Across a wide range of industries, consumers expect to have digital and self-service options available to handle more interactions and transactions, including mobile apps and intuitive portals. Within insurance, 80% of customers are willing to use digital and remote channels for a broad range of tasks and transactions, according to EY’s 2014 Global Consumer Insurance Survey.

Policyholders are comfortable using their smartphones, tablets or desktop devices to:

- Manage their accounts and profiles
- Get quotes
- Pay bills
- Submit claims and receive notification of claim status
- Find an agent
- Request roadside assistance
- Access key contact information

Agents, adjusters and internal insurance personnel also expect to have portals and mobile apps available to handle a range of basic tasks.

With more than 140 million smartphone users in the US and nearly 500 million worldwide, mobile platforms are no longer an afterthought for businesses. That’s why many companies have embraced “mobile first” thinking. And that’s why insurers are investing to extend their core applications and advanced Guidewire platforms via customer- and agent-facing portals and apps.

The critical question is how to start on a journey that will deliver the desired results. Insurers must define the right digital and mobile strategies, choose the right technology solutions and platforms, and deliver the high-quality features and consistent experiences their users expect. And they must deliver those experiences seamlessly across a range of devices and channels, including apps and portals that work effectively on tablets, laptops, smartphones and desktops.
EY’s mobile and portal services for Guidewire

80% Customers willing to use digital and remote channel options for different tasks and transactions

EY’s insurance professionals help insurers get more from their investment in advanced technology from Guidewire through customer and agent portals and mobile apps for policyholders, agents, claims adjusters and other stakeholders. Our approach is designed to help insurers increase customer engagement and drive profitable growth by tapping into the full potential of digital, mobile and portal platforms.

Our services include:

- **Digital and mobile strategy**: defining the business case and objectives for enabling digital channels, with innovation planning, benchmarking and leading practices assessment of current capabilities and long-term road-mapping
- **Mobile visualization and prototyping**: mock-up platforms to showcase user experience and key functionalities
- **Mobile app and portal development**: using the lightweight Guidewire Edge platform to build portals and mobile web applications on top of the core Guidewire application suite and other transactional systems
- **Full integration with back-end systems**

Typical functionality and features include:

- **Policyholder/customer portals and apps**: account management and quoting; bill payment; claims submission, online document lockbox, recommended repair centers, real-time status tracking; agent lookup and contact information; request roadside assistance
- **Broker/agent portals and apps**: obtain quotes, claims dashboards, survey feedback, repair monitoring, access to product information, lead management, licensing information updates, communication with carriers
- **Claims adjuster portals and apps**: remote assessments and data collection, quick settlements, claims activity notification; claims submission and tracking; agent contact; image and video capture and submission for incidents; voice note recording; claimant communications; integration with policy information; access repair cost database; estimation tool
- **Management reporting apps**: dashboards and reporting on policy production, loss and claims information, and other metrics by line of business and channel

EY also has the experience to help insurers take advantage of the latest features and capabilities for both mobile and portal environments, including:
Guidewire Mobile and Portal

• Voice activation and biometrics: authentication and transaction support
• Augmented reality: location awareness coupled with interactive overlays
• Location-based interaction: enabling mobile payments, mobile commerce, and multi-channel interaction (authentication, account validation)
• Responsive design: increased interoperability of the mobile platform across multiple device and operating system combinations
• Gamification: increased customer engagement through competitive and immersive experience
• Video: seamless and live support for customer interactions with customer service representatives

The business case for portals and mobile apps

The many benefits of mobile apps and portals include:

• Increased efficiency and reduced processing times in claims reporting: real-time reporting and photo submission of claims reduces processing times. GPS and cloud-based mapping integration allows for more efficient routes, uploading of documentation at any time via mobile device’s camera or photo library
• Enhanced customer experience and engagement: enabling customers’ ability to interact when and how they prefer, up-to-date customer interaction data, comprehensive access to policy and claims data, advanced emergency assistance
• Reduced operational costs and improved agent productivity: self-service transactions through mobile experiences can help reduce overall service costs

Technical experience and a tested approach

EY mobile and portal services help insurers generate more value from their investments in the Guidewire platform and meet rising consumer expectation for high-quality digital experiences. Our “code once, run anywhere” approach and EY accelerators provide the flexibility for cross-platform interoperability and major operating systems, with experiences to suit all types of devices, from desktops to tablets to smartphones. Our single code base takes advantage of unique phone capabilities, such as GPS, push notifications and local data caching, for offline storage and automatic synchronization. By modularizing the user experience, individual components can be leveraged independently. And we design for platform independence, with mobile experiences and apps that can integrate both Guidewire and legacy systems.

