

**Deloitte.**

*Together makes progress*



## **Guidewire Cloud Migration**

**The first step towards  
the future of P&C Core  
Insurance**

**Our approach for migrating to the cloud**  
April 2026

# Introduction

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***A Guidewire Cloud migration is more than a technology move. It is a strategic opportunity for P&C insurers to modernise their core platform, reduce legacy complexity, and create the foundations for faster innovation, stronger resilience, and better customer outcomes.***

*With several key successful migrations in Europe and in America, Deloitte has already helped deliver this transformation in practice; on time, on budget, and with strong business confidence. As one of the early large-scale Guidewire Cloud migrations in the European market for instance, Ethias' Move2Cloud programme has recently demonstrated that success depends not only on technology, but on the right vision, partnership model, governance, and delivery discipline.*

*In this whitepaper, we outline why the move to Guidewire Cloud has become a business imperative, the critical success factors that shape a successful migration, the capabilities and governance required, and the delivery approach we recommend to secure predictability and value. We also illustrate how Deloitte's proven methodologies, accelerators, and hands-on experience help insurers turn cloud migration into a controlled, business-led transformation.*



*The core team of the Ethias' Move2Cloud programme in February 2026, right after a successful go-live on schedule, on budget and on quality; result of a fruitful collaboration between Ethias, NRB, Guidewire and Deloitte.*

## Guidewire Preface

### Cloud Ready: How tailored partnerships are accelerating digital transformation in Europe?

For years, insurers focused on visible digital transformations, such as online portals and sleek apps. While this improved the user experience on the surface, **the underlying core systems of many insurers had not evolved.**

**Most insurance core systems remain fragmented.** Functional areas like pricing, risk assessment, underwriting, billing, and claims management often operate in independent silos. This lack of integration leads to **long, fragmented processes for quotes, claims, and cancellations** - and ultimately **customer friction**. It can also result in **regulatory struggles**, with companies experiencing difficulties complying with new laws that demand speed and data transparency.

The most forward-thinking insurers, however, understand that **"polishing the periphery" is no longer enough**. To survive the next decade, they need to undergo a **deep structural transformation of their core systems**. This is no longer just a technical necessity; it is a strategic opportunity to build an agile, future-proof architecture that can actually leverage modern technology.

Belgian insurer Ethias is one of those insurers. Serving more than 1.3 million customers, **Ethias is the latest insurer to benefit from [Guidewire Cloud Platform](#)**, which is allowing insurance companies across the globe to focus on insurance excellence with core modernisation from a scalable, secure, and rapidly updatable cloud delivery model.

Ethias' implementation of [Guidewire ClaimCenter](#) on Guidewire Cloud Platform was possible thanks to a **hugely successful collaboration between Ethias' IT subsidiary NRB, [Guidewire Professional Services](#), and [Deloitte](#).**

Deloitte is part of the **Guidewire PartnerConnect ecosystem**, a global network of elite consulting and implementation organisations designed to help Property & Casualty (P&C) insurers accelerate innovation and maximise the value of their technology investments. By combining the industry-leading cloud platform from Guidewire with the **specialised expertise of its partners**, insurance companies can navigate digital transformation with greater speed and predictability.

In Europe, Guidewire partners play a crucial role in **tailoring the platform to meet unique local demands**. European insurance markets are characterised by diverse regulatory environments, multiple languages, and specific regional consumer behaviours.

By leveraging this powerful ecosystem, European insurance companies, including Ethias, are moving **beyond basic system maintenance** to focus on what matters most: **delivering innovative products and exceptional service to their policyholders.**

The cooperation between all parties during the implementation program was exemplary, ensuring **Ethias was able to move to [Guidewire Cloud Platform](#) on time and on budget**. Together, we are planning the next stage of the Ethias innovation journey and look forward to the years ahead for this growing partnership.



