

Guidewire Services 2026 RadarView™

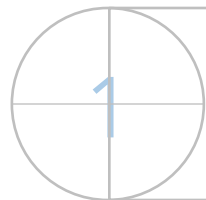
Accelerating intelligent insurance
operations through Guidewire
Cloud adoption, AI innovation, and
continuous value realization

August 2026

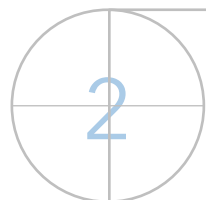
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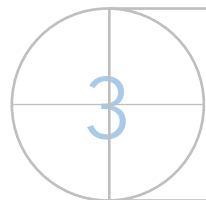
About the Guidewire Services 2026 RadarView



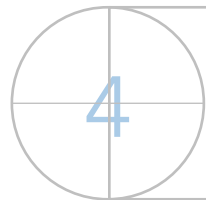
The *Guidewire Services 2026 RadarView* is a companion report to the *Guidewire Services 2026 Market Insights*. While the Market Insights report examines enterprise priorities, market developments, and modernization trends across the Guidewire ecosystem, this RadarView focuses on supply-side trends and evaluates service providers' capabilities in delivering Guidewire services.



Avasant evaluated leading service providers using a rigorous methodology, assessing capabilities across the key dimensions of practice maturity and future-proofing. The assessment considers Guidewire expertise, cloud migration capabilities, delivery strength, industry solutions and accelerators, client success, and partner ecosystem investments.



The *Guidewire Services 2026 RadarView* provides an in-depth assessment of service providers supporting insurers across Guidewire PolicyCenter, BillingCenter, ClaimCenter, InsuranceSuite, Guidewire Cloud Platform, and related Guidewire solutions. Based on our methodology, providers are categorized into four segments: leaders, innovators, disruptors, and challengers.



To support insurer decision-making, Avasant provides a comprehensive overview of each featured provider, including practice scale, certifications, key assets and accelerators, partnerships, service capabilities, sample clients, and case studies. This is complemented by an analyst's assessment of each provider's strengths and market positioning across the evaluation dimensions.

Key reports of Avasant's Guidewire services research



Market Insights™ 2026

This report provides a comprehensive overview of the Guidewire services landscape. It explores evolving market dynamics, analyzes key transformation trends, and offers insights into the future outlook for AI-driven, embedded, and customer-centric Guidewire ecosystems.



RadarView™ 2026

This report examines how leading service providers are delivering Guidewire services. It covers key supply-side trends and features a deep-dive analysis of providers that Avasant has recognized for their excellence and innovation in the space.



Executive summary

Defining Guidewire services

Key definitions

Guidewire platform

Guidewire is a comprehensive cloud-based insurance platform designed for property and casualty (P&C) insurers, offering integrated solutions for core insurance operations.

The platform includes modular applications for underwriting, policy management, claims processing, billing, customer engagement, and analytics, enabling insurers to streamline operations, enhance customer experience, and accelerate digital transformation. Guidewire's flexible architecture supports integration with third-party systems, regulatory compliance, and deployment across multiple geographies.

Guidewire services

The Guidewire services considered in this report are consulting services, including business transformation, strategy, implementation, and related solution and delivery services.

Guidewire is an integration of two product classes



Core products

Core products include InsuranceSuite and InsuranceNow, having modules centered around insurance operations (such as policy management, billing, underwriting, and claims).



Data platforms & analytics

These span advanced data management and analytics capabilities for real-time reporting, data analytics, business intelligence, and actionable insights.

