

Powering Insurance Innovation Through Cloud, AI, and Agility

What would you do if, overnight, your claims volume doubled? If your systems had to scale instantly, and policyholders were counting on you in their most vulnerable moment? That's exactly what insurers faced with Hurricane Helene and the LA wildfires. And in those moments, the difference between struggling and stepping up comes down to one thing: technology.

Good morning, everyone. It's great to be here with you today. First, I want to thank you—our customers, partners, and industry leaders. Everything we do at Guidewire is built around you. Your challenges, your insights, and your success drive us forward.

These disasters made one thing crystal clear: insurance isn't just about policies—it's about people. When crisis hits, your policyholders aren't thinking about contracts. They're thinking, "How fast can I get help?" And that's where technology changes everything. Insurers with the right tools respond faster, process claims more efficiently, and help communities rebuild sooner.

At Connections 2024, we talked about this urgency. Modernization isn't a competitive advantage anymore—it's the cost of staying in the game. The world is changing fast, and legacy systems weren't designed for what's coming next. The insurers that modernize will lead. The ones that don't will struggle.

At Guidewire, our mission is to power insurance agility with the platform P&C insurers trust to engage, innovate, and grow effectively. Our ambition is simple: to advance an industry that mitigates risk, creating a safer, more resilient society. AI, automation, and cloud technology aren't just making processes faster—they're transforming insurance into a smarter, more proactive force.

Reflecting on Our Journey

Last year at Connections 2024, we laid out a vision for a modern, AI-powered, cloud-driven future. Today, we're not just talking about that future—we're building it, together with you. And we've made incredible progress. Across the industry, insurers are embracing new technologies that are fundamentally changing how they operate.

We've seen cloud adoption accelerate. AI and automation are being deployed at scale. And digital transformation is no longer an aspiration—it's an expectation. Insurers who have embraced these changes are already seeing the benefits, from faster claims processing to better risk assessment and more personalized customer experiences.

AI & Cloud: The Power to Transform Insurance

AI isn't just the future—it's happening now. Insurers are already using AI to automate claims, detect fraud, and predict risk more accurately than ever before. But here's the thing: AI is only as good as the foundation it runs on.

Without a modern cloud infrastructure, AI can't scale. It can't process real-time risk data. It can't deliver seamless, instant policyholder experiences.

And this is where Generative AI is making a real impact. It's helping insurers generate personalized policy recommendations, automate underwriting, and improve customer interactions. But none of this works if you're stuck on legacy systems.

Guidewire Cloud gives insurers that foundation. With simplified IT management and continuous updates, insurers don't have to worry about outdated technology slowing them down. Cloud lets you scale instantly, respond faster, and make smarter, data-driven decisions in real time.

Resilience in the Face of Catastrophe

If the past year has proven anything, it's that resilience isn't optional—it's essential.

Think about the LA wildfires—37,000 acres burned, 16,000 structures destroyed, thousands of families displaced. Or Hurricane Helene, where insurers were processing thousands of claims overnight. In moments like these, response time isn't just a business metric—it's about helping people rebuild their lives.

The insurers who moved fastest weren't just lucky. They were modernized. They had cloud-based, AI-powered systems that let them scale instantly, analyze damage in real time, and automate payments—getting funds to policyholders in days instead of weeks.

This isn't a theory—it's happening right now. Insurers on Guidewire Cloud processed 80% of Hurricane Helene claims within one week—a process that used to take over a month. That's the difference modernization makes.

A Platform Built for the Future

At Guidewire, we know moving to the cloud is a big transition. That's why we're making it as smooth, secure, and low-risk as possible.

We're accelerating migration and using automation to reduce risk, so insurers can transition with confidence.

Guidewire Cloud is built for this future. It gives insurers the flexibility to scale, the

intelligence to stay ahead, and the security of continuous updates. Instead of worrying about outdated systems, you can focus on growing your business, improving customer experiences, and leading in a rapidly evolving market.

Call to Action: Lead the Future of Insurance

The next wildfire, hurricane, or cyber attack isn't years away—it's next quarter, next month, maybe even next week. The question isn't if disruption is coming. The question is, are you ready for it?

- If you've started cloud transformation, push forward.
- If you're testing AI, deploy it and make an impact.
- If you're still evaluating modernization, now is the time.

The future of insurance is agile, intelligent, and resilient. The technology is here, the path is clear, and the moment to lead is now.

Closing: Together, We Lead the Future

At Guidewire, we don't just build technology—we partner with you to shape the future of insurance. You are the ones transforming this industry. Our job is to give you the tools to do it faster, smarter, and more efficiently.

The industry is evolving. Expectations are rising. Risks are changing. The insurers who act today won't just keep up—they'll set the pace.

Let's build that future together. Thank you.