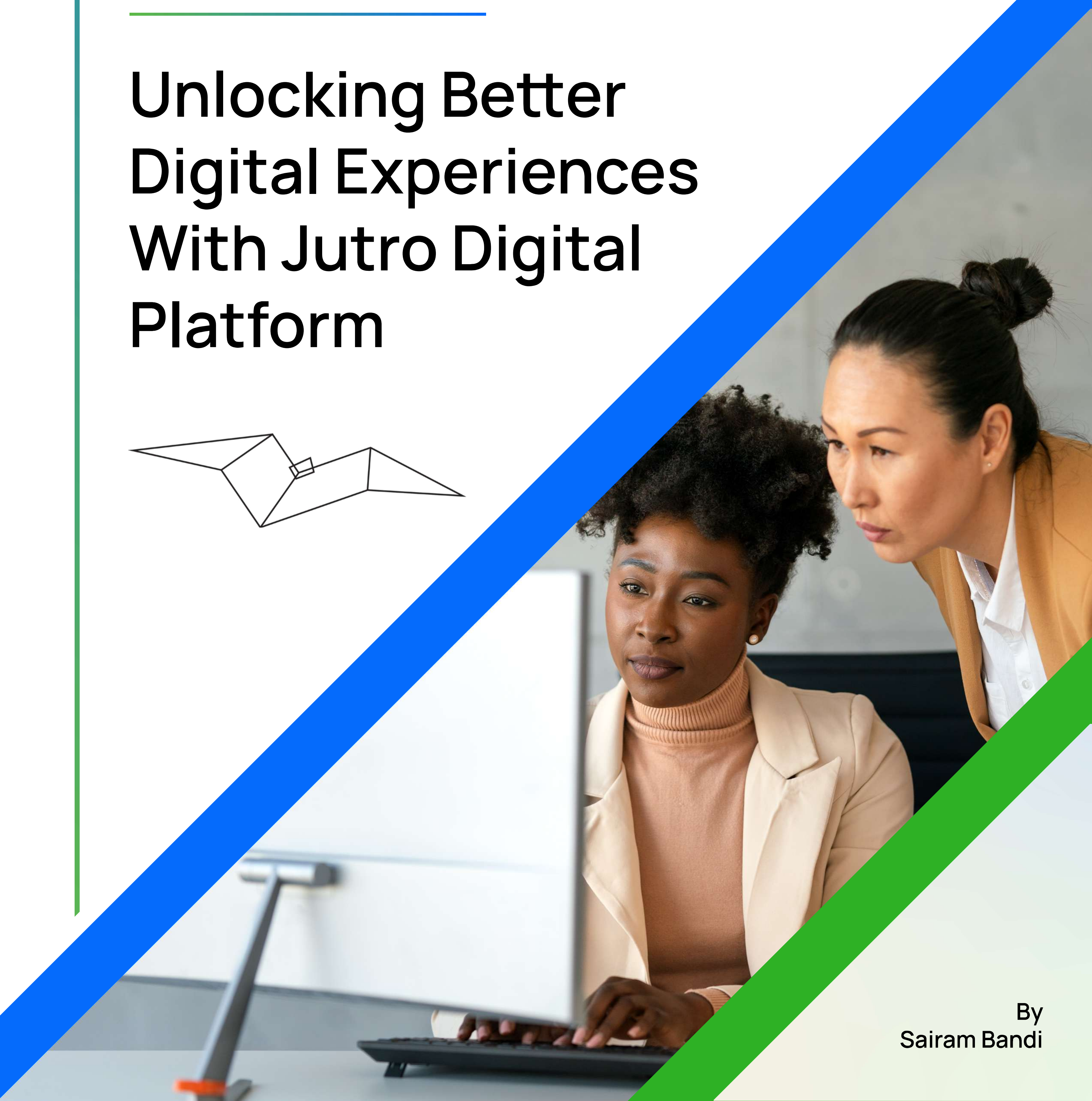
Unlocking Better Digital Experiences With Jutro Digital Platform



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Executive Summary

Digital experience has become one of the most consequential factors in property and casualty (P&C) insurance. It shapes how independent agents decide where to place business, how policyholders judge their carrier relationships, and how effectively internal teams can do their work.

While independent agents placed 61.5% of all P&C premiums in the US in 2024, fewer than six in ten agents say carriers are meeting their foundational needs. Similarly, despite 47% of auto insurance shoppers now purchasing their policies via digital channels, the quality of those experiences varies widely from one insurer to the next.

The foundation for delivering modern digital experiences is already in place for carriers on Guidewire Cloud Platform (GWCP). Guidewire Jutro Digital Platform (Jutro) offers a purpose-built framework for designing, building, and scaling digital experiences for agents and customers alike, yet not everyone with access to the platform is maximizing its capabilities.