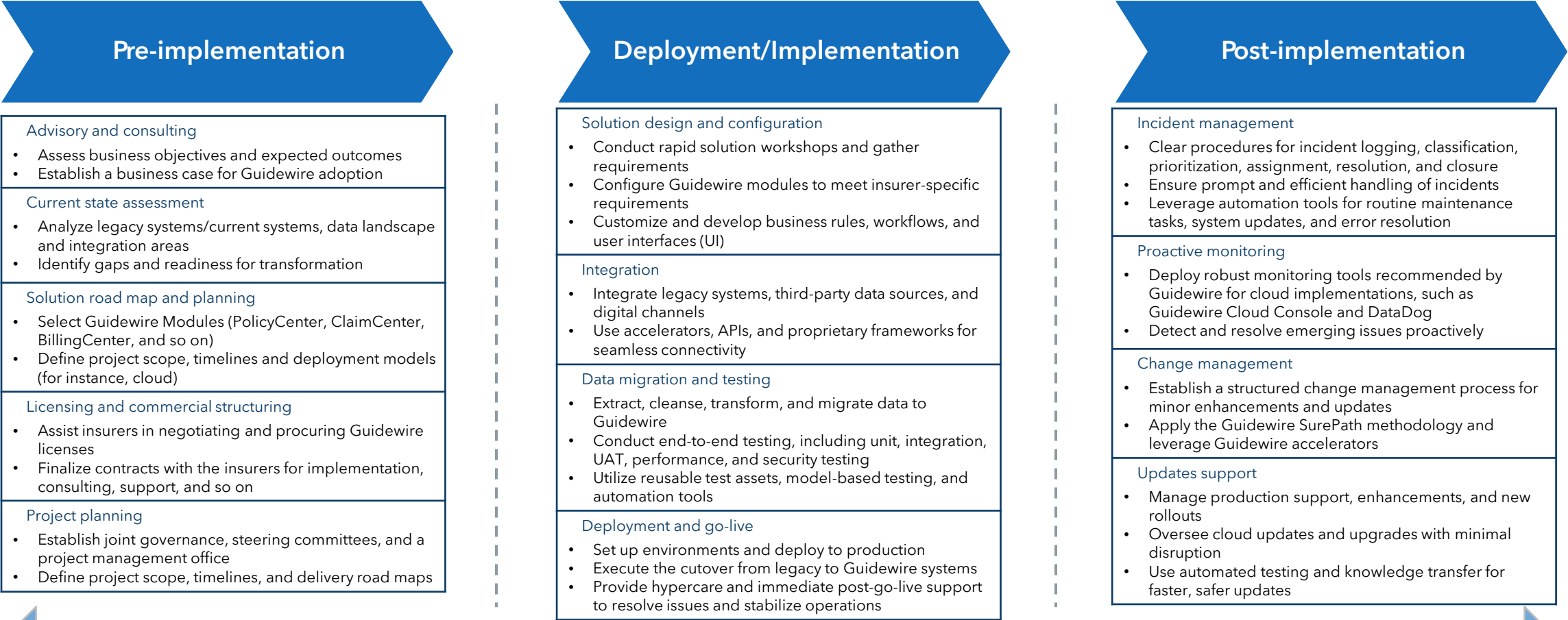
Criteria and scope

- To qualify for the current assessment, a service provider should be an **empaneled Consulting Partner**, that is, it should provide consulting and implementation services as defined within the Guidewire PartnerConnect program.
- The scope of this report includes the following:
 - Geography: Global
 - Insurance line of business: P&C insurance
 - Services: Specializations (Guidewire capabilities)

Assessment objective

- Identify and benchmark leading service providers with proven Guidewire capabilities.
- Evaluate providers' ability to deliver end-to-end Guidewire services: consulting, implementation, integration, migration, managed services, and innovation.