Carolee Dagenais,  
Head of Consulting Alliances



*Ethias' implementation of Guidewire ClaimCenter on Guidewire Cloud Platform was possible thanks to a **hugely successful collaboration between Ethias' IT subsidiary NRB, Guidewire Professional Services, and Deloitte.***

# The case for change



Platform Foundation

- **Access to Ecosystem** : Gain access to Guidewire's integrated services and expert partner network to **accelerate digital transformation**.
- **Enhanced Security & Reliability** : Guidewire cloud provides a resilient infrastructure designed **to meet modern security needs**.



Total Cost of Ownership

- **Continuous Innovation & Automatic Updates** : Move away from, or at least reduce, expensive, multi-year, on-premise upgrades. Guidewire Cloud provides automatic, regular updates, ensuring insurers always operate on the latest software version.
- **Reduced Operational Cost & Complexity** : By transitioning to a SaaS model, insurers can eliminate the burden of managing their own hardware and infrastructure, leading to lower IT costs.



Agility and Speed

- **Increased Agility and Scalability** : The cloud platform offers elastic capacity, allowing insurers to scale resources based on demand without investing in physical servers.
- **Faster Time-to-Market** : With Guidewire's advanced product designers and accelerated, streamlined processes, insurers can develop and deploy new insurance products faster.

The transition to Guidewire Cloud is so much **more than just a technical upgrade**; it is a fundamental shift **from mitigating legacy risk to mastering continuous innovation**.

Therefore, P&C insurers cannot approach this transition as a basic technical lift-and-shift project. It is a **significant investment** that should be carefully designed, planned and executed with one key objective in mind: **laying healthy, robust and future-proof foundations for their P&C Core Insurance system of tomorrow**.

# The key success factors for a successful migration

Successfully migrating to the Guidewire Cloud Platform requires a strategic approach that goes beyond technology. It's about aligning **people, processes, and platforms** to drive business value. This slide outlines the six critical success factors that form the foundation of a smooth and effective migration, ensuring a **successful transformation** and long-term benefits.



## Clear Vision

Establish a clear **transformation vision** and a compelling business case that aligns all stakeholders and guides every decision throughout the **cloud migration** journey.



## Strong Partnership

Foster a **one-team approach** between business and IT, avoiding silos which lead to rework, delays, and **misaligned priorities**, ensuring seamless collaboration.



## Business-Centric Approach

Maintain focus on **business outcomes and value creation**, avoiding technical tunnel effects to ensure the migration delivers **tangible benefits and supports strategic objectives**.



## Eliminate Legacy & Apply Standards

Proactively address and absorb **technical debt** by eliminating legacy systems and applying modern cloud standards, creating a clean, efficient, and **future-proof** architecture.



## Performance first

Embed **performance monitoring** and optimization into the core design from day one. This proactive approach helps to ensure a high-performing platform and effectively **control cloud costs** post-migration.



## Give yourself the time for a first time right

Invest time in early stage and leverage **Guidewire & Integrator partnerships** to resolve technical uncertainties and secure control over delivery risks, costs, and timelines

# The key capabilities and typical governance models

A successful Guidewire Cloud migration demands a multidisciplinary approach. Assembling a high-performance team that bridges business strategy with deep technical mastery, ensuring every layer of your ecosystem—from core apps to infrastructure—is optimized for the cloud.

The team is structured to be outcome-oriented, maximizing the synergy between the Insurer, the Integrator, and Guidewire. This collaborative triangle ensures we minimize friction and accelerate the realization of your business benefits.

