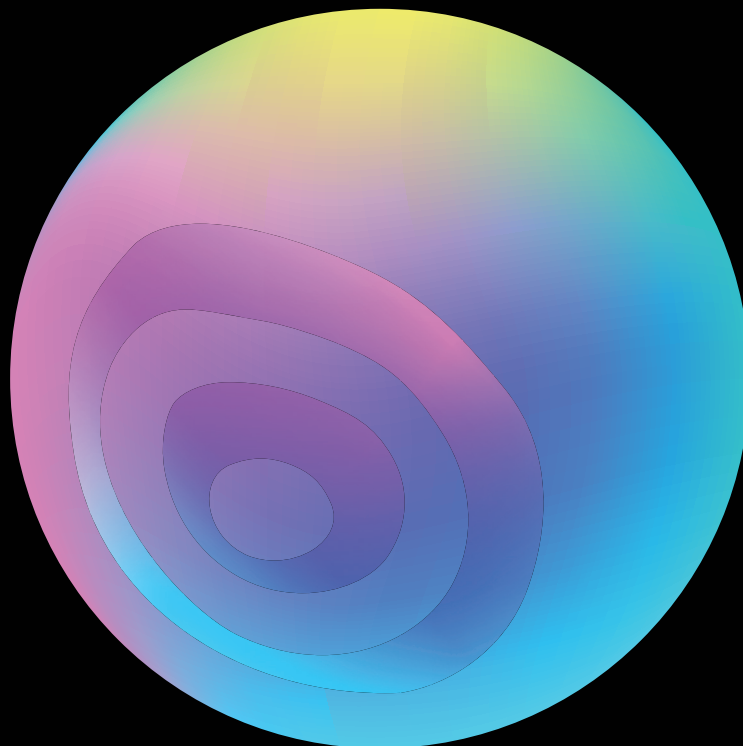



Deloitte.



**The modern solution for
insurance carriers**
Designed for the insurance industry

INSURCLOUD



To keep pace with a rapidly changing environment, you may find you need to transform your core operating systems—and quickly.


Deloitte's InsurCloud meets your transformation needs with a suite of customizable features and a pre-built accelerator designed specifically for the local insurance market.

InsurCloud provides end-to-end insurance transactions, including quote and bind, policy maintenance and renewal, billing and payments, and claims administration, with market-specific auto and property products, underwriting rules, and rating rules aligned with national industry standards and regulations.

In addition, a built-in innovation layer allows you to take advantage of current and emerging innovations in the insurance space.

You can opt to have InsurCloud hosted in the cloud, managed by Deloitte, or both. This gives you complete flexibility to tailor our solution with the needs of your organization.

InsurCloud uses best-in-class solutions to power its accelerator and service bundles, with Guidewire's insurance suite as its core system software and Amazon Web Services as its infrastructure provider.



Choose InsurCloud for:



**Improved certainty
of delivery**



Flexible service model



**Access to ongoing
innovation**



**Alignment with the
industry requirements
of the local market**

Key features

The following features are pre-configured for the P&C insurance industry, which helps accelerate delivery, reduce risks, and provide a greater certainty of outcome:



Products and rating

- Auto and property products.
- Underwriting, product, availability, and eligibility rules.
- Rating framework.



Billing

- Basic billing and payment plans set-up.
- Automatic billing-account creation.
- Customizable delinquency workflow.
- General ledger integration.



Integrat

- Integration with third vendors for broker m financial transactions: check), data collectio score, address, home data), and claims esti



Policy

- Policy administration covering the full policy lifecycle: quote, bind, policy issuance, servicing, rewrite, reissue. Standard and automatic policy renewals.



Claims

- Digitally enabled first notice of loss claims. End-to-end claims administration, including integration with policy and billing.



Docum

- Triggers for policy, bi and claims documen
- Generation and stora of documents.
- Declarations, cancell and liability slip temp

Integrations

third-party
broker management,
connections (e.g., EFT,
data collection (e.g., credit
score and vehicle
valuation estimation.



Broker management system and quoting vendor enablement

- Real-time quoting and policy uploads and downloads using popular quoting vendors and broker management systems.



Reporting and data management

- Data reporting solution implemented to handle operational and regulatory reporting.

Documents

Policy, billing,
statements,
contract storage

Renewal letters,
templates.



Broker management

- Broker hierarchy.
- Broker commission.
- Broker bill.



Innovation

- First notice of loss claims enabled through chatbot.
- Artificial intelligence-driven fraud detection and pricing estimation.
- Live video chat for customer service representatives and adjusters.

InsurCloud helps you:



Stay ahead of the curve, with access to current and emerging industry technology.



Reduce risk and increase speed to market with a pre-built accelerator for policy, billing, and claims already aligned with the local market.



Reduce pricing discrepancies and increase customer satisfaction through real-time policy quote and bind, enabled by the integration of quoting vendor and broker management systems.



Improve underwriting accuracy through pre-built integrations with third-party service providers, ensuring you bind the right business.



Ensure future agility and stay up-to-date with changes

with hosting and application management support services.



Lower the total cost of ownership and minimize disruption to the organization through cloud-hosting and application management support services.



Reduce operating cost by driving efficiencies enabled by straight-through processing of quotes.



Reduce upfront capital expenditure by shifting cost to operating expenditure through Deloitte's application management support services.

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