

SOLUTION OVERVIEW

OpenText™ Exstream Accelerators for Guidewire InsuranceSuite™

Automate the design and delivery of highly personalized policyholder communications, for digital and print channels, within Guidewire's policy and claims environments.



**Improve
policyholder
experience,**
reduce churn



**Increase agent
productivity**



Reduce costs

Customer experience has never been more important and digital transformation is a top initiative for most insurers. Your policyholders probably don't spend time imagining how your communication processes interact with the underlying systems—including those for policies, underwriting, billing, and claims—that support your business. Many, however, will expect instant quotes and count the minutes that it takes to get a response after filing a claim.

In order to attract new customers and keep your current base happy, you need to provide exceptional experiences across the entire customer journey. From a new application to providing policy documents and renewal statements and navigating the all-important claims process, it must be frictionless, connected, personal and digital-focused. Whether you are focused on property and casualty (P&C), life, or specialty lines, now is the time to modernize your Customer Communications Management (CCM) solution.

Combining Guidewire InsuranceSuite and Exstream gives business users control over the design, management and delivery of personalized customer communications—increasing efficiency and enabling insurers to quickly shift from print to digital communications.

Make the most of every customer touch point with targeted and personalized message including quotes, proposals, contract binding, onboarding, cross selling, fraud/compliance prevention, dynamic billing statements, and claim estimates.

Transition to Actionable Customer Conversations

Exstream and Guidewire can provide a combined, best of breed customer experience solution to help insurance companies improve operational efficiencies while delivering effective digital communications. Exstream provides a complete set of application accelerators to create meaningful communications for insurer's core policy administration processes and integrated systems: marketing, sales, underwriting, policy issuance, billing, and claims management.

Guidewire implementation with Exstream allows the automation of improved customer engagement conversations across digital channels. While your core processes have been automated across interactive and transactional work streams, Exstream extends the processes for insurers to deploy cross-channel communications from core processing of sales quotes, proposals and policy contracts, to dynamic multi-line policy statements, to claims FNOL-to Settlement. Enabling your lines of business with the ease of creation, assembly, and delivery of time-sensitive communications for actionable customer responses using new digital channels accelerates productivity while rapidly responding to customer demands, and improved Net Promoter Scores (NPS). digital economy.

Exstream optimizes customer conversations and business transactions with clear and concise language that is compliant, accurate, and controlled. By leveraging best-practice "Designed for Experience" templates, you can apply modernized cross-channel communications across your core policy administration processes to not only accelerate customized contracts by jurisdiction, but also drive new services campaigns triggered by inquiry type while delivering communications designed for action. Such as personalized video messaging for client onboarding and self-service training instructions Enable email alerts to mobile workers requesting missing or compliantrequired information, reduce fraud through automated claims FNOL, reduce postage through digital signatures, and enable access to dynamic premium bills across mobile devices.

Significantly improve your customers' experience

Better engage customers through highly personalized omni-channel print and digital communications that are have the same look and feel in all delivery channels. Easily capture, repurpose, and integrate data from Guidewire InsuranceSuite to enable real-time triggers from the front office to start back office processes for multichannel customer communications.

Increase productivity

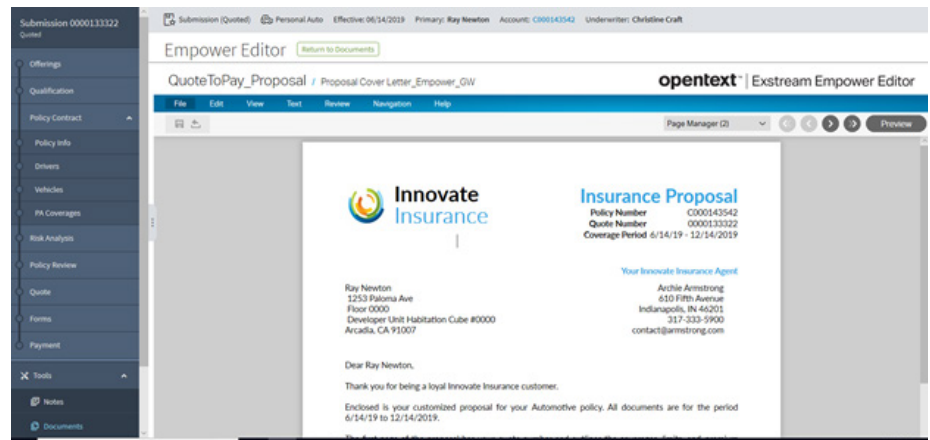
Improve agent productivity due to a single, integrated policy and claims environment leveraging automation and workflow capabilities.

Streamline business processes by integrating customer communication platforms and applications. Automate workflows and eliminate error-prone manual steps and leverage data-driven dynamic assembly and routing to enable straight-through processing that improves efficiency and reduces costs.

You're in good company

- 9 of the top 10 Fortune 500 life insurers use OpenText CCM solutions
- 7 of the top 10 Fortune 500 P&C (stock) insurers use OpenText CCM solutions
- 5 of the top 10 Fortune 500 P&C (mutual) insurers use OpenText CCM solutions

More than 45 joint customers with Guidewire



Create personalized communications from ClaimCenter and PolicyCenter

Reduce costs

Lower costs with increased automation of paper-based processes while consolidating multiple documents into a single delivery model based on customer preference. Plus, you can avoid many paper-based costs by transitioning to digital communications.

Reduce annual software maintenance and labor costs through application consolidation and standardization, using a single, enterprise-wide CCM platform.

Real-World ROI

Exstream customer communications are proven to fuel profitable business. Our customers see real-world benefits, like reducing document:

- Processing time by an average of 77 percent
- Production costs by \$1.5 million per year
- Maintenance costs by more than 58 percent a year
- Inventories (templates) by more than 75 percent

Plus, Exstream has helped customers, on average, reduce postage and paper costs by more than \$1 million per year. In fact, enterprises find that investing in customer communication management quickly pays for itself. Modernizing communications from Exstream and Guidewire not only helps you create better customer relationships, it can have a direct, positive impact on your bottom line.



Why Guidewire?

Guidewire serves 260 insurers around the world and we have over 45 joint customers. Guidewire provides flexible core systems that enable you to deliver insurance the way in which you've always wanted. Guidewire serves one industry—Insurance P&C—and focuses on one challenge: enabling you to replace your legacy core systems. You can be confident of success because of Guidewire's exceptional track record.

OpenText offers Consulting Services, Managed Services and Learning Services to support customers with digital transformation and optimize their investment in OpenText software and solutions. Passionate about Customer Experience, OpenText brings together the world's largest certified team of OpenText solution professionals to help customers build and execute on their digital strategy.

Consulting services include:

- Change enablement and adoption
- Experience Advisory Services
- Implementation Services
- Integration Services
- Modernization
- On-Premises, Cloud and Hybrid Managed Services
- Success Packages
- Training (classroom, virtual, certification)

About OpenText

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