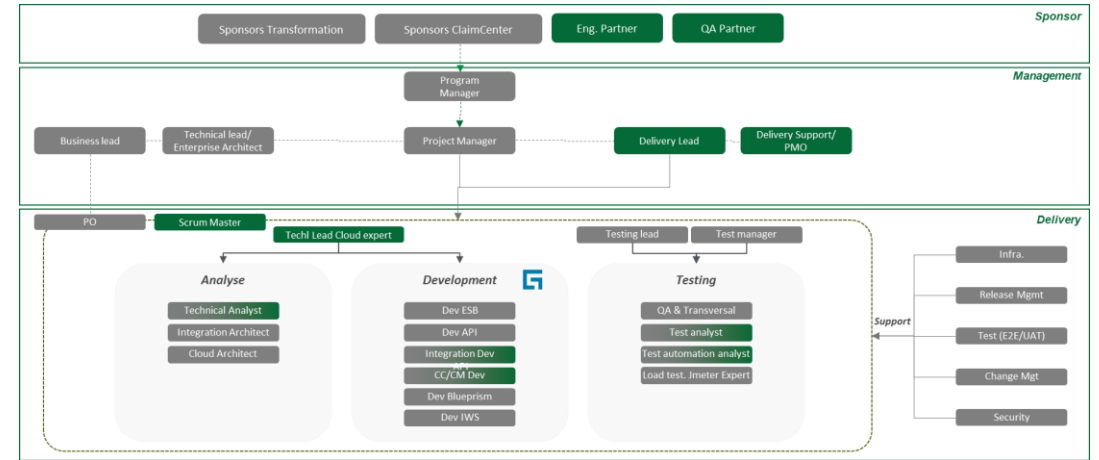
## The Core Delivery Engine

- **Program Leadership:** Dedicated sponsorship and management to define the vision, orchestrate delivery, and manage the strategic partnership.
- **Architectural Authority:** A unified team of Enterprise, Cloud, and Integration architects to ensure a future-proof foundation.
- **Guidewire Center Excellence:** Certified experts across PolicyCenter, BillingCenter, ClaimCenter, and ContactManager.
- **Modern Integration & Data:** Specialist developers focused on your ESB/API layers and BI/Data migration to ensure seamless continuity.
- **Quality Assurance & Automation:** A comprehensive testing suite including performance, penetration, and automated testing to ensure 100% reliability.

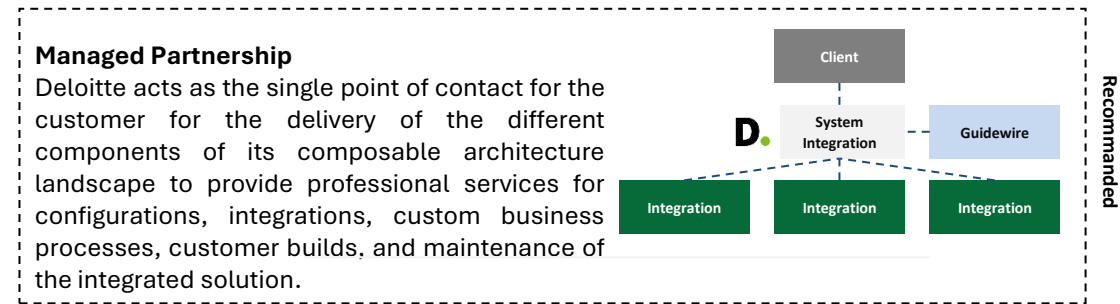
## On-Demand Expert Support

To maintain agility, you can plug in specialized “Ad-Hoc” support for critical milestones:

- **Infrastructure & Cloud Ops:** Deep-dive expertise in DBAs, Middleware, and multi-cloud networking.
- **Release Management:** Streamlined deployment cycles to ensure stable, predictable go-lives

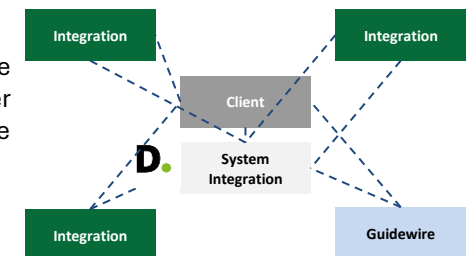


Launching a Guidewire cloud migration is not straightforward. There are different delivery models/approaches available to bring such a project to life and provide the run services afterwards Overall, two different delivery models are further explained below with Deloitte as the Guidewire integrator.



