



Stronger together

When Guidewire and Hyland work in unison, insurers power greater productivity and customer support



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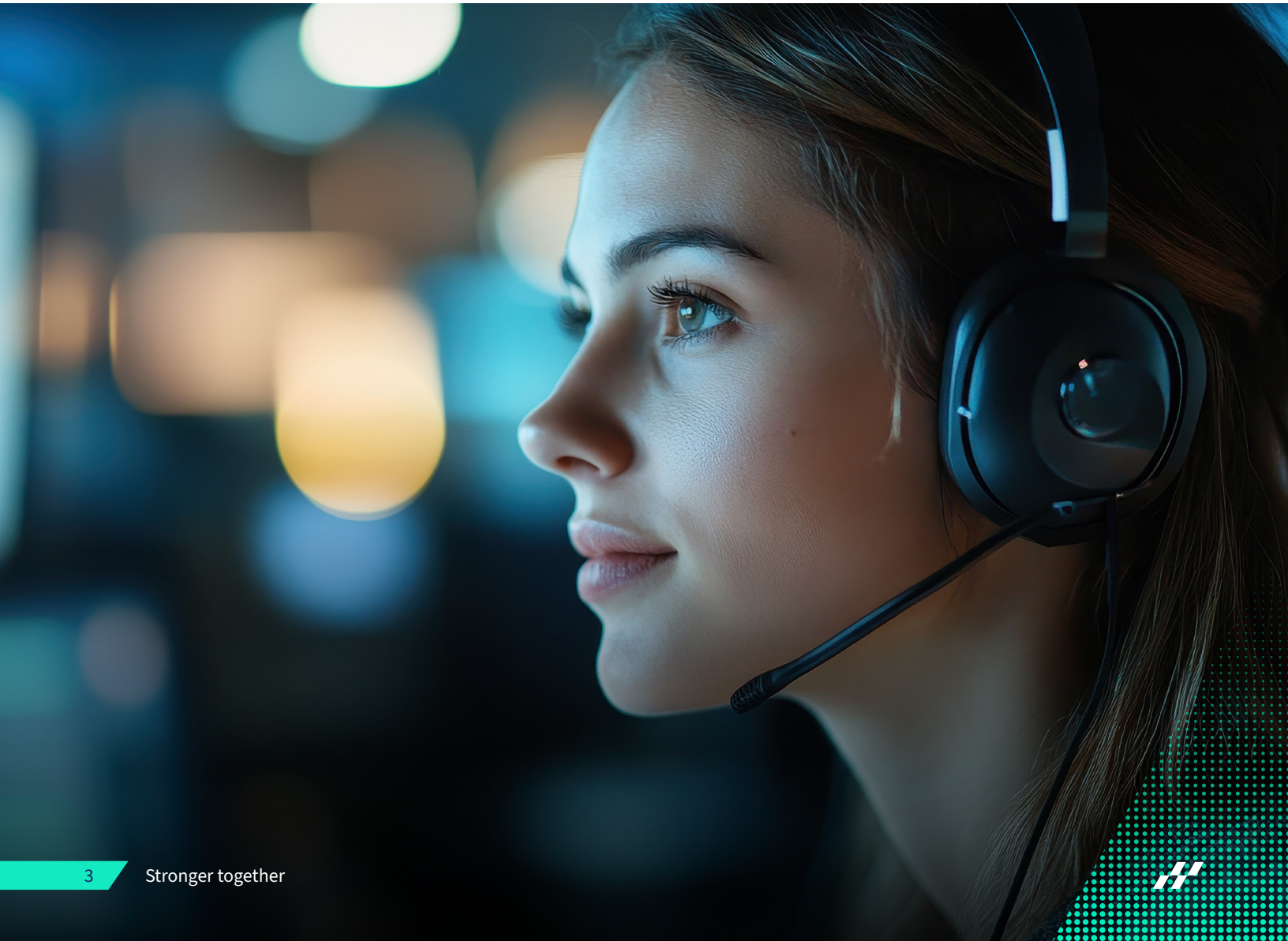
Changing customer expectations

Customers' needs and expectations are changing. They want a personalized insurance experience, from the moment they request a quote to the resolution of a claim. They want policies and products that resonate with their personal needs, and they want a sincere relationship with their carrier.

