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2026

CASE STUDY · HORACE MANN

Transformation in Motion: Scaling Guidewire Without Slowing the Business

How Horace Mann transformed its established foundation into a repeatable model for faster, more predictable multi-state rollouts.

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Executive Summary

Horace Mann, a U.S. insurer with a multi-state footprint, owned its Guidewire state rollout (SRO) program and set out to scale InsuranceSuite adoption to improve speed-to-market and modernization outcomes across states.

To increase rollout throughput and delivery predictability, Horace Mann engaged Stratus as a delivery partner, bringing the scale, Guidewire expertise, and continuity of "A-team" staffing needed to execute consistently from planning through launch.

Working as an extension of Horace Mann's team, Stratus supported Horace Mann in institutionalizing a repeatable, wave-based rollout approach, strengthening governance, reducing delivery overhead, and enabling a more predictable cadence as additional states moved onto the modern platform.

OUTCOME HIGHLIGHTS

12
states per year

36
states in 3 years

100%+
schedule adherence

On budget

Zero-Disruption

SECTION 02

Business Context & Transformation Drivers

02

The operating reality for multi-state P&C carriers

For P&C carriers operating across multiple states, time-to-market is constrained by:

- State-by-state rate/rule/form variability and Department of Insurance (DOI) timing dependencies.
- Business readiness and distribution enablement (training, communications, and adoption).
- The complexity of keeping underwriting, product, policy administration, billing, and claims impacts aligned across overlapping release waves.

Horace Mann's transformation intent

Horace Mann's transformation agenda focused on reducing legacy constraints, progressing away from mainframe driven platforms, and scaling Guidewire InsuranceSuite adoption across its multi state footprint at a pace the organization aspired to achieve. Horace Mann had already demonstrated momentum by rolling out eight states through its own State Rollout (SRO) program. The opportunity was to evolve that success from a one state at a time motion into a repeatable, wave based model that could improve quality consistency and enable faster, more predictable launches.

Stratus partnered with Horace Mann to help scale delivery capacity, strengthen delivery discipline, and institutionalize a more reliable rollout cadence across states.

Primary business objectives

The program's primary objectives clustered around:

01

Accelerating state enablement to expand modern platform coverage

02

Reducing "dual platform" operational burden and unlocking modernization benefits (integration agility and speed to market)

03

Improving delivery reliability in a high visibility transformation initiative

ADOPTION AND ENABLEMENT CONSIDERATION (DISTRIBUTION MODEL)

Horace Mann's distribution model heightened the importance of coordinated training and change enablement as each state transitioned to the modern platform.

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We needed a partner who could help us scale our state rollout program without starting over or getting in the way of other transformation initiatives. Stratus worked as part of our team, brought deep Guidewire expertise, and helped us accelerate our modernization. Our partnership with Stratus is coming up on two years and in that time we will have delivered four on time releases and rolled out 21 states with almost zero disruption to our business operations.

STEPHANIE FULKS · CIO, HORACE MANN

SECTION 03

Starting Point: Scaling State Rollouts with Greater Predictability

03

What Stratus joined

Stratus partnered with Horace Mann after the organization had already built strong momentum through its State Rollout (SRO) program. Horace Mann owned the strategy and execution and had successfully rolled out the first eight states, establishing a solid foundation. As priorities and timelines evolved, the program focus shifted to increasing throughput and predictability by strengthening repeatability and governance, while keeping progress moving.

To scale beyond the initial eight states, Horace Mann and Stratus aligned on three focus areas:

01	**Built to scale**	Evolve from one state at a time delivery to a repeatable, wave based rollout model that increases throughput without added risk.
02	**Standardize for reuse**	Consolidate requirements and rollout artifacts into a consistent structure and reusable state “kits” to reduce rework and improve estimation, build, and testing.
03	**Improve quality consistency**	Formalize standards and governance, especially for high-volume assets like forms to sustain velocity as rollout volume increases.