## Supported by Deloitte

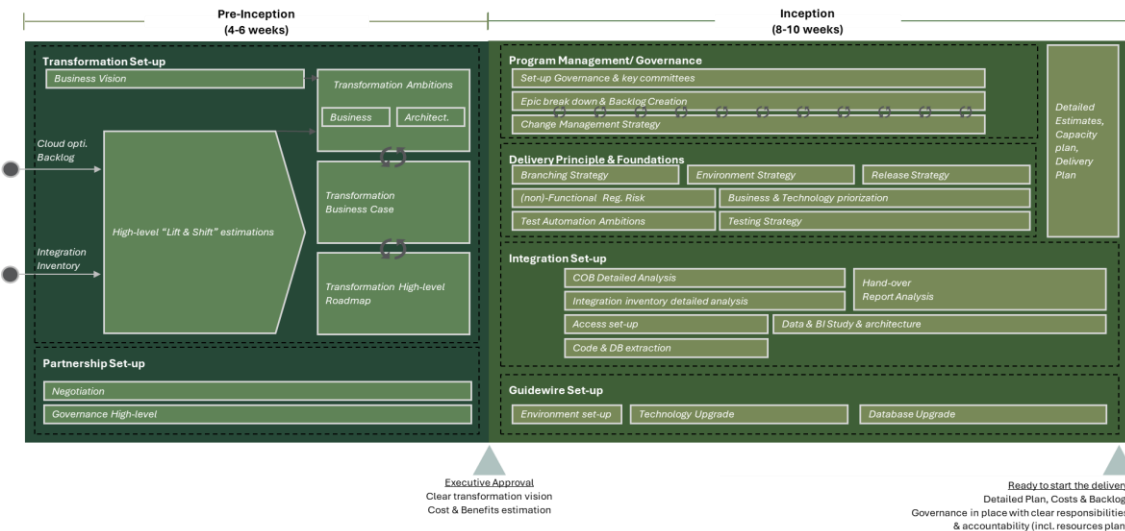
Deloitte supports as a system integrator in the implementation of Guidewire with other components of the client’s architecture landscape.



# The approach and migration plan

A successful Guidewire Cloud migration is built on a unified “Three-Way” collaboration between the Client, the Integrator, and Guidewire.

## Pre-Inception & Inception for migration plan



## Critical keys dimensions

### Strategic Alignment & Value Realization

- › Unified Vision: Clearly articulating business, architectural, and technical ambitions.
- › Case-Driven Delivery: Anchoring all workstreams to a sound, measurable Business Case to ensure ROI.

### Governance & Ecosystem Partnership

- › Solid Foundations: Establishing a high-trust partnership model with shared accountability.
- › Robust Frameworks: Implementing clear governance structures to streamline decision-making and escalation paths.

### Risk Mitigation & Predictability

- › Deep-Dive Analysis: Conducting rigorous “As-Is” code and landscape assessments.
- › Eliminating Uncertainty: Proactively resolving technical debt and landscape complexities to secure a predictable delivery across Scope, Quality, Timeline, and Budget.

