

- *Nearly 83% of insurers cite advanced analytics as the industry's most important emerging capability**
- *31% of insurance customers globally say they use InsurTechs exclusively or in combination with incumbents**
- *More than 60% of insurance executives believe artificial intelligence, connected devices, and automation are very important emerging technologies**

*Source: World Insurance Report 2017 by Capgemini and Efma

Digital innovation is rapidly transforming the insurance landscape

The insurance sector is witnessing a huge transformation due to the rise of tech-savvy customers, who expect on-demand, transparent, and seamlessly connected services. On the other hand, InsurTechs are delighting customers with agile and personalized digital services. Areas that have been static for decades are now in flux. This is putting tremendous strain on incumbent P&C insurers to stay above their competition by changing gears.

Insurers must combat these market challenges by embracing a holistic transformation strategy that includes the following components at the core: digital, data and analytics, innovation, and cloud solutions. This means overhauling digital channels and modernizing core business systems to prepare for the future in a disruptive environment.

New systems are only transformative if they are implemented correctly and optimized in line with business goals. To truly reap the full benefits of such systems, insurers need an integration partner with core systems experience, deep insurance industry know-how, and the digital capabilities of tomorrow.



To prepare for an uncertain future, P&C insurance enterprises need a holistic strategy that leverages the right mix of digital, cloud, data, and analytics in a business model that aligns with strategic priorities. Duck Creek and Capgemini, together in partnership, not only provide robust P&C insurance software to modernize core processes, but also the tools needed by insurers to take the next step towards their digital and cloud journey via innovative solutions and an analytics-led approach.”



- Capgemini recognized as an Advanced Thought Leader in Global Insurance IT Outsourcing by Everest Group, 2017
- Capgemini, a Star Performer, garnered recognition for its growth in next-generation technologies, such as big data and artificial intelligence (AI), and also for its bolstered proficiencies within the digital and customer experience spaces - Everest PEAK Matrix Assessment 2017

Duck Creek: Building the future-ready insurer

As a Duck Creek Platinum Partner, we have served **35+ clients** with Duck Creek implementations since 2007. Along with this, we have advanced, industry-recognized digital capabilities to provide strategic roadmaps to clients that need to embrace the future needs of a connected experience.

Fig 1: Capgemini Differentiators



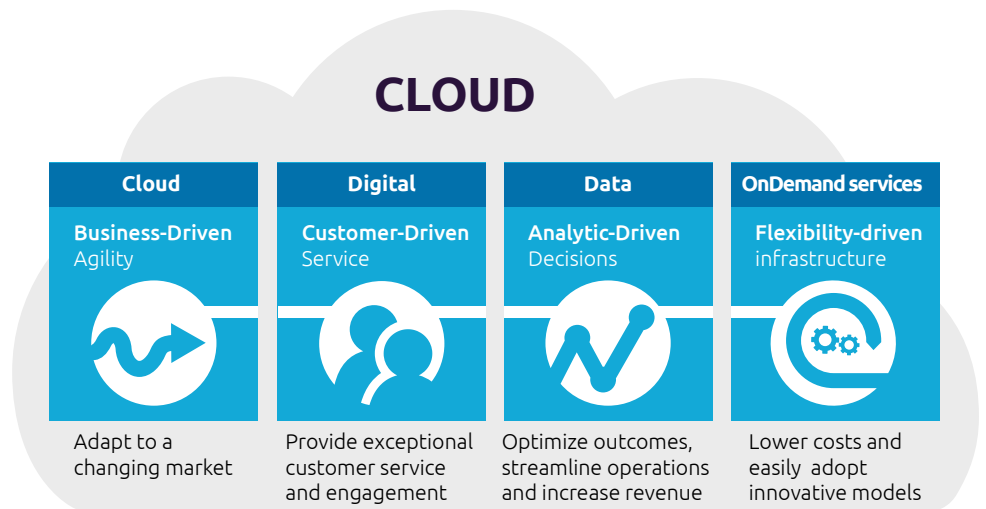
Duck Creek PLATINUM Partner

- **Strong domain knowledge of P&C insurance** : With over 20 years of experience and 400+ insurance clients, Capgemini has extensive P&C domain knowledge. We have 350+ Duck Creek practitioners, of which 250+ have been certified as Master-level Duck Creek graduates.
- **Advanced capabilities for the digital needs of tomorrow**: Capgemini brings the latest capabilities in **digital solutions, cloud-hosted technology, and analytics-based reporting**, so insurers are able to transform themselves to embrace the needs of tomorrow.

