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# *Speeding up development in the fast-moving insurance market*

*Consulting  
Insurance*

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A large insurance firm successfully accelerated the deployment of its Guidewire implementation to reach new customers with new products and services in all 50 states.

## *Client's challenge*

A direct mutual insurer carrier servicing customers in all 50 states was modernizing its core systems by implementing the full suite of Guidewire products to support all lines of its personal insurance business. The problem: the pace of the transformation was too slow for a marketplace increasingly fast-moving and competitive. The company realized that it would need guidance and assistance to achieve a full Guidewire implementation—extending beyond its existing ClaimCenter implementation to include the platform's PolicyCenter and BillingCenter—on a much more aggressive schedule.

In its current state, the system wouldn't help the company migrate lines of business such as homeowners, dwelling, ocean marine, primary passenger auto (as well as other vehicle types), and personal umbrella insurance, a goal it hoped to achieve as quickly as possible.

## *PwC's Advisory solution*

After two bidding processes—one for the PolicyCenter implementation and one for BillingCenter—the insurance company's CIO engaged PwC, in part because we had a complete team that had just completed a similar engagement ready to bring its experience to the project quickly. With PwC's Agile methodology serving as the foundation for the project, the team included Scrum professionals to oversee rapid development, business analysts, and configuration, integration, and data conversion advisors. They began collaborating with the multiple project sponsors controlling the project from the company's business and accounting departments to develop and help corroborate the desired future state of the Guidewire system.

During our research, we sat in at call centers and talked to front-line customer reps to determine their challenges, document the current state of the systems, and determine which systems we would need to replace and which we would need to interact with going forward. We prioritized the backlog of development and defined high-level requirements for all the functionality we would need to build for each line of business, studying up to 400 user stories for each line.

Using Agile methodology and software Scrums was critical to increasing the pace of the project. Rather than taking up to six months to help build a complete implementation and spending several more months testing and refining it, the scrum technique finishes subsets of the implementation in four-week “sprint” increments that can be demoed and refined on a rolling schedule to keep the entire project progressing at a rapid clip.

We also maintained multiple workstreams in project management, business analysis, configuration, integration, data conversion, and quality assurance, all led by advisors with previous Guidewire experience. We were able to focus on three lines of insurance products—homeowner, ocean marine, and personal umbrella—simultaneously and proceeded to deploy personal automotive insurance sales systems in 45 states—each with its own rules—in staggered rollouts. We had up to 60 advisors working at any given time, working collaboratively with company subject matter experts across all 50 states to help establish that the Guidewire system would be compliant in every location where sales were being made.

### ***Impact on client’s business***

PwC was able to offer the company guidance and advice on industry-leading practices from both a business and a technical perspective to help it achieve a successful Guidewire implementation. Our configuration, business systems analysis, development and integration experience were brought to bear to make the project work. Today the company can get new products into the market exponentially faster. While historically it took up to 18 months to create a new insurance product and roll it out to the front line salespeople, it now takes as little as three months, thanks in great part to the successful deployment of PolicyCenter. At the same time, training time for those salespeople can be cut from six months down to a remarkable three weeks.

PwC helped the company achieve these kinds of successes by focusing not just on the software and the systems but by looking at the business transformation as a whole, identifying potential risks and rewards and prioritizing the work to get the most of the new system as soon as possible. By deploying a cross-functional team that could analyze the enterprise as a whole, we helped the company achieve what it set out to accomplish: bring new products to the market faster and more efficiently.

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