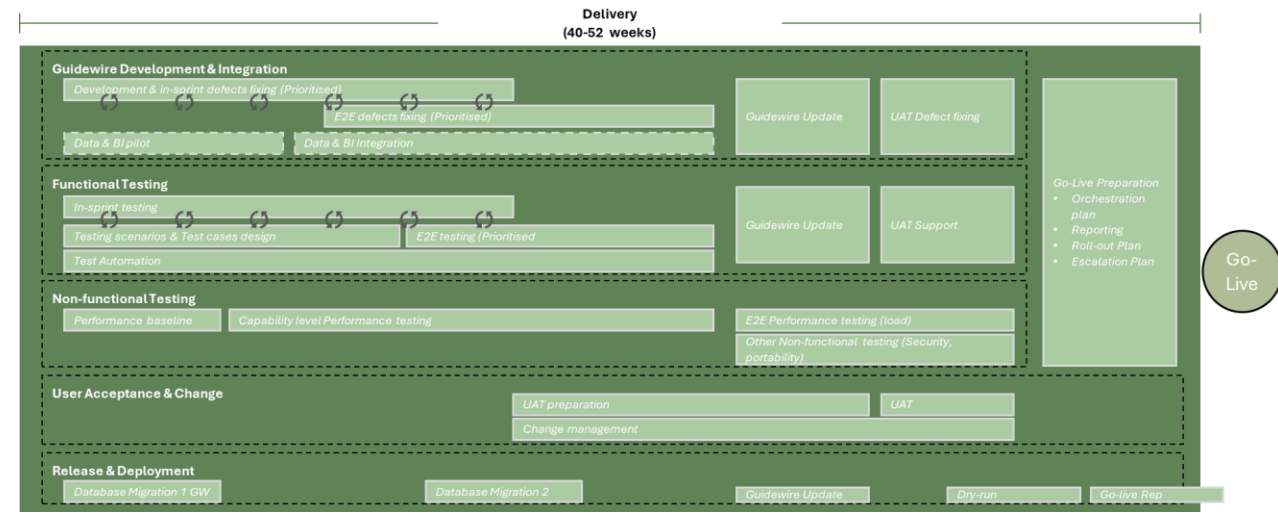
# The approach and migration plan

Our Strategic Pillars for Delivery Excellence provide the roadmap to translate the business vision into an agile, secure, and future-ready technological reality to ensure a **seamless transition** and **long-term ROI**

## Our delivery framework centers on six core disciplines

- › **Vision Alignment:** Continuously anchoring every sprint to the core principles and strategic vision established during pre-inception.
- › **Business-IT Synergy:** Maintaining persistent engagement with business stakeholders to ensure the solution evolves with market needs.
- › **Technical Readiness (Guidewire Lifecycle):**
  - Executing an iterative update strategy to:
    - Validate and stress-test the update path within a controlled environment.
    - Guarantee a Day 1 launch on the most stable, current Guidewire release.
- › **Operational Efficiency:** Identifying and scaling automation opportunities to reduce manual overhead and accelerate time-to-market.
- › **Proactive Readiness:** Maintaining a state of “continuous readiness” through advanced preparation for testing cycles, data migrations, and cutover logistics.
- › **Data-Driven Governance:** Utilizing rigorous KPI monitoring and transparent reporting to provide real-time visibility into project health.

## Delivery migration plan



# Our credentials & client testimonial

## CONTEXT:

Ethias aimed to migrate its Guidewire ClaimCenter platform to the Cloud to boost automation in claims handling and enable continuous improvement. The migration had to be completed within 12 months, supported by a strict business case and with minimal disruption to business or IT operations. The program was also seen as an opportunity to restore trust between the business and IT after previous challenging deliveries.

## APPROACH:

To secure a successful outcome, Deloitte and NRB formalized a strengthened partnership building on past successful collaborations. The delivery model was designed to combine the best of both organizations: NRB's deep knowledge of the Ethias IT landscape and interdependent programs within the Group, and Deloitte's extensive Guidewire expertise and proven track record in leading large-scale IT transformations. The partnership was also endorsed by Guidewire, ensuring Ethias benefited from the optimal mix of expertise, governance, and accountability.

## RESULTS:

Now in its final stages (UAT nearing completion), the program has consistently demonstrated the strength and reliability of the Deloitte–NRB partnership. All project KPIs have remained green thanks to rigorous planning, budgeting, prioritization, high-quality delivery, proactive management of risks and dependencies, and clear, structured communication within the partnership and with Ethias.

While final confirmation will come at go-live, the Ethias Claims team have already expressed strong satisfaction and renewed trust in transformation initiatives — a result that would not have been achievable without the reinforced Deloitte–NRB collaboration.