When companies don't meet expectations, they risk alienating customers. According to [PWC's 2023 Customer Loyalty Executive Survey](#), the top reason consumers leave a brand typically relates to experience. The survey showed that 37% left because of a bad experience with the product or service itself — and the number is higher among young generations.

Every customer interaction becomes a chance to win or lose future business.

Better communication with the customer — and faster innovation to meet their needs, especially when it comes to following up on a claim — is at the very heart of the digital era and what it will take to be a successful insurer. Soon, customer experience will overtake price and product as the key brand differentiator.



The tree in the forest

For the modern insurer, delivering a perfect customer experience can be a challenge. Where the industry was once content with a slow approach to technology adoption, disruption from alternative providers entering the market suggests slow and steady won't win the race.

Most of these alternative providers, often InsurTech startups, but also well-established tech giants like Amazon and Apple, leverage their management of customer relationships as a key differentiator. By comparison, the customer relationship between today's insurer and its policyholders usually occurs only at the point of renewal and when filing a claim.

That's lost opportunity when you consider that technology and big data offer insurers the opportunity to produce more customized products and the ability to know which customers would want them.

In other words, rather than seeing the forest for the trees, insurers need to step back and focus on each tree in the forest.



To do that effectively,
you must have a
complete view of
your customer.



What if you could gain greater insights?

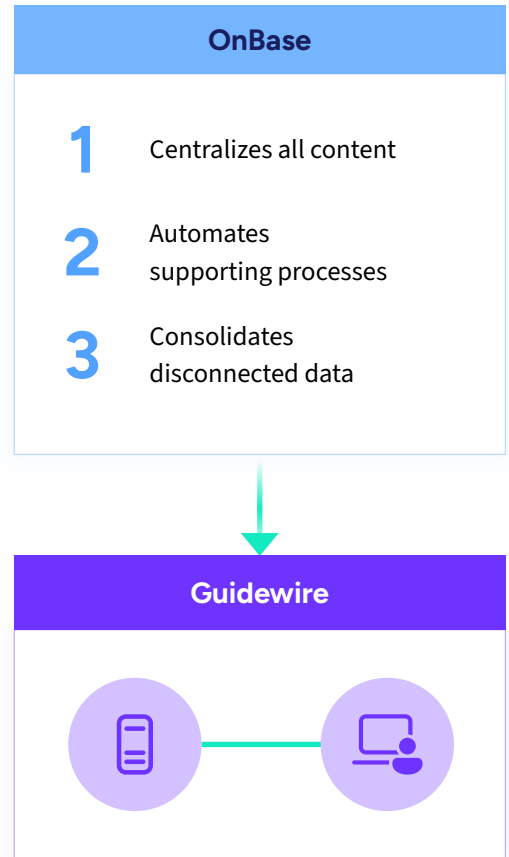
If you could get a complete view of your policyholders, by tying together key systems and allowing information to work together, your relationship with the customer would benefit exponentially.

How do you do that? After all, you've invested in legacy and modern core systems like Guidewire InsuranceSuite® to manage key data and operations — whether that's managing policy, claims and billing information or information about your customer in a customer relationship management (CRM) application.

What you might not realize — or are realizing now — is that these systems aren't built to effectively manage critical related content, from documents and forms to notes and emails. And it's really not their job to do so. This leaves employees without easy access to all the information required to make decisions, manage processes and provide customer service.

For example, OnBase, Hyland's enterprise content platform, complements InsuranceSuite, providing employees with a complete view of the information they need for better decisions. It does this by centralizing all types of critical content and connects it to the data in Guidewire ClaimCenter™, Guidewire PolicyCenter™ and Guidewire BillingCenter™.