We combine an Agile-based approach with rapid simulation to streamline product development. Additionally, our accelerators support every phase of the project, from requirements definition and initial concep ting, to configuration and testing, to go-live management, to post-launch support to establish stable operation of mobile portals and apps.

Critical questions to ask

Insurers that want to mobilize Guidewire’s core software platform must address a number of key issues, including:

• How well are current mobile apps and portals performing?
• What are the top features and interactions policyholders, agents and other user segments are looking for?
• Which types of mobile apps and experiences could increase customer engagement?
• How can mobile app and portal development cycles be streamlined?
• Which should be the highest priority platforms for development?

The advantage of accelerators

Based on our long and successful track record and close working relationship with Guidewire, EY has developed a full set of accelerators to streamline development of portals and mobile apps. Our accelerators include a range of assets — documentation templates, visual aids and baseline code to support every phase of the mobile development life cycle and for different types of apps:

• Requirements definition: app and portal screen and data flow sheets, wireframes and screen mock-ups; traceability matrix
• Design and development: conceptual models, web services and baseline code to support core functions (e.g., claims search and claims retrieve); infrastructure architecture blueprints and documentation
• Testing: test planning and test cases document, requirement traceability matrix, status report, performance test cases and summaries, information security certifications
• Deployment: release notes, service-layer deployment manual, installation guides, user manuals

Additional accelerators for program and project management and change management help projects stay on track and keep the organization aligned to key business objectives.
Why EY for mobilizing Guidewire?

Insurers seeking to develop better digital experiences for their customers and agents should choose EY based on:

- Track record of success with more than 50 mobile apps and portals deployed and more than 60 visual prototypes and wireframes created
- Skilled and dedicated teams for user experience, prototyping, architecture, testing and application development
- Focus on user experience, with dedicated architects specializing in usability focusing on having apps with the features consumers want
- Comprehensive approach with skilled resources to cover all phases of the development life cycle, from initial concepting and design to testing and validation to ongoing support
- Lower implementation risk based on proven assets and accelerators, standardized process models and support by a team of specialists
- A long history of collaboration with Guidewire services, based on an eight-year alliance with Guidewire
- Deep resources, including a team of more than 1,300 Guidewire professionals, as well as more than 9,700 insurance specialists and Guidewire Centers of Excellence around the world.
- Flexible delivery models designed to place the right resources at the right locations (onshore, near-shore or offshore) based on unique client needs and objectives, with multiple working shifts per day to maximize productivity
- Thought leadership and industry innovation, including strategic investments and collaborations with Guidewire in next-generation capabilities – mobile and portal channels, sensors and telematics – key capabilities that small and mid-sized carriers have not been able to deploy in the past

Contacts

- **Rajcan Surface**  
  Principal  
  Ernst & Young LLP  
  rajcan.surface@ey.com  
  +1 312 879 3326

- **Bill Smith**  
  Principal  
  Ernst & Young LLP  
  william.smith1@ey.com  
  +1 213 240 7027

- **Ashish Garg**  
  Executive Director  
  Ernst & Young LLP  
  ashish.garg1@ey.com  
  +1 408 685 1256

- **Jojo Dutta Roy**  
  Senior Manager  
  Ernst & Young LLP  
  soumojyoti.duttaroy@ey.com  
  +1 312 879 4471

- **Chris Raimondo**  
  Principal  
  Ernst & Young LLP  
  chris.raimondo@ey.com  
  +1 513 460 0112

- **Neeraj Gupta**  
  Senior Manager  
  Ernst & Young LLP  
  neeraj.gupta@ey.com  
  +1 650 802 4556

Achieving operational excellence with EY and Guidewire

See also:

**EY Insurance Nexus™**

Building a better upgrade: optimizing Guidewire platforms

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About EY

EY is a global leader in assurance, tax, transaction and advisory services. The insights and quality services we deliver help build trust and confidence in the capital markets and in economies the world over. We develop outstanding leaders who team to deliver on our promises to all of our stakeholders. In so doing, we play a critical role in building a better working world for our people, for our clients and for our communities.

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