**“The collaboration with Deloitte has been a real accelerator for our strategic Guidewire Cloud program. Their Guidewire expertise – combined with rigorous and proactive program management and their ability to unite all stakeholders – has provided decisive added value, enabling us to take this key step in our transformation.”**

**Luc Kranzen**  
*Ethias Chief Claims  
& Delight Officer*



# Our credentials & client testimonial

## CONTEXT:

Definity needed to modernize their legacy system using industry-standard technology to accelerate time-to-market and reduce operational costs. The focus was on building a modern claims management platform with advanced architecture for improved data capture, smarter segmentation, and enhanced analytics. By integrating Deloitte's InsurCloud and Guidewire Cloud, we provided the foundational transformation needed to achieve their long-term strategic goals for the business.

## APPROACH:

The project scope included migrating core systems to Guidewire Cloud (InsuranceSuite) and establishing a modern DevOps culture. We implemented a digital platform for Personal Lines claims intake, supported by a 3-layer, API-first microservices architecture to manage system integrations. Additionally, we deployed a robust AWS infrastructure for non-Guidewire applications and streamlined end-to-end processes for document generation, secure storage, and efficient automated document management.

## RESULTS:

Our final deliverables included four major releases covering Personal and Commercial Property and Auto lines. We successfully migrated core InsuranceSuite modules to Guidewire Cloud, integrated a high-performance cross-business microservice layer, and established a scalable enterprise architecture aligned with modern standards.

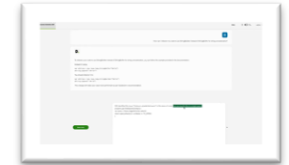
Additionally, we deployed a new digital channel for Personal Lines claims, providing a robust foundation that positions Definity as an industry leader.

“Deloitte is a great partner that plays the long game and thinks about us as a **true partner**, with common goals and outcomes.”