Guidewire services value chain



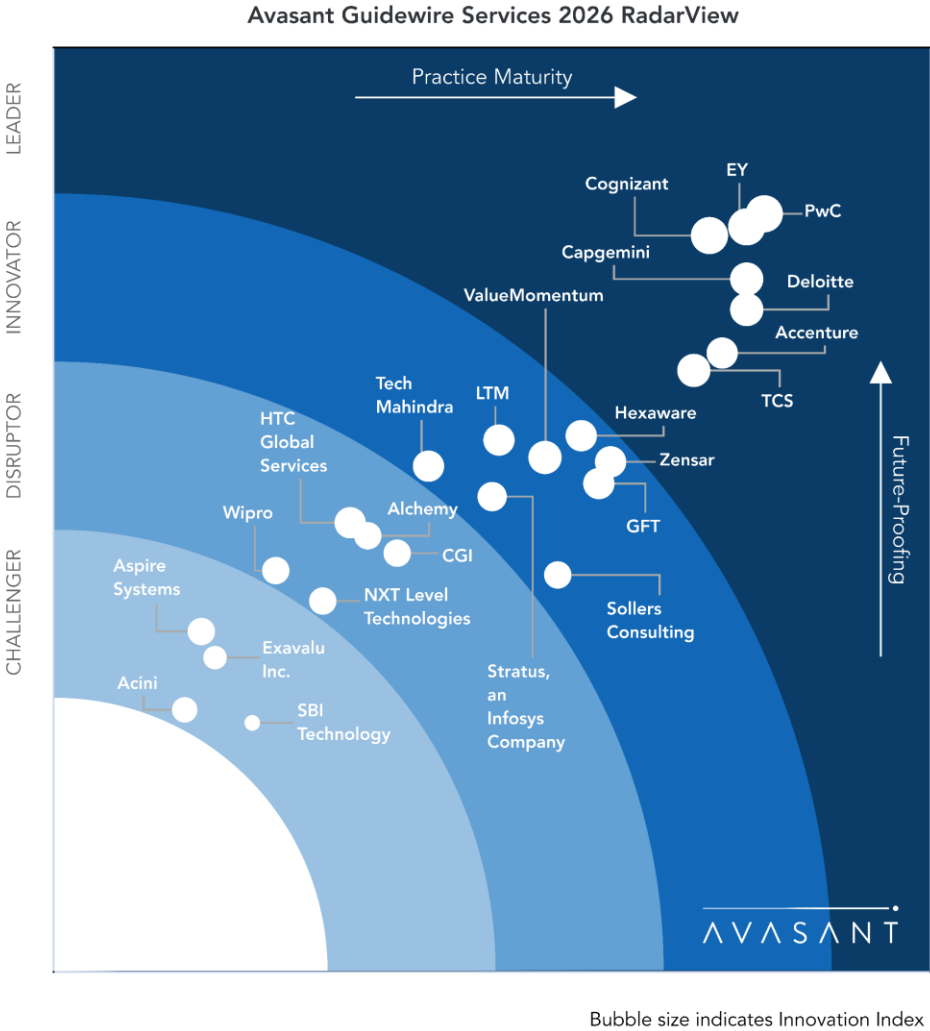
 **Powered by the technical architecture of Guidewire Cloud technology**

Consulting Partners' capabilities



	Specializations	Guidewire specializations certify partners with proven expertise in specific products and regional implementations
	Extensions	Specialized tools, integrations, or data model changes to enhance and customize Guidewire InsuranceSuite

Avasant recognizes 24 top-tier service providers supporting the insurance industry in Guidewire transformation



Note 1: Assessments for Accenture, Alchemy, Aspire Systems, Capgemini, CGI, Deloitte, EY, Exavalu, GFT, HTC Global Services, NXT Level Tech, SBI Technology, Sollers Consulting, Tech Mahindra, and Wipro were conducted solely on the basis of public disclosures and market interactions.

Note 2: Please refer to Avasant’s *Guidewire Services 2026 RadarView* for a detailed analysis of the service providers and supply-side trends.

Key Guidewire services trends shaping the industry

Key drivers



Approaching end-of-support for on-premises Guidewire is accelerating insurers' demand for cloud migration and modernization



Demand for faster product innovation is driving Guidewire transformations with the adoption of APD, Jutro, and low-code features



Complex commercial, specialty, and workers' compensation lines are emerging as significant areas of Guidewire modernization demand



Rising claims complexity is driving insurers toward automated, digital claims modernization through Guidewire ClaimCenter



Data, automation, and AI are increasingly becoming strategic extensions of Guidewire's core modernization

Enterprise response

P&C insurers are migrating PolicyCenter, ClaimCenter, BillingCenter, and other Guidewire assets from on-premises to Guidewire Cloud, using the transition to remediate legacy customizations, integrations and data. Cloud programs increasingly serve as broader modernization platforms, with carriers adopting standardized capabilities, analytics and digital services alongside core migration. Carriers are also sequencing migrations by application or LOB, enabling phased modernization beyond core replatforming.

P&C insurers are adopting APD and Jutro to accelerate product development and digital delivery, using low-code capabilities to reduce development effort and shorten time-to-market. Recent programs demonstrate APD-enabled product redesign and conversion alongside faster development of digital customer and distribution journeys. Insurers are increasingly using these capabilities to standardize product configuration and reduce reliance on bespoke development, while enabling greater participation from business and product teams.

Guidewire programs are increasingly extending into complex commercial, specialty and workers' compensation businesses, spanning policy, underwriting, billing and claims. Recent implementations include workers' compensation (WC)-led deployments expanding into commercial and special-risk lines, specialty claims modernization and multiline commercial programs.