◆ **Stratus worked as an extension of the Horace Mann team to help scale execution with confidence.**

SECTION 04

Approach: Repeatable Multi-State Delivery at Scale

04

Rollout strategy: wave-based, reuse-oriented execution

Horace Mann's program was executed as a wave-based rollout, avoiding "big bang" risk and enabling repeatable delivery cycles across states. State sequencing was jointly defined with Horace Mann and informed by common coverage and regulatory patterns to reduce avoidable variation and improve repeatability across waves.

◆ KEY TAKEAWAY

Multi-state velocity is enabled by reducing avoidable variation and managing state differences through controlled, repeatable execution, while preserving compliance fidelity.

Delivery model: distributed agile delivery with consistent cadence

Stratus executed through a distributed agile model designed for multi workstream concurrency, including state rollout execution, migration/conversion activities, and forms/correspondence enablement. Program execution relied on standard agile structures and cross team alignment, supported by delivery visibility and work management in Jira.

Delivery followed a Guidewire aligned implementation approach and an overlapping release cadence to sustain throughput across concurrent waves.

◆ KEY TAKEAWAY

The value is not "agile as a label," but agile as a mechanism to sustain repeatable throughput and faster decision making, especially when releases overlap and state waves run in tandem.

Quality and risk management: automation + disciplined triage loops

As releases scale, quality cannot rely solely on manual repetition. The program invested in automation where it improved sprint execution and helped scale testing across repeatable scenarios, while managing risk for state specific variations.

The program also reinforced disciplined defect management and learning loops in Jira to continuously improve predictability and reduce recurring issues.

◆ KEY TAKEAWAY

At scale, quality is an operating system. Programs that defer testing too late tend to experience compounding rework and release instability.

Data conversion approach: controlled scope with rigorous validation

Conversion was renewal driven, with Horace Mann owning upstream extraction and transformation while Stratus focused on conversion execution and validation to ensure completeness and integrity in the target platform for states in scope.

As the program scaled, Horace Mann and Stratus expanded the delivery model to accelerate outcomes, broadening Stratus' role within conversion execution under Horace Mann's overall data ownership and governance. This enabled the team to streamline validation and test sequencing, improving end to end testing velocity by removing a full cycle through stronger upfront controls and rigorous reconciliation, without compromising data integrity or conversion quality.

◆ KEY TAKEAWAY

Conversion risk is often a "customer trust" risk. Programs succeed when conversion is engineered as a reliability exercise, not merely a technical cutover.

Platforms and components in scope

The program focused on Guidewire InsuranceSuite, with PolicyCenter as the center of gravity for state rollout execution and supporting work across BillingCenter and ClaimCenter as needed for product and coverage impacts. Smart Communications (SmartCOMM) was included to support correspondence and forms modernization tied to the rollout waves.

PolicyCenter

CENTER OF GRAVITY

BillingCenter
SUPPORTING WORK

ClaimCenter
SUPPORTING WORK

SmartCOMM
CORRESPONDENCE AND FORMS

Rollouts supported key personal lines products, including personal auto, personal umbrella, and property lines such as homeowners and dwelling fire.

Personal auto	**Personal umbrella**	**Homeowners**	**Dwelling fire**

> “We achieved the successful completion of our Guidewire state rollouts ensuring a seamless implementation.”

CHRISTINE PELAN · IT VP, HORACE MANN

SECTION 05

Governance & Collaboration Model

05

Delivery speed at multi-state scale is primarily a governance challenge: the team must maintain tight alignment while preventing process overhead from slowing execution. Horace Mann and Stratus operated a three-layer governance structure, enabling operational decisioning at the right level and escalation when necessary:

Workstream forums	APPROXIMATELY THREE TIMES PER WEEK	
Program leadership	WEEKLY	
Steering committee	MONTHLY	

Clear accountability and escalation

A paired accountability approach supported alignment between Horace Mann and Stratus across key workstreams, enabling faster day-to-day decisions while ensuring items with schedule, scope, or cost impact were elevated appropriately. Program management resolved operational decisions to preserve delivery velocity, while executive governance retained decision rights for material program impacts.