**Tatjana Lalkovic**  
*Global Digital Transformation leader*  
*CTO | CIO | Board Member*



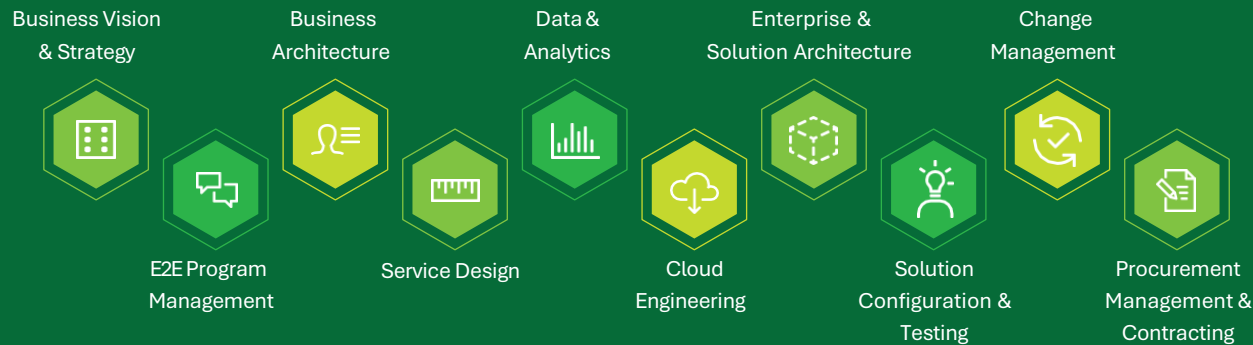
# Our accelerators



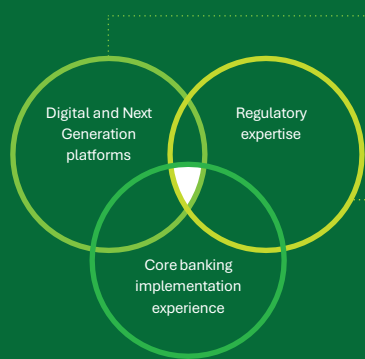
	Move2Cloud Tools & methodologies	P&C Insurance Capability Map	CloudResolve+	Gunite Generator	TESTCRAFTER	GW Q&A Assistance
What	Library of tools, methodologies and Deloitte best practices specifically tailored to the context of a business-oriented cloud-enabled Guidewire migration	Out-of-the-box P&C Insurance capability map, covering all typical core and non-core capabilities of a P&C insurer	Accelerator that uses Guidewire Optimization Backlog as an input and suggest a fix for each of the items	Solution leveraging GenAI Capabilities through LLM training and Deloitte expertise to automate the generation of unit tests based on development code	Solution that automatically generates test cases and automation scripts for automation frameworks and CI/CD pipelines	Q&A Assistant streamlines software development by answering technical & functional questions, generating code, and helping teams onboard new resources
How	Leverage on previous projects to accelerate program set-up and monitoring and to ensure best-in-class program management (e.g. estimation and prioritization methodologies, program plan, budget tracking, roll-out orchestration tools)	Structure the migration around business-oriented capabilities and use as a reference to structure the backlog, identify high complexity and high-risk areas and collect business priorities, to quickly obtain a consolidated and prioritized project backlog	Assesses Guidewire repositories to find and fix GW Cloud Standard violations as well as Deloitte's and the client's best practices using the GenAI and a knowledge base built based on Deloitte longtime partnership with Guidewire	Generates code that will test functions and evaluate individual components and functionalities, resorting to Deloitte's Knowledge Base stored examples for more accurate results	Uses the GenAI and contextual input to generate test cases based on functional requirements automatically import from integrated management systems (e.g., Jira, Confluence)	Evaluates questions against a vast Knowledge based on Deloitte longtime partnership with Guidewire
Metrics	<b>20-30%</b> efficiency gain on the overall program, and especially on the implementation lead time	<b>50-60%</b> efficiency gain in scoping and structuring the migration program	<b>40-50%</b> of the items are automatically resolved, resulting on savings of <b>20-30%</b>	<b>+67%</b> of code coverage improvement and <b>~83%</b> for increase in development speed	<b>10-14%</b> increase in test case design speed and delivery	<b>20-30%</b> efficiency gain in functional analysis and developments, and <b>10-20%</b> reduction in the number of defects
Target group	Program sponsorship and program management	All program stakeholders	Development teams working on Guidewire Cloud Migration programs	Development teams working on Guidewire transformation programs	QA teams working on Guidewire Cloud programs	All teams working on Guidewire transformation programs

# Deloitte can provide E2E support

At Deloitte, we help to imagine, deliver and run the future of our clients. In addition to support in addressing the previously raised considerations, Deloitte can offer a wide range of skills that are required when embracing on a transformation journey.



## What makes us different?



Deloitte has delivered digital strategy projects, building new digital insurer from scratch based on next generation platform architectures and ensuring enhanced customer journeys based on service design approach. In terms of Guidewire implementation, we have a CoE located in Portugal.

Deloitte has deep cloud experience and understanding across different geographies. Our relationships with AWS/Microsoft and our strong alliance with Guidewire will assist you in navigating the possible implications of such a transformation.

We bring a global team that is experienced with core insurance implementations as well as the capabilities and experience for all parts of the delivery lifecycle, with the best experts in pre inception and inception phases.

# Contacts



**Sabri Mzah**  
Partner  
[samzah@deloitte.com](mailto:samzah@deloitte.com)  
Deloitte EMEA



**Nicolas Georlette**  
Partner  
[ngeorlette@deloitte.com](mailto:ngeorlette@deloitte.com)  
Deloitte EMEA



**Pedro Lopes Maldonado**  
Partner  
[plopes@deloitte.pt](mailto:plopes@deloitte.pt)  
Deloitte EMEA

# Deloitte.

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