This whitepaper addresses that gap. It will:

- **Examine why digital experience is a critical competitive differentiator**
- **Define the elements of a high-performing digital experience**
- **Walk through the primary application development approaches**
- **Explain when Jutro is the right choice and how insurers can get the most out of it**
- **Illustrate best practices through a client case study**

Investing in the tools required to stay agile in providing a modern digital experience can strengthen agent relationships, improve policyholder satisfaction, support employee productivity, and scale distribution alongside market changes.

Digital Experience Is a Competitive Differentiator

Digital experience has been a foundational requirement in insurance for years, yet some organizations are still trailing behind when it comes to building experiences that can scale alongside technological advancements, market needs, and user expectations.

At a minimum, each type of user needs a clean, direct path to the information and actions most relevant to them. Agents need a streamlined submission process and self-service access to policy, billing, and claims information, without being routed through back-office systems designed for internal users. Customers need self-service access to their policies, billing history, and claims status without having to make a phone call and join a long queue.

Failing to provide a modern digital experience has major repercussions for an organization:

Agent Experience

Independent agencies placed 87% of all commercial lines business in 2024 and their personal lines share has grown steadily over the past five years, reaching 39%. Keeping agents engaged and prioritizing a carrier's offerings is one of the most direct levers for driving premium growth. But the challenge with independent agents is just that: They're not tied to any specific insurer.

Datos Insights found that more than half of commercial lines agents and nearly two-thirds of specialty lines agents manage over 15 carrier relationships simultaneously. Agent satisfaction scores rise significantly, as do placements, when carriers are described as "very easy" to work with. Yet most agents say insurers do not meet that standard. The gap between what agents expect and what most carriers deliver serves as both a risk and an opportunity.

Customer Experience

Among top-performing insurers, customer satisfaction with the quoting experience scores 539 on a 1,000-point scale, while that number drops to 453 for the lowest-performing insurers. When customers experience excellent digital interactions, 92% say they will definitely return to digital channels — compared to just 40% when experiences fall short.

Nearly half of insurance customers say they have stopped using a service entirely due to a poor digital experience. Customer satisfaction scores are highest when customers can manage the full claims workflow, from first notice of loss through estimate and status updates, via digital apps and websites. Yet insurers provide adequate digital updates just 22% of the time.

Investing in a better digital experience for agents and customers helps P&C insurers build a compounding advantage. Carriers that focus on addressing just agent experience while neglecting customer experience or vice versa are leaving measurable value on the table.

Components of a Good Digital Experience

A good digital experience directs each user to relevant action without going through systems built for someone else. Enabling these pathways requires developers to prioritize numerous capabilities.

For agent experience, accurate agent hierarchy management and clearly defined underwriter relationships are a good start; data pre-fill, straight-through processing (STP), and commission tracking make agent portals even more productive.

To truly stand out, insurers should invest in features like intelligent appetite guidance, multi-pathway submissions, and dynamic dashboards. For customers, differentiation looks like proactive outreach, personalized self-service, and digital claims experiences that require minimal channel-switching.

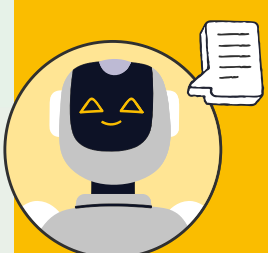
Providing a consistent, modern digital experience has become a necessity to stay ahead in a competitive market. Here are three critical components of a good digital experience that insurers and their experience developers need to keep in mind:

Intuitive, User-Friendly Interfaces

A portal that is visually cluttered or organized illogically adds friction to every interaction. Role-based navigation should present unique pathways by user type to reduce cognitive load and submission error rates across the board. Interface design directly affects how much business an agent can process in a day, how confidently a customer can self-serve, and how productive employees can be.

Consistent Branding and User Experience

Users form perceptions of a carrier's professionalism from every digital touchpoint they encounter. Agent portals, customer self-service portals, employee workbenches, embedded partner sites, and the corporate website all need to consistently reflect the insurer's brand. A digital experience that feels dated or inconsistent erodes brand trust regardless of the audience.



Enabling Agentic AI

AI and agentic AI are playing an increasing role across the digital experience, surfacing policy information for customers, guiding agents through complex submissions, and supporting employees with workflow automation. Carriers need to ensure their digital infrastructure is built to provide AI agents with the information needed to assess coverage types, pricing, geographic availability, and more.

Carriers that get these requirements right can change behavior across every user role. Customers self-serve quickly and effortlessly, building long-term loyalty. Agents can service customers with ease and are more likely to stay. The next question is how insurers can build a digital experience that prioritizes each user's needs while factoring in the components needed to scale.