- **Proven track record of on-time, on-budget delivery implementations:** With **over 50 Duck Creek implementations** completed, Capgemini uses special **project accelerators** to speed up delivery without compromising quality. **A ready-to-use Delivery Workbench** includes standardized frameworks for business analysis and design, pre-built testing artifacts, ready-to-deploy data conversion maps, reporting and business intelligence frameworks, and an integration framework for greater customer engagement and transparent 24/7 services to meet the demands of Gen Y customers.

Duck Creek and Capgemini Value Proposition

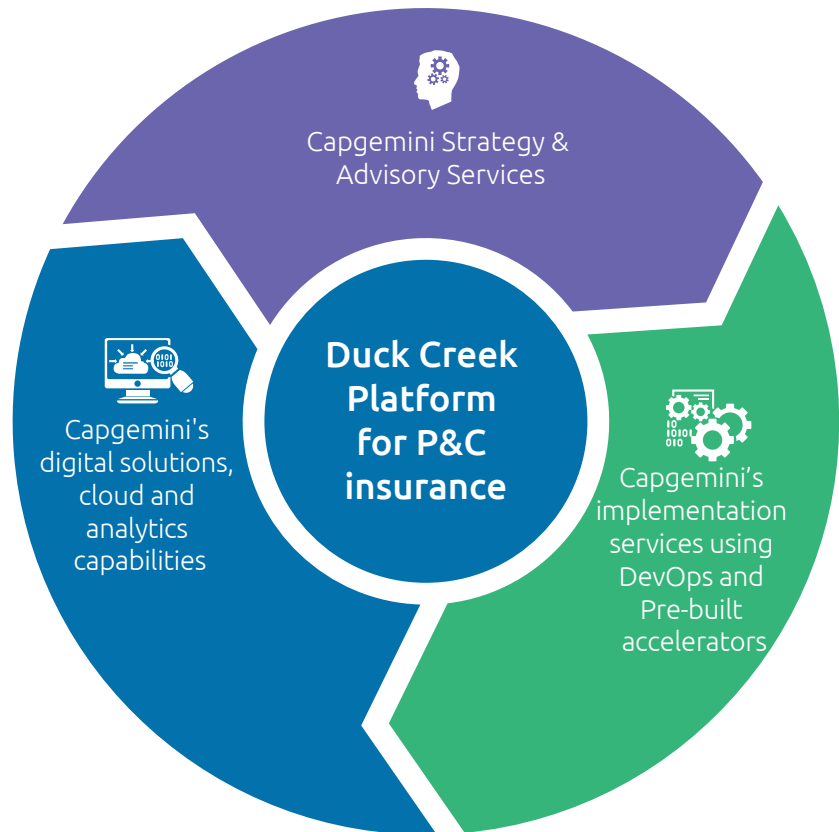
Fig 2: Embrace the future with greater digital engagement and modernization of core systems



To compete in a rapidly changing environment, incumbent insurers can modernize their core systems using the Duck Creek Platform so they can enjoy the latest insurance domain practices, business agility, and faster time-to-market. The Duck Creek OnDemand SaaS solution allows for lower operating costs and optimized performance, and can be expanded easily with an open architecture as newer, innovative solutions emerge in the market. The digital layer is key to providing greater customer engagement and transparent 24/7 services to meet the demands of Gen Y customers. The analytics layer allows insurance executives to make important decisions not only to streamline operations, but also target specific segments to bolster revenue and profits.

Capgemini Duck Creek Service Offerings

Fig 3: Capgemini Duck Creek Services



Full Platform of Services

The Duck Creek Platform provides a comprehensive set of systems to support your core insurance operations such as billing, claims, policy, and rating. The Platform's components cover the entire insurance value chain while providing the extensive functionalities required for you to address changing market needs.