Change control to protect predictability

Regulatory feedback loops and DOI dependencies can create late-breaking changes. The program used structured change management and strong alignment with Horace Mann PMO leadership to clarify upstream dependencies and protect milestones. Scope control after inception, combined with disciplined change management, reduced late-cycle volatility and helped preserve delivery credibility.

◆ KEY TAKEAWAY

In multi-state rollouts, the Change Request (CR) model is not administrative, it is how you preserve delivery credibility when regulatory and business variables are unavoidable.

SECTION 06

Outcomes & Impact

06

Building on the foundation Horace Mann established in the first eight states, Horace Mann scaled its state rollout program into a more repeatable, predictable delivery engine, with Stratus providing added capacity, Guidewire expertise, and continuity across the delivery lifecycle.

12

states per year

36

states in 3 years

100%+

schedule adherence

On budget

Zero-Disruption

WHAT THOSE NUMBERS MEAN

Predictability reduces the “shadow cost” of executive attention, escalation churn, and downstream business disruption.

Faster rollout throughput expands modern platform footprint sooner, which can improve speed of change and reduce parallel-system operating burden.

SECTION 07

Stratus Differentiators: Why Stratus vs. Large-System Delivery Models

07

Stabilize and Scale: Better Outcomes Without a Program Restart

Horace Mann's state rollout program was already underway. Stratus partnered with the team to strengthen delivery discipline and confidence while keeping state releases moving. In large transformations, the ability to improve predictability without interrupting throughput is a meaningful differentiator.

Predictability-first operating model

The program emphasized transparent progress tracking, disciplined governance, and a change control model aligned to delivery commitments, especially important in overlapping release trains where delays can cascade across waves.

Repeatability designed for multi-state scale

Multi-state success depends on reuse and controlled variation. The program scaled delivery by prioritizing consistent execution patterns across workstreams and release waves, enabling throughput gains without proportional increases in delivery friction.

Fit-for-purpose delivery for mid-market carriers

Large delivery models can introduce layers of coordination overhead that mid-market carriers cannot staff or sustain. Stratus's model emphasized continuity, stakeholder alignment, and practical execution discipline, critical to sustaining momentum and trust in multi-year transformations.

Continuity and consistency across the engagement

Continuity, including consistent leadership engagement and stable delivery teams, supported trust-building and reduced transition overhead over the course of the transformation.

SECTION 08

Post-Go Live Support & What's Next

08

With the state rollout engine operating at scale, Horace Mann is increasingly able to shift focus from state enablement execution to broader platform maturity and modernization priorities that often follow successful core adoption.

◆ KEY TAKEAWAY

When rollout cadence becomes predictable, carriers can redirect transformation energy from rollout execution to continuous improvement and modernization across the insurance value chain.

Horace Mann has accomplished significant progress in expanding InsuranceSuite adoption across its footprint. As the program continues to mature, Stratus remains a collaborative partner, supporting Horace Mann's team as needed to sustain momentum and advance future modernization goals.

ABOUT STRATUS

Stratus, an Infosys company and a specialized P&C transformation partner, helps P&C insurers modernize core insurance operations while maintaining business continuity through transformation.t Combining deep insurance expertise with proven delivery models, we support Guidewire Cloud migrations, platform modernization, and optimization across the Guidewire ecosystem, helping insurers modernize with confidence.

Our domain-driven frameworks, CloudReady accelerators, and phased delivery approach reduce risk, accelerate time-to-value, and keep critical operations running smoothly. Backed by Infosys, Stratus delivers tailored services spanning core systems, data, analytics, development, and support. Together with Infosys and Topaz, we help insurers improve operational performance and unlock AI-driven business value. For more information, please visit www.stratustech.com and follow Stratus on LinkedIn.

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