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New Claims System for Zurich

Insurer transforms UK claims system with Capgemini and Guidewire

London, Paris, and Foster City, Calif., U.S.A, 11 May 2015 - Capgemini and Guidewire Software (NYSE: GWRE) announce the successful deployment of a new claims handling platform for Zurich's UK General Insurance business. The implementation is the first phase of a multi-year project, aimed at transforming claims processing within the business, reducing costs, and improving Zurich's customer experience across the UK. Zurich has also launched Phase II of the programme to roll Guidewire ClaimCenter® out to their Commercial Lines customers.

The company deployed Guidewire ClaimCenter®, Thunderhead.com, and other complementary applications in an end-to-end, claims management transformation programme. The integrated systems reduce manual processing, improve data management, and minimise losses associated with fraud and claims leakage. ClaimCenter has replaced 12 legacy systems and a multitude of claims processes for different lines of business, with a single web-based system that provides a consistent service across the company and supports Zurich's focus on delivering an even more efficient claims handling experience. Initially the system is being used to process claims for Zurich's UK personal lines customers, and it is subsequently being rolled out to Commercial Broker and Zurich Municipal customers.

Capgemini is the primary systems integrator, responsible for the end-to-end solution including implementation of Guidewire ClaimCenter. Capgemini is also supporting technology and streams including output management, legacy data migration, and management information. Capgemini was an early Guidewire PartnerConnect™ member and currently has more than 750 Guidewire practitioners on staff worldwide.

Adam Warwick, Director of Business Change and IT, Zurich UK General Insurance, said, *"Transforming our claims handling process allows Zurich to respond to our brokers and customers more effectively and demonstrates our continued commitment to exceptional customer service. The new system provides improved claims data as well as a more consistent claims service experience*

across our business, whilst at the same time allows us to de-clutter our legacy estate to create a modern business leading platform.”

Tony Emms, Chief Claims Officer, UK Claims, Zurich, commented, *“The new system enabled a transformation of our claims handling, on the back of which we were able to restructure the operation and further develop our customer focused service. We have already seen the benefits of the changes in improved customer satisfaction survey results (Net Promoter Scores - NPS).”*

Nigel Walsh, Vice President and Head of Insurance for Capgemini Financial Services UK & Ireland, added, *“We are delighted to have completed the first phase of this significant programme, on time and to budget to help improve Zurich’s operational efficiency and client outcomes. The successful delivery of a programme, with this scale and complexity, reaffirms our clear ability to combine world class insurance domain expertise with proven Guidewire experience to deliver a true business transformation. We are delighted to be working with Zurich on the next phase of this programme.”*

Keith Stonell, Managing Director, EMEA Guidewire, noted, *“We are pleased to work with Zurich as they transform their claims management operations for the improved delivery of a high quality customer experience. Guidewire congratulates Zurich on this successful implementation milestone.”*

About Zurich

Zurich in the UK

Zurich provides a suite of general insurance and life insurance products to retail and corporate customers. The UK General Insurance division supplies personal, commercial and local authority insurance through a variety of distribution channels. Zurich’s UK Life business* offers a range of personal protection, pensions and investment policies available through financial intermediaries. UK life also provides protection and pensions policies for the corporate market available through employee benefit consultants.

Based at 21 locations all across the UK - with large sites in Birmingham, Cardiff, Farnborough, Glasgow, London, Swindon and Whiteley - Zurich employs approximately 7,000 people in the UK.

Corporate Responsibility is an integral part of how we do business and Zurich understands the need to set and maintain high standards of integrity towards our customers, employees, local communities, society and the environment. As a result of this work, Zurich participates annually in 'Business in the Community's' annual Corporate Responsibility Index. Zurich in the UK was also one of the first recipients of the Business in the Community 'CommunityMark'. This award is the UK's only national standard that publicly recognises excellent practice in community investment which in Zurich's case is mainly delivered by the Zurich Community Trust, the charitable arm of Zurich in the UK.

Zurich Globally

Zurich Insurance Group (Zurich) is a leading multi-line insurer that serves its customers in global and local markets. With more than 55,000 employees, it provides a wide range of general insurance and life insurance products and services. Zurich’s customers include individuals, small businesses, and mid-sized and large companies, including multinational corporations, in more than 170 countries. The Group is headquartered in Zurich, Switzerland, where it was founded in 1872. The holding company, Zurich Insurance Group Ltd (ZURN), is listed on the SIX Swiss Exchange and has a level I American Depositary Receipt (ZURVY) program, which is traded over-the-counter on OTCQX. Further

information about Zurich is available at www.zurich.com.

*Zurich's UK Life business is operated primarily through two entities: Zurich Assurance Ltd and Sterling ISA Managers Ltd. Zurich Assurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Sterling ISA Managers Limited is authorised and regulated by the Financial Conduct Authority.

About Capgemini

With more than 145,000 people in over 40 countries, Capgemini is one of the world's foremost providers of consulting, technology and outsourcing services. The Group reported 2014 global revenues of EUR 10.573 billion. Together with its clients, Capgemini creates and delivers business and technology solutions that fit their needs and drive the results they want. A deeply multicultural organization, Capgemini has developed its own way of working, [the Collaborative Business Experience[™]](#), and draws on [Rightshore[®]](#), its worldwide delivery model.

Learn more about us at: www.capgemini.com.

Rightshore[®] is a trademark belonging to Capgemini

Capgemini's Global Financial Services Business Unit brings deep industry experience, innovative service offerings and next generation global delivery to serve the financial services industry. With a network of 24,000 professionals serving over 900 clients worldwide Capgemini collaborates with leading banks, insurers and capital market companies to deliver business and IT solutions and thought leadership which create tangible value.

More information is available at: www.capgemini.com/financialservices

About Guidewire Software

Guidewire builds software products that help General (Property/Casualty) insurers replace their legacy core systems and transform their business. Designed to be flexible and scalable, Guidewire products enable insurers to deliver excellent service, increase market share and lower operating costs. Guidewire InsuranceSuite[™] provides the core systems used by insurers as operational systems of record. Additional products provide support for data management, business intelligence, anytime/anywhere access and guidance and monitoring. More than 180 General insurers around the world have selected Guidewire. For more information, please visit www.guidewire.com. Follow us on twitter: [@Guidewire_PandC](#).