Claims transformation is becoming a strategic focus, with insurers redesigning operating models around greater automation, faster processing and improved customer experience. ClaimCenter is enabling digital first notice of loss (FNOL), workflow orchestration and standardized claims processes, with recent programs expanding capabilities across lines of business (LoBs) and geographies. Analytics and automation are increasingly being integrated to improve decision-making, claims visibility and adjuster productivity.

Core modernization is increasingly serving as a foundation for more intelligent insurance operations, with insurers combining Guidewire with data platforms, analytics, automation and emerging AI capabilities. Recent programs demonstrate investments in real-time data, automated workflows, predictive insights and AI-enabled underwriting and claims, extending Guidewire's role beyond system modernization into decision support and operational execution.



Guidewire services: State of the market

Approaching end-of-support for on-premises Guidewire is accelerating insurers' shift to Guidewire Cloud as the foundation for modernization

As on-premises support winds down, P&C insurers are migrating to Guidewire Cloud, using the shift to retire legacy customizations, adopt continuous releases, and build a foundation for analytics, digital, and AI.

What this means for insurers



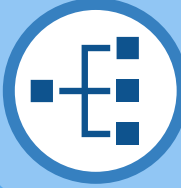
From upgrades to continuous release

On-premises upgrade cycles give way to Guidewire's multi-release cloud cadence, keeping carriers current without disruption.



Remediation during migration

Carriers use the move to clean up legacy customizations, integrations, and data, reducing technical debt.



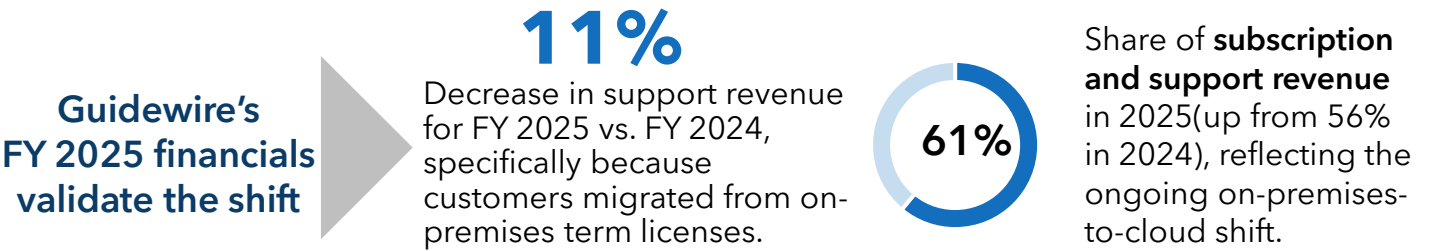
Phased by application or LoB

Insurers sequence migrations by module, line of business (LoB), or geography rather than massive overhauls.



Bundling capabilities alongside migration

Cloud programs include bundling of standardized capabilities, analytics, and digital services alongside core migration.



Select examples of P&C insurers migrating to Guidewire Cloud



Zurich Group Germany, in August 2026, announced it is migrating its entire core platform to Guidewire Cloud, leveraging agentic AI capabilities and Guidewire Jutro to accelerate its digital strategy.



Donegal Mutual Insurance Company announced, in March 2026, the migration of its Guidewire claims, billing, and policy administration systems to Guidewire Cloud Platform.



Texas Windstorm Insurance Association recently migrated InsuranceSuite from on-premises to Guidewire Cloud Platform to simplify core and IT operations.

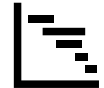
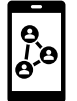
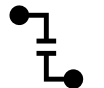


NFU Mutual, in January 2026, announced it is moving its core insurance operations to Guidewire Cloud Platform to further improve customer service.

Cloud migration has become the primary Guidewire transformation demand pool and, increasingly, the foundation on which insurers build their broader data, digital, and AI agendas.

