



## Heritage Insurance Company Deploys Guidewire to Modernize Policy Administration, Underwriting, and Billing Operations

December 10, 2025

TAMPA, Fla. & SAN MATEO, Calif.--(BUSINESS WIRE)--Dec. 10, 2025-- [Heritage Insurance Company](#) (Heritage), a super-regional property and casualty insurance provider, and [Guidewire](#) (NYSE: GWRE) announced that Heritage successfully deployed [Guidewire PolicyCenter](#) and [Guidewire BillingCenter](#) as its new systems for policy administration, underwriting, and billing management. The company has implemented the products on [Guidewire Cloud Platform](#) for its homeowners and dwelling fire lines of business in 13 states where it operates. Having [previously implemented Guidewire ClaimCenter in 2023](#), Heritage is now a full [Guidewire InsuranceSuite](#) customer in production on Guidewire Cloud Platform. [Guidewire PartnerConnect](#) Consulting Global Strategic member [PwC](#) led the implementation project.

"Guidewire has demonstrated exceptional partnership, delivering a robust and scalable core platform that is foundational to our operations. Its advanced capabilities have streamlined our workflows across underwriting, policy, and billing functions, putting us in a strong position to adapt to market changes and seize future growth opportunities," said Heritage Chief Information Officer Sai Giridharan. "As trusted partners, Guidewire and PwC collaborated closely with us to mitigate impacts and maintain project momentum. We are confident that this partnership will continue to drive innovation, operational excellence, and long-term strategic value for our organization."

Giridharan added, "We have preserved existing quote and new business workflows to ensure a seamless transition for our agents. Guidewire Cloud Platform has streamlined communication between our agents and underwriters regarding specific quotes and policies, with more intuitive notifications that are easier to navigate and act upon. Its configurable underwriting rules allow us to implement changes without the need for code deployments, and rate updates are much faster now, significantly enhancing agility and more responsive market actions."

"Our successful go live reflects the dedication and collaboration of our teams and partners," said Heritage CEO Ernie Garateix. "This implementation strengthens our operational efficiency, enhances the agent and customer experience, and positions us to respond more quickly to market opportunities. We are proud to leverage Guidewire's innovative platform to drive growth and deliver greater value to our clients."

"Core modernization in the cloud is now a catalyst for meaningful change across the insurance value chain. Heritage's adoption of PolicyCenter and BillingCenter on Guidewire Cloud Platform is a strong example of this progress," commented PwC Global and U.S. Guidewire Alliance Leader Imran Ilyas. "We're honored to support their journey and to work with Guidewire in helping Heritage unlock new efficiencies, improve underwriting precision, and accelerate their ability to meet evolving customer expectations."

Guidewire Head of Professional Services Michael Mahoney said, "We congratulate Heritage on their successful implementation of PolicyCenter and BillingCenter on Guidewire Cloud Platform and are proud that Guidewire serves as the technology foundation for Heritage's business transformation in the cloud. Heritage is a premier provider of P&C insurance along the U.S. Gulf Coast, and we celebrate the company's mission to deliver products and services that offer exceptional value in some of the most challenging markets. We look forward to continuing to partner strategically with them to support their growth, efficiency, and commitment to their customers well into the future."

### About Heritage

Heritage Insurance Holdings, Inc. is a super-regional property and casualty insurance holding company. Through its insurance subsidiaries and a large network of experienced agents, the Company writes approximately \$1.4 billion of gross personal and commercial residential premium across its multi-state footprint covering the northeast, southeast, Hawaii and California excess and surplus lines.

For more information, please visit <https://www.heritagepci.com/>.

### About PwC

At PwC, our purpose—to build trust in society and solve important problems—is at the core of everything we do. It guides how we serve our clients, our people and the world. To help our clients build trust and deliver sustained outcomes, PwC provides professional services across two segments: [Trust Solutions](#) and [Consulting Solutions](#). Within these segments we bring a range of capabilities to help organizations solve faster, solve more and realize more value. These capabilities include [cloud and digital](#), [deals](#), [ESG](#), [cybersecurity and privacy](#), [governance/boards](#), [risk](#), [transformation](#), [tax services](#) and much more. Across our global network of nearly 328,000 professionals in 152 countries, we are committed to advancing quality in everything we do.

### About Guidewire Software

Guidewire is the platform P&C insurers trust to engage, innovate, and grow efficiently. More than 570 insurers in 43 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 partner community in P&C, where customers can access hundreds of applications to accelerate integration, localization, and innovation.

For more information, please visit [www.guidewire.com](http://www.guidewire.com) and follow us on [X](#) and [LinkedIn](#).

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

View source version on [businesswire.com](https://www.businesswire.com/news/home/20251210659230/en/): <https://www.businesswire.com/news/home/20251210659230/en/>

Albert Lin  
Public Relations Manager  
Guidewire Software, Inc.  
+1.415.205.4214  
[aliln@guidewire.com](mailto:aliln@guidewire.com)

Samantha Campbell  
Corporate Marketing Manager  
Heritage Insurance Holdings, Inc  
[scampbell@heritagecompanies.com](mailto:scampbell@heritagecompanies.com)

Source: Guidewire Software, Inc.