Digital Services

Utilizing APIs and Duck Creek Anywhere, Capgemini ensures that all your connected systems will be able to talk and transact as an integrated solution, providing customer-centric results that drive retention and business growth. Digital services for insurers include:

- **Easy to use applications - the Duck Creek Platform** enables customers to access quotes, report a claim and track status
- **Duck Creek Customer 360** - Tools that give access to a holistic view of customer information and relationship with the insurer
- **Data Insights - Duck Creek Insights** is a core system for insurance data delivering quality data, analytics, operational, management, and financial reporting insurance companies need for competitive advantage

Duck Creek Testing and Quality Assurance Services

Testing and quality assurance (QA) is an essential transformative business function. In the insurance industry, Capgemini has the reputation of trusted partner and testing innovation enabler. Our testing services are proven to deliver measurable improvements in quality, faster time-to-market, cost reduction, and more efficient IT operational processes. Our testing practice has more than 1,500 dedicated insurance testing professionals. Capgemini testing services clients benefit from:

- Total cost of testing reduced by up to 30%
- Quality levels improved by preventing more than 98% of high-severity defects
- Time to market decreased by at least 15%
- Technical and business risks significantly mitigated
- Overall management of quality assurance process

Capgemini's Duck Creek Accelerators

As a Duck Creek Platinum Delivery Partner, Capgemini consistently invests in accelerators, tools, and methodologies that enable insurers to transform their businesses. We leverage our unique and proven accelerators to drive down project timelines and maximize efficiency across all core and digital initiatives. Our accelerators reduce the time and cost of system implementation.

As Capgemini's dedicated Duck Creek practice continues to expand, so does its library of accelerators. Some of our proprietary accelerators that set us apart from our competitors include:

1. **Smart QA:** End-to-end ecosystem to make smart decisions based on cognitive and analytics capabilities from the testing system. This includes Smart Assets, Smart Integrations, and Analytics and Cognitive Engine with Natural Language Processing Capabilities.
2. **Software Manufacturing Insurance Products (SMIP):** A proven factory configuration model
3. **DevOps:** Continuous integration and development approach for improved quality, stability, and automation
4. **Reinsurance Management:** Highly configurable company accelerator providing comprehensive Treaty and Facultative Reinsurance capabilities

Capgemini's accelerators reduce the time and cost of system implementation.

Accelerators exist for:

- Card payments
- Chart of accounts
- Policy import
- Legacy conversion
- Earned/unearned premiums posting
- Electronic file transfer
- Check refunding
- Database updating
- And More

Success Stories

Saxon

Challenge

After implementing Duck Creek solutions, Saxon captured 25% market share on the Cayman Islands in their first year of operations. Despite their success, they discovered only 1% of their business was coming through their consumer portal. Saxon needed help redesigning the user experience of the consumer portal to increase traffic. As a small start-up company, it wasn't economical to hire and train a large pool of Duck Creek experts.

Solution

Capgemini's expertise with these core systems made us the natural choice to help Saxon redesign their consumer portal and bring additional products to market quickly. Before redesigning their consumer portal, we recommended migrating to the latest Duck Creek software version to improve system stability and functionality. As part of the portal redesign, Saxon wanted to add credit card processing. We introduced Process One, from One, Inc., which gave them the ability to process credit card transactions securely through a simple interface. Capgemini also designed and developed a business intelligence system for Saxon, bringing together data from all three core systems. The new BI solution allows the CFO to analyze Saxon's product lines and to implement product changes more rapidly.

Dovetail Insurance

Challenge

As a MGU and Business Process Outsourcer, Dovetail needed help managing unpredictable demand for experienced Duck Creek resources. They needed a scalable partner with deep experience to help them augment their existing workforce.

Solution

Capgemini provided a pool of senior-level experienced Duck Creek resources who Dovetail could direct on a daily basis to manage projects including: version migrations, implementation of new product lines, custom application development, and regression testing.

The flexible staffing model provided by Capgemini has allowed Dovetail complete flexibility in allocating resources where the need is the greatest at any given moment.

Capgemini's experience and flexibility made us the natural choice for Dovetail.

About Capgemini

With more than 190,000 people, Capgemini is present in over 40 countries and celebrates its 50th Anniversary year in 2017. A global leader in consulting, technology and outsourcing services, the Group reported 2016 global revenues of EUR 12.5 billion. Together with its clients, Capgemini creates and delivers business, technology and digital solutions that fit their needs, enabling them to achieve innovation and competitiveness. 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/insurance

About Duck Creek

Duck Creek Technologies paves a genuine path to the future for P&C insurance companies. Decades of insurance experience underpin advanced technologies specifically designed to accommodate change - allowing carriers to navigate uncertainty and capture market opportunities faster than their competitors. Duck Creek solutions are available standalone or as a full suite. All are cloud-ready.

Learn more about us at

www.duckcreek.com

For more information, visit

<https://www.capgemini.com/partner/duck-creek-technologies/>
or email: insurance@capgemini.com



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