Demand for faster product innovation is driving the adoption of APD, Jutro, and low-code features across Guidewire transformations

P&C insurers are adopting Advanced Product Designer (APD) and Jutro to accelerate product development and digital delivery; cutting development effort, standardizing configuration, and compressing time-to-market

Non-APD (traditional) Guidewire configuration	Guidewire-enabled (APD / Jutro / low-code)
 Product build: Hand-coded and IT-heavy, taking months per product change	 Business-user-friendly, metadata-driven design that auto-generates product code, UI, and entities
 Existing lines of business: Costly, disruptive reimplementation required to modernize legacy lines	 Non-APD products converted to APD in ~6-8 weeks, preserving business logic
 Digital experience: Bespoke portals, expensive and slow to update	 Jutro apps and micro-frontends creating unique experiences for any user, line, and channel
 Change and upgrade: Custom configuration breaks version upgradeability over time	 One source of product metadata keeps integrations and digital experiences in sync

Select examples of insurers leveraging APD and Jutro ecosystems



CNA modernized its digital ecosystem using Guidewire Cloud Platform, Jutro, and APD, becoming the first insurer to go live via APD conversion and cutting product launch times by over 60%.



Beneva adopted Guidewire's Jutro Digital Platform to build its first notice of loss and end-to-end digital claims process, improving the customer experience throughout the claims journey.



San Cristóbal Seguros leveraged Guidewire APD to accelerate product rollout, reducing development times and improving product understanding across its insurance offerings.

Product agility is becoming a primary Guidewire modernization outcome. Guidewire programs are increasingly judged on speed-to-market and business-user autonomy, not core replacement alone.

Complex commercial, specialty, and workers' compensation lines are emerging as significant areas of Guidewire modernization demand

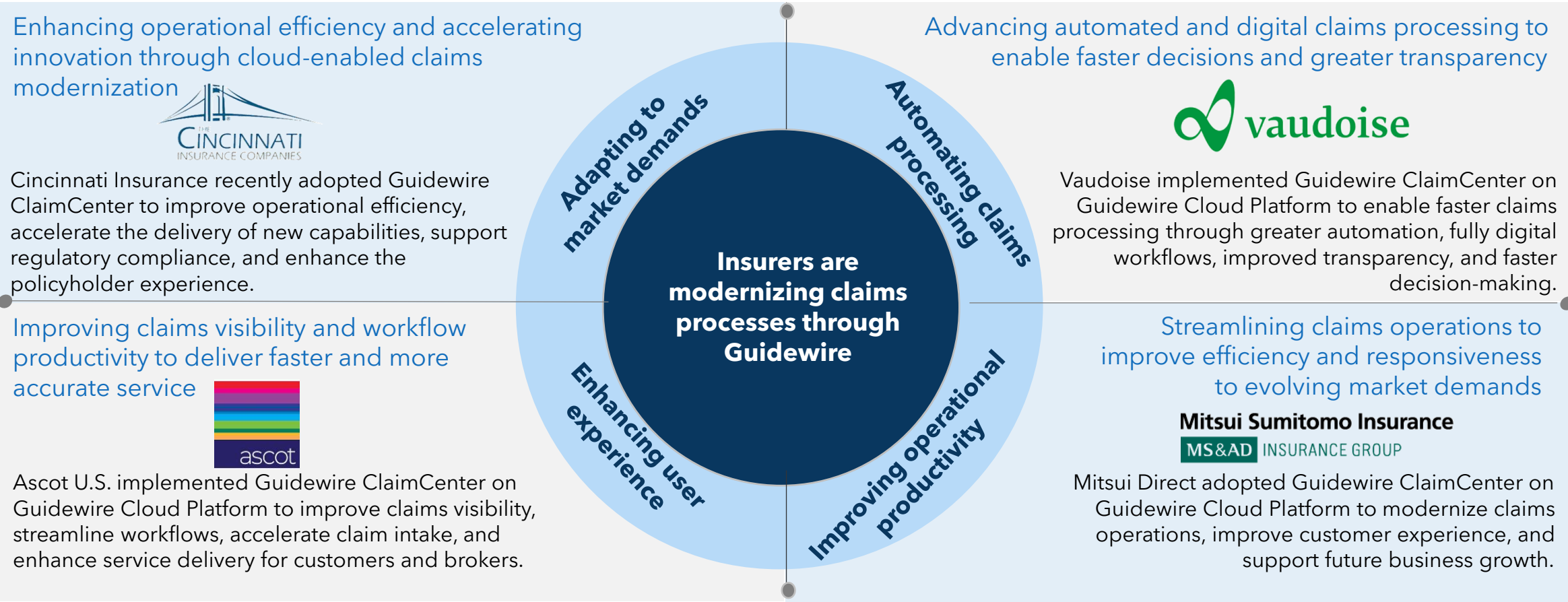
The growing complexity of specialty, Excess and Surplus (E&S), commercial, and workers' compensation lines is driving demand for modern core platforms that enable better risk decisions, operational resilience, and sustainable growth.

Enterprise challenges	How Guidewire solves these	Illustrative examples
 Fragmented, M&A-accumulated claims systems slow settlement and obscure data	Consolidating claims onto a single cloud core streamlines handling and unlocks real-time claims data	 Markel modernized specialty claims operations by implementing ClaimCenter on Guidewire Cloud, reducing system maintenance burdens while improving analytics and operational efficiency.
 Complex, high-value risks demand precise underwriting that rigid legacy systems cannot support	Modernizing policy administration and underwriting sharpens risk selection and improves combined ratio	 HDI Global adopted Guidewire PolicyCenter on Guidewire Cloud to streamline policy administration and support data-driven underwriting decisions that enhance risk selection and profitability.
 The most complex lines are the hardest to configure and riskiest to replace	A phased, line-by-line full-suite rollout de-risks migration by starting with the most complex line	 Amerisure adopted a line-by-line Guidewire Cloud transformation, launching with its Workers' Compensation business to de-risk implementation and establish a foundation for broader modernization.
 Aging, single-line legacy systems constrain agility and raise maintenance burden	Implementing a purpose-built cloud core restores agility and shifts maintenance to the platform	 Montana State Fund adopted Guidewire Cloud to modernize its technology foundation, offloading platform maintenance while improving agility, resilience, and access to innovation.

Facing fragmented claims, complex underwriting, risky core replacement, and clunky distribution, specialty, E&S, and workers' comp insurers are turning to Guidewire to modernize their most complex lines.

Rising claims complexity is driving insurers toward automated, digital claims modernization through Guidewire ClaimCenter

Insurers are redesigning claims operations around faster intake, automated workflows, standardized processes, and improved claims visibility, with Guidewire ClaimCenter increasingly serving as the modernization backbone.



Recent ClaimCenter deployments indicate that insurers are modernizing claims operations to improve automation, accelerate processing, enhance operational visibility, and deliver more seamless customer experiences.

AI and automation are moving into the core of Guidewire programs, with intelligence being embedded directly in underwriting, claims, and service

Insurers increasingly expect Guidewire modernization to deliver intelligence, not just a system of record, Guidewire delivers this through agentic and predictive AI, grounded in insurance-specific context, running on the core.

Stage	Newer Modules	What they Bring
Pricing and rating	PricingCenter	Submissions arrive pre-ingested with risk data summarized and an AI-generated risk score; underwriters decide, AI preps
Underwriting	UnderwritingCenter	Predictive scores reach the decision inside the app; deploy rate changes in minutes, not months
Risk data	HazardHub	Estimated severity, flagged fraud signals, and recommended next steps ready on claim open
Claims and service	ProNavigator	Right answer on screen mid-call, drawn from the policy, regulations, and guidelines
Agentic AI	Qusar Agentic Framework	AI agents execute multistep insurance workflows using real-time policy, claims, and billing data

20%

Growth in written premium for underwriters using Predict

60%

Faster development with AI-powered assistants

Illustrative examples	
	Germania Mutual adopted Guidewire ProNavigator to equip underwriting and claims teams with AI-powered access to institutional knowledge, improving decision speed and service quality.
	USG Insurance Services adopted Guidewire HazardHub to automate coastal risk assessment, improving underwriting accuracy, pricing precision, and quote turnaround times.
	Donegal Mutual Insurance Company is embedding Gen AI into its Guidewire modernization journey, deploying AI solutions across claims operations and leveraging Guidewire's evolving AI capabilities.

The Guidewire opportunity is broadening from core replacement to a portfolio of intelligent applications. Insurers increasingly buy pricing, underwriting, risk, and service intelligence as part of the platform.



AVASANT

PwC profile

PwC: RadarView profile



Practice maturity ★★★★★

Future-proofing ★★★★★

Delivers Guidewire-led business transformation through AI-led frameworks and accelerators, data integrations, and insurance domain expertise.

