Rosenbaum, Chief Executive Officer at Guidewire. "Over the next five years, we plan to invest more than $60 million to enhance our end-to-end cloud platform in Japan with powerful innovations like AI—helping our customers boost underwriting precision, accelerate speed to market, and operate with increasing agility."

"Japan is a key market for Guidewire, and we are committed to helping our customers transform their operations to stay competitive in an evolving landscape," said Shaji Sethu, Senior Vice President and Managing Director, Asia Pacific at Guidewire. "With increasing regulatory pressure and the challenges of legacy systems weighing heavily on Japanese insurers, we remain focused on supporting their successful migration to the cloud. Our goal is to drive measurable improvements in speed-to-market, underwriting effectiveness, and operational efficiency, empowering insurers to meet the rising expectations of both customers and regulators. We plan to do this by growing our team in Japan."

Guidewire Insurance Forum in Tokyo

Guidewire will host its annual Insurance Forum on Tuesday, May 13, at the Ritz-Carlton, Tokyo. The event will explore cloud adoption in Japan, highlight global trends shaping the insurance industry, and feature insights from current customers. Learn more and register for the forum at the event website.

About Guidewire Software

Guidewire is the platform P&C insurers trust to engage, innovate, and grow efficiently. More than 570 insurance brands in 42 countries, from new ventures to the largest and most complex in the world, rely on Guidewire products. With core systems leveraging data and analytics, digital, and artificial intelligence, Guidewire defines cloud platform excellence for P&C insurers.

We are proud of our unparalleled implementation record, with 1,700+ successful projects supported by the industry's largest R&D team and SI partner ecosystem. Our marketplace represents the largest solution partner community in P&C, where customers can access hundreds of applications to accelerate integration, localization, and innovation.

For more information, please visit http://www.guidewire.com/ and follow us on X (formerly known as Twitter) and LinkedIn.

NOTE: For information about Guidewire's trademarks, visit https://www.guidewire.com/legal-notices.

Cautionary Language Concerning Forward-Looking Statements

This press release contains "forward-looking statements" within the meaning of the "safe harbor" provisions of the Private Securities Litigation Reform Act of 1995, including but not limited to, statements regarding the general availability of features, programs, services, and tools related to enhancements for the Japan market mentioned in this press release (including, without limitation, Guidewire PolicyCenter, Guidewire BillingCenter, policy change reversals, proration, effective time, and common integrations for the personal auto line of business, homeowner and earthquake lines of business, and group policy for the commercial line of business). These forward-looking statements are made as of the date they were first issued and were based on current expectations, estimates, forecasts and projections as well as the beliefs and assumptions of management. Words such as "expect," "anticipate," "should," "believe," "hope," "target," "project," "goals," "estimate," "potential," "predict," "may," "will," "might," "could," "intend," variations of these terms or the negative of these terms and similar expressions are intended to identify these forward-looking statements. Forward-looking statements are subject to a number of risks and uncertainties, many of which involve factors or circumstances that are beyond Guidewire's control. Guidewire's actual results could differ materially from those stated or implied in forward-looking statements due to a number of factors, including but not limited to, risks detailed in Guidewire's most recent Forms 10-K and 10-Q filed with the Securities and Exchange Commission as well as other documents that may be filed by Guidewire from time to time with the Securities and Exchange Commission. In particular, the following factors, among others, could cause results to differ materially from those expressed or implied by such forward-looking statements: quarterly and annual operating results may fluctuate more than expected; seasonal and other variations related to our customer agreements and related revenue

recognition may cause significant fluctuations in our results of operations, Annual Recurring Revenue (“ARR”), and cash flows; our reliance on sales to and renewals from a relatively small number of large customers for a substantial portion of our revenue and ARR; our making long-term pricing commitments in our customer contracts based on available information and estimates about our future costs that may change; our ability to successfully manage our business model, including achieving market acceptance of our cloud-based services and products and the costs related to cloud operations, cybersecurity, product development, and services; the timing, success, and number of professional services engagements and the billing rates and utilization of our professional services employees and contractors; the impact of global events (including, without limitation, ongoing global conflicts, inflation, high interest rates, economic volatility, bank failures and associated financial instability, and supply chain issues) on our employees, our business, and the businesses of our customers, system integrator (“SI”) partners, and vendors; data security breaches of our cloud-based services and products or unauthorized access to our employees’ or our customers’ data; our competitive environment and changes thereto; issues in the development and use of artificial intelligence and machine learning combined with an uncertain regulatory environment; use of AI by our workforce may present risks to our business; errors or failures in our products or services, as well as service interruptions or failure of the third-party service providers we rely on; our services revenue produces lower gross margins than our license, subscription and support revenue; our product development and sales cycles are lengthy and may be affected by factors outside of our control; the impact of new regulations and laws (including, without limitation, security, privacy, artificial intelligence and machine learning, tax regulations and laws, and accounting standards); assertions by third parties that we violate their intellectual property rights; weakened global economic conditions may adversely affect the P&C insurance industry, including the rate of information technology spending; our ability to sell our services and products is highly dependent on the quality of our professional services and SI partners; the risk of losing key employees; the challenges of international operations, including changes in foreign exchange rates; and other risks and uncertainties. Past performance is not indicative of future results. The forward-looking statements included in this press release represent Guidewire’s views as of the date of this press release. Guidewire anticipates that subsequent events and developments will cause its views to change. Guidewire undertakes no intention or obligation to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise. These forward-looking statements should not be relied upon as representing Guidewire’s views as of any date subsequent to the date of this press release.

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