



# Key considerations while implementing or upgrading to Guidewire **Digital 11**

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# The welcoming dawn of digital insurance

**Digital transformation** in Insurance sector has shifted focus from policy-centric approach to customer-driven strategies with robust self-service options and a seamless customer experience across web, mobile and other engagement channels. The adoption of digital across Insurance for its customers, producers, contact center agents and service providers is increasing rapidly.

There is no denying the fact that **Covid-19 pandemic** is only encouraging Insurers to shift further to advanced digital interactions and is a constant reminder of a new digital normal that we are rapidly accelerating towards.



Riding this digital wave, Insurance software vendors such as Guidewire have been playing the role of digital enablers by providing digital platforms that deliver faster quoting experience, make policy changes, provide real time claims information and many more. The new and improved version of Guidewire's digital platform, **Digital 11**, is a testament to Guidewire's constant commitment to customer driven digital insurance strategy. P&C Insurers who are using Guidewire core products are likely to implement or upgrade to Guidewire Digital v11 for significant competitive advantage in the everchanging digital landscape

## What is new in Guidewire Digital 11 ?



**Digital 11** is developed using React and Guidewire Jutro framework which is virtually a Low Code/No Code platform and enables faster time to market for Insurers



It has an **Advance Product Designer functionality** for customers and agents which helps Insurers in quick launching of new products



It is **cloud friendly** and enables easy deployment and containerization of new platforms on cloud



# Path to Guidewire Digital 11 – Dilemma of Choice

Digital transformation brings with it many tough choices which require in-depth and careful evaluation by those opting for effortless digital transformation instead of getting trapped between a rock and a hard place. P&C insurers looking to implement or upgrade to Guidewire Digital 11 may need to consider following aspects in their Digital journey:

Key Considerations	Options to evaluate
<b>Digital 11 Pattern Implementation</b>	<p><b>Implement OOTB portal:</b></p> <p>Insurers aiming at the objective of launching their products quickly into the market can leverage Guidewire OOTB (out-of-the-box) branding features without heavy customization.</p> <p><b>Implement OOTB portal with customization:</b></p> <p>Insurers with the vision of differentiating themselves in the consumer driven market can customize the UI pages using Guidewire's portal front end framework.</p> <p><b>Embed Digital Portal in an enterprise platform:</b></p> <p>For Insurers using an enterprise portal platform and wanting to have a common branding across organization this option suits best.</p> <p><b>Develop custom front-end in a technology of choice:</b></p> <p>This is for insurers wishing to provide an awesome CX and fully personalized journey to their customers and agents.</p>
<b>Implementation / Upgrade Options</b>	<p><b>Implement / Upgrade both Front-end and Back-end to Digital 11:</b></p> <p>Insurers will need to align their releases as per the distributed release plan of Digital11. This means that EnterpriseEngage customers will need to manage different versions of the portal for a limited period. Meanwhile, Insurers can also wait for all the components of Digital 11 to be updated completely and released by 2022 upon which they can upgrade which is not a recommended option.</p> <p><b>Implement / Upgrade both Front-end and Back- end to v10:</b></p> <p>This option is recommended for Insurers who want to quickly go live and cannot wait needlessly for Digital 11 release. Back-end Edge services for both v10 and v11 are same so migrating to v11 in future would become much easier and Insurers can avail the benefits of v10 till the time the new v11 gets completely released.</p>