The two solutions work stronger together. And when OnBase is implemented alongside Guidewire, that strength is magnified.



Stronger customer relationships

In many ways, a complete view of the customer is a little like having a crystal ball. When you connect systems and information, you can pull together insights from existing data to discover patterns and predict outcomes and trends. Related content stored in OnBase and connected to Guidewire feeds the system's predictive analytics platform. This turns data into actionable insights and allows for data-driven decisions throughout the insurance life cycle.

No, you won't suddenly become a fortune teller, but you'll start to see how your customers might react to an upsell campaign or call center incident. You might even improve upon claim performance, underwriting results, and fraud and payment abuse detection.

When information works together, your ability to predict future needs and understand what that customer really wants grows exponentially. You gain insights about the customer, beyond how they shop, when they purchase and what they buy. You see patterns and predict choices they might make in the near future.



In short, you build a true relationship with the customer. And your customer will notice.



Case in point: Helping the injured worker

Who

An employee injured on the job.

What

They want to get back to work and are worried about how the bills will get paid.

Why

Unlike auto or home claims, workers' comp claims involve injuries that can span anywhere from an hour to a lifetime. Understanding the nature of the injury is paramount to successfully resolving each claim, and timely access to all related information is crucial. Missing or misfiled documentation results in increased costs, lengthy recovery times, displeased customers and reduced industry ratings.

How

icare, one of the largest workers' compensation providers in Australia, implemented InsuranceSuite, its first step toward true digital transformation. However, icare was soon storing hundreds of thousands of documents within the system. The result? Database bloat that slowed everything down. Guidewire recommended OnBase and its Ready for Guidewire Accelerators. Now, icare end users have a faster, more reliable and more robust system — one that was deployed with an absolute minimum of disruption.

“This project was exemplary on all levels. Well done to the team,” said Mustansar Mumtaz, icare's program portfolio manager.

➔ [Read icare's story.](#)