Practice overview		Client case studies		
- Practice size: 3,000+ - Active clients: 60+ - Delivery highlights: A Global Strategic Guidewire partner with delivery capabilities across APAC, EMEA, LATAM, and North America		- Transformed a global commercial P&C insurance carrier's legacy PolicyCenter platform with Guidewire Cloud, improving operational efficiency, reducing technology complexity, enhancing developer agility, and enabling faster deployment of new insurance products. - Transformed the claims operations of the Canadian subsidiary of a UK multiline insurer through Guidewire ClaimCenter Cloud and data modernization initiatives, enabling greater automation, improved analytics, enhanced claims processing efficiency, and stronger customer outcomes. - Modernized a multinational Australian insurer's commercial lines platform through Guidewire PolicyCenter Cloud, consolidating multiple legacy systems, reestablishing program momentum, and creating a scalable foundation for future cloud transformation across the enterprise. - Implemented Guidewire PolicyCenter, ClaimCenter, and BillingCenter Cloud for an Irish general insurance carrier, consolidating fragmented operations, improving business agility, and supporting large-scale cloud-enabled transformation.		
26 Guidewire specializations		20,000+ Guidewire Certifications		
Key IP and assets		Key extensions/tech plug-ins	Sample clients	Product coverage
- Guidewire Cloud upgrade toolkit: An accelerator that automates Guidewire Cloud upgrades - Knowledge Assistant: A Gen AI assistant for Guidewire application insights - Conformance Analyzer: A tool that automates xCenter code review and reporting - Katalog2GT-UI: A tool that accelerates testing through automated script conversion		- Gig Insurance accelerator - General liability Quote and Buy digital experience template - Multiple product models for different lines in the US and UK - Commercial Umbrella Quote and Buy Digital Experience Template - Workers' Compensation Digital Experience Template - Accelerator for Microsoft Dynamics 365 for InsuranceSuite - Policy Contingency Autopilot Workflow Template	- A global commercial P&C insurance carrier - A Canadian subsidiary of a UK-based multiline insurance carrier - A multinational Australian insurance company - A general insurance carrier based in Ireland - An insurtech specializing in driving behavior analytics	- PolicyCenter - BillingCenter - ClaimCenter - InsuranceSuite - Guidewire Cloud - DataHub - DataHub+ - Migration Acceleration - Premier Go-to-Market - Technical Upgrades - Testing Standards - Digital - Jutro

PwC: RadarView profile

Analyst insights

Practice maturity



- PwC has established a large-scale and mature Guidewire practice supported by more than 60 active Guidewire clients and differentiates itself through deep Guidewire ecosystem involvement, with more than 265 Guidewire projects delivered since 2005, 27 Guidewire specializations, over 3,000 Guidewire-certified professionals, and participation in Guidewire's AI Agentic Platform Early Access program.
- It has also developed an extensive portfolio of marketplace extensions, industry-specific product models, digital templates, and AI-enabled assets supporting implementation, testing, claims automation, and cloud transformation initiatives. PwC is supported by a global network of 15 delivery centers across North America, EMEA, APAC, and LATAM, alongside dedicated Guidewire Cloud, Testing, Data and Analytics, Digital/Jutro, and AI Centers of Excellence.
- It has also embedded AI and automation across the Guidewire life cycle through solutions such as the Guidewire Gosu Assistant, Test Case Generator, Knowledge Assistant, Risk Detect, and AI Agentic Automation. Its network of over 14,000 insurance professionals worldwide enables the firm to execute complex, multicountry modernization initiatives for Tier I and Tier II insurers across personal, commercial, specialty, and reinsurance lines.

Future-proofing



Partner ecosystem

- PwC has built a comprehensive Guidewire ecosystem spanning hyperscalers, enterprise technology providers, low-code platforms, and insurtech partners to accelerate Guidewire Cloud transformation and extend InsuranceSuite capabilities. Strategic partnerships with AWS, Microsoft Azure/OpenAI, and Google Cloud Platform support multicloud deployments, AI-enabled development, cloud migration, and DevSecOps.
- Additionally, PwC partners with Salesforce, Appian, Esri, One Inc., Hi Marley, Weav.ai, Innoveo, Newgen, DvSum, Stripe, Microsoft Dynamics, and Oracle NetSuite to enhance underwriting, claims, payments, workflow automation, geospatial intelligence, and financial management.

Investments and innovation

- PwC is investing in AI-native Guidewire delivery through Gen AI accelerators, cloud migration IPs, and agentic automation capabilities to accelerate Guidewire Cloud adoption, streamline implementation and upgrade programs, reduce delivery effort, and improve operational efficiency across the Guidewire life cycle.
- Backed by its \$1B investment in the Microsoft Azure/OpenAI ecosystem, PwC is expanding its Guidewire capabilities through AI-powered assets such as Guidewire Gosu Assistant, Test Case Generator, Cloud Migration Factory, and AI Agentic Automation Suite, alongside continued investments in cloud operating models, global delivery centers, Guidewire certifications, and ecosystem partnerships.