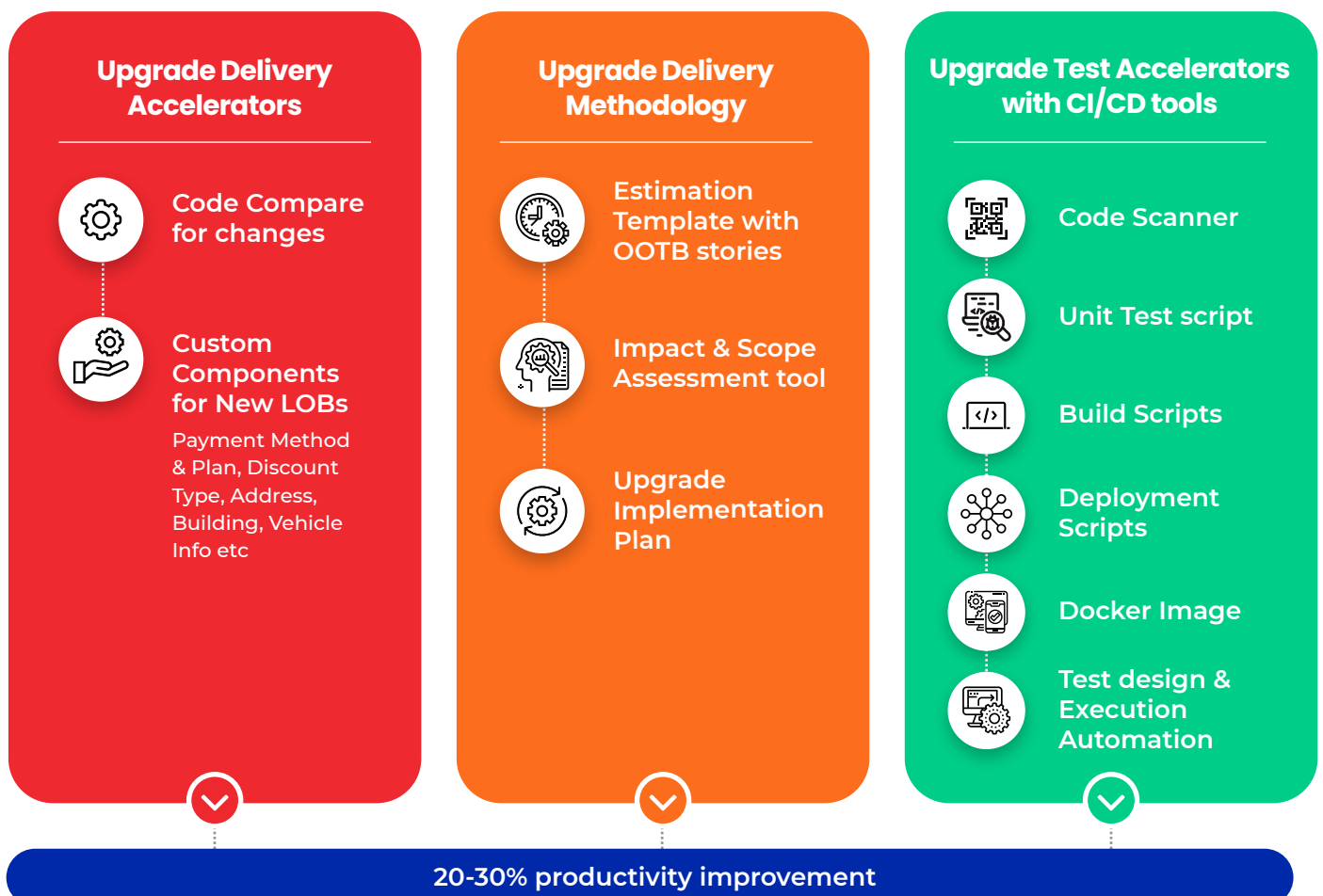
Key Considerations	Options to evaluate
<b>Implementation / Upgrade Options</b>	<p><b>Upgrade Back-end to v10 while keeping the Front-End in the lower version:</b></p> <p>This also provides an option of migration to v11 when it is released completely but with an added risk of the Insurer facing compatibility issues between the two different versions. This could be an option for Insurers who have done heavy customization of front-end and want to avoid efforts in building the front-end twice; in v10 and then in v11.</p> <p><b>Implement new component (say CE Q&amp;B) of Digital 11 while maintaining the other Digital components (say CE AMP) in the lower version:</b></p> <p>Newer components can be accessed from lower versions to provide seamless experience to the end user. Recommended when one department of Insurer, say Claims, is undertaking a transformation initiative while the other department is not ready for the same due to time/budget constraints, etc.</p>
<b>Testing and DevOps Approach</b>	<p><b>Manual Testing:</b></p> <p>It is the most primitive of all the testing types and is not recommended due to high cost, human errors and efforts. A bit of manual efforts during in-sprints is what it should be restricted to</p> <p><b>Test Execution Automation:</b></p> <p>A very popular legacy option which still has some takers.. It provides productivity improvement however there is still manual effort for other areas in testing like test design, automation scripting, reporting etc. Guidewire Digital 11 comes with a pre-defined Unit and Functional Test cases built on Jest and TestCafe framework. Insurers can either use the Guidewire provided framework for faster implementation or continue to use their current toolset to avoid introduction of newer and multiple testing tools in the organization.</p> <p><b>Model based testing:</b></p> <p>This has seen significant adoption by Insurers in the last few years as it automates most complex and critical tasks of test design with intelligence, optimization and automation using the model-based testing (MBT). Integration of these models with test automation scripting and execution optimizes test design, test scripting and execution phases. Thus, it delivers an end-to-end automation, from design to execution. The automation pack once built can be used for continuous regression testing. The application models can be verified and maintained by Business Analysts</p>



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<b>Testing and DevOps Approach</b>	<p><b>Behavior driven testing:</b></p> <p>This type of testing is gaining popularity amongst the Insurers due to its ability to use natural language constructs to express system behavior and the expected outcomes which bridges the gap between Business and Testing teams.</p> <p><b>DevOps approach:</b></p> <p>The build and deployment for Digital 11 needs to be integrated with the DevOps pipeline to deliver quality with speed and to avoid delays in launching of new functionalities and products. The test automation pack should also be integrated as part of DevOps pipeline to enable end-to-end automation.</p>

Each of the above options has its pros and cons but there is no one size fits all approach to Digital upgrade and implementation. Insurers need to take cognizance of their business objectives, time-to-market, cost, and other factors while conceiving a Digital implementation strategy. Hexaware has deep, practical expertise in Guidewire Digital implementation and upgrade and can support Insurers with regards to the aforementioned choices. Hexaware's Guidewire Digital team and DigIT tool can enable Insurers in smooth navigation on the path of Digital Transformation with minimal risk and deliver significant productivity improvement for implementation or upgrade to Guidewire Digital 11.

## Snapshot of Hexaware's DigIT tool





## About Hexaware

Hexaware is the fastest growing next-generation provider of IT, BPO and Consulting services. Our focus lies on taking a leadership position in helping our clients attain customer intimacy as their competitive advantage. Our digital offerings have helped our clients achieve operational excellence and customer delight. We are now on a journey of metamorphosing the experiences of our customer's customers by leveraging our industry-leading delivery and execution model, built around the strategy— 'Automate Everything™, Cloudify Everything™, Transform Customer Experiences™.' Hexaware services customers in over two dozen languages, from every major time zone and every major regulatory zone. Our goal is to be the first IT services company in the world to have a 50% digital workforce.

Learn more about Hexaware at <http://www.hexaware.com>

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