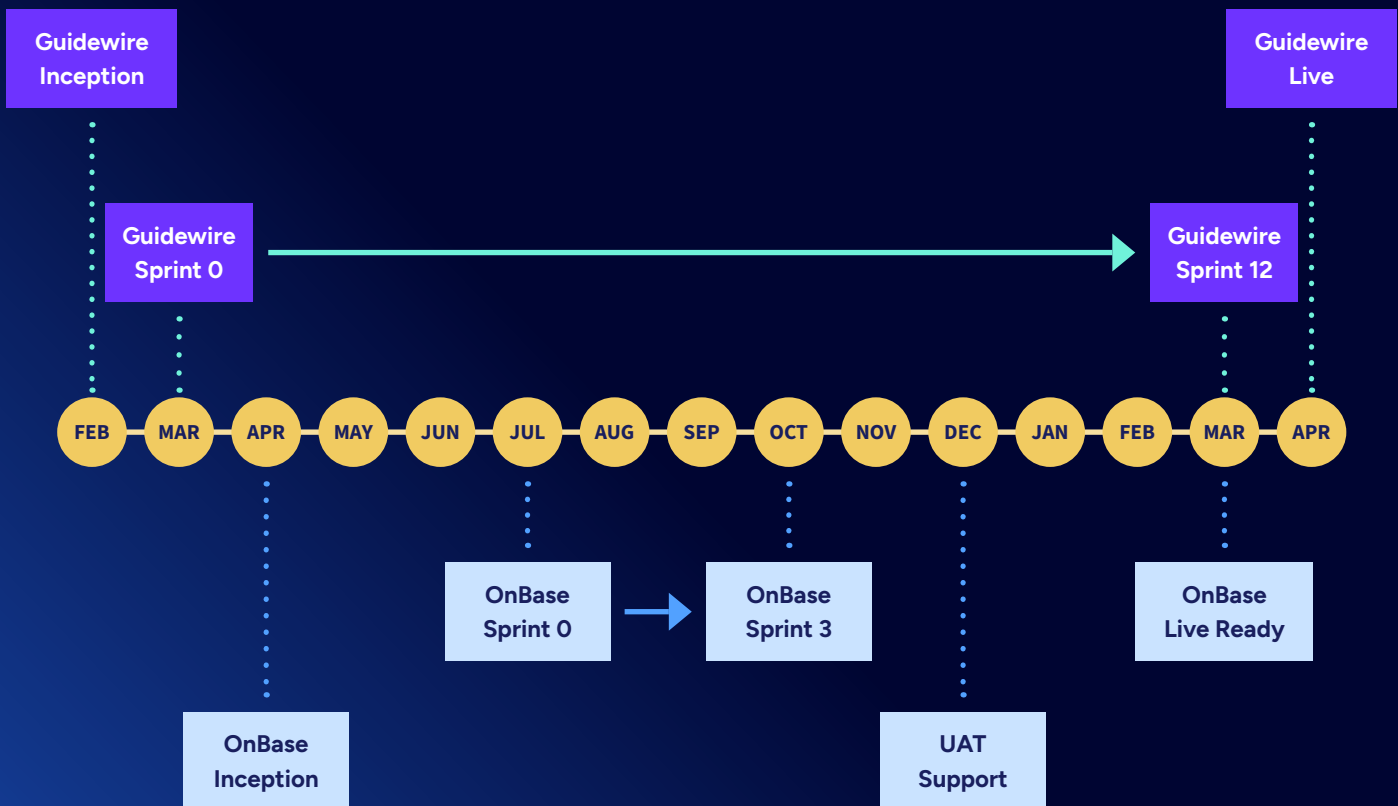
Accelerated implementation time

While the new generation of modular core solutions, such as InsuranceSuite, is infinitely more configurable than its 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 evolution. 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.

There's a better way. It's even possible to see a 50% or higher reduction in implementation time for OnBase content services when implemented in parallel with Guidewire using the OnBase Solution Accelerators.

More than software alone, the Accelerators represent a package of Guidewire-tested and approved software capabilities, Hyland professional services and ongoing customer support. OnBase fits within Guidewire sprint plans and takes six weeks or fewer to align to the Guidewire Stability phase.



Three big benefits

Stronger customer relationships might be the biggest benefit of Hyland and Guidewire working together. But it's certainly not the only benefit. Here are three more:

1 Cloud-ready

The Hyland Cloud is a secure, privately managed, multi-instance cloud that is custom designed to act as a hosting architecture for OnBase. It provides a safe, secure and reliable deployment option to reduce costs, free up time for staff and remove the burden of in-house data maintenance and protected storage.

2 Enhanced user experience


Most legacy tools can't satisfy modern requirements out of the box and require customization to meet business requirements. This impacts the user experience — while also increasing the total cost of ownership (TCO) of your solution. Investment in technologies such as OnBase that focus on out-of-the-box capability and configurationbased solutions are better positioned to satisfy the demand of today's insurers.

3 Lower TCO

Questions about return on investment (ROI) rank first among organizations considering legacy document management system replacement with more modern content services solutions. While ROI is certainly important, it's essential to look beyond initial cost-to-savings ratios to accurately compare TCO. By converting away from legacy content services systems to OnBase, insurance companies greatly reduce costs associated with running the solution. With fewer maintenance costs and less time spent on upkeep, OnBase can cut content services costs by a third.

 **20+ years**
of experience

 **9 billion**
documents and counting

 **7.7 million**
and growing Hyland
cloud users

 **100 million+**
logins each month

 **99.9%**
uptime



Want to stay ahead? Make it personal

Customer experience is driving the digital era, and the strength of customer relationships is a key differentiator for those navigating a rapidly evolving insurance industry. Those who can leverage innovation to create a personalized experience for their customers will stay a step ahead of the competition and delight the consumers they work for.

Better insights and efficient operations make this possible.



If you're ready to get started, [explore Hyland's insurance solutions](#) today.



➤ Explore [Hyland's insurance solutions.](#)