Appendix: About RadarView

Guidewire Services 2026 RadarView assesses service providers across the following dimensions

Practice maturity

- This dimension considers the current state of a provider's Guidewire services practice in terms of its strategic importance for the provider, maturity of offerings and capabilities, and depth of client engagement.
- The crucial aspects in this dimension are the scale and depth of the Guidewire client base, breadth of services across PolicyCenter, BillingCenter, ClaimCenter, InsuranceSuite, Guidewire Cloud, and other data modules, use of proprietary/partner tools and accelerators, and quality of talent and execution capabilities.

Future-proofing

This dimension evaluates how the provider is preparing for the future by combining initiatives across the investments and innovations and the domain/partner ecosystem defined below:

- *Investment and innovation:* This dimension measures the strategic direction of the provider's investments and resultant innovations in Guidewire services, cloud migration, implementation automation, testing, data conversion, integration, and managed services. The critical aspects include both organic and inorganic investments toward capability and offering growth, technology development, talent development, and innovative solutions developed with strategic partners.
- *Domain/Partner ecosystem:* This dimension assesses the nature of the provider's ecosystem partnerships, including its Guidewire relationship, objectives of partnerships such as codevelopment and co-innovation, and engagement with cloud providers, insurtechs, data and analytics firms, and industry associations. Vital aspects include joint development programs, go-to-market approaches, solution integration, and the overall depth of partnerships.

Note: As innovation becomes a critical provider selection criterion for enterprises, we have also included an "Innovation Index" in the RadarView representation. This index is derived from the provider's investments in IP, technology partnerships, domain partnerships, service and model changes, and training and development. It also incorporates market feedback about the provider's innovative approaches during engagements.

Research methodology and coverage

Avasant based its analysis on several sources:

Public disclosures

Publicly available information from sources such as Securities and Exchange Commission filings, annual reports, quarterly earnings calls, Guidewire official disclosures, and executive interviews and statements

Market interactions

Discussions with enterprise executives leading digital initiatives and influencing service provider selection and engagement

Provider inputs

Inputs collected through the service provider capability decks and structured briefings from June 2026 to August 2026

Of the 43 service providers assessed, the following are the final 24 featured in the *Guidewire Services 2026 RadarView*:



Note: Assessments for Accenture, Alchemy, Aspire Systems, Capgemini, CGI, Deloitte, EY, Exavalu, GFT, HTC Global Services, NXT Level Tech, SBI Technology, Sollers Consulting, Tech Mahindra, and Wipro were conducted solely based on public disclosures and market interactions.

Reading the RadarView

Avasant has recognized service providers in four classifications:



Leaders show consistent excellence across all key dimensions of the RadarView assessment (practice maturity and future-proofing) and have had a superior impact on the marketplace. These providers have shown true creativity and innovation and have established trends and best practices for the industry. They have proven their commitment to the industry and are recognized as thought leaders in their space, setting the standard for the rest of the industry to follow. Leaders display a superior quality of execution and a reliable depth and breadth across verticals.



Innovators show a penchant for reinventing concepts and avenues, changing the very nature of how things are done from the ground up. Unlike leaders, innovators have chosen to dominate a few select areas or industries and distinguish themselves through superior innovation. These radicals are always hungry to create pioneering advancements in the industry and are actively sought after as trailblazers, redefining the rules of the game.



Disruptors enjoy inverting established norms and developing novel approaches that invigorate the industry. These providers choose to have a razor-sharp focus on a few specific areas and address those at a high level of granularity and commitment, which results in tectonic shifts. While disruptors might not have the consistent depth and breadth across many verticals like leaders or the innovation capabilities of innovators, they exhibit superior capabilities in their areas of focus.



Challengers strive to break the mold and develop groundbreaking techniques, technologies, and methodologies on their way to establishing a unique position. While they may not have the scale of the providers in other categories, challengers are eager and nimble and use their high speed of execution to great effect as they scale heights in the industry. Challengers have a track record of delivering quality projects for their most demanding Global 2000 clients. In select areas and industries, challengers might have capabilities that match or exceed those of the providers in other categories.

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