



Duck Creek
Technologies

Capgemini and Duck Creek Technologies

Transforming P&C insurance enterprises to shape their futures





Digital innovation is rapidly transforming the insurance landscape



Digital adoption is no longer a function of age but has become mainstream across generations. As the digital divide crumbles, all age groups have begun adopting a millennial mindset, relying more on friends and digital channels than traditional information sources to learn and buy. And, as prolonged COVID-19 virus lock-downs force everyone to learn and more extensively use digital channels, adoption will accelerate further."*

*Source: World Insurance Report 2020

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.

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. For P&C carriers who invest in Duck Creek solutions to modernize their core systems, Capgemini is that partner.



Today, more than ever, product agility is paramount for insurers. The ability to change and adapt insurance products quickly to address evolving market demands separates best-in-class carriers from the rest of the pack. Duck Creek's low code OnDemand platform enables customers to stay ahead of the market by empowering business users to change product configurations without engaging IT in lengthy and expensive projects. Coupled with Capgemini's leading capabilities in claims and operations automation and digital acquisition, insurance customers can become the Inventive Insurers of the future."

Seth Rachlin, Chief Innovation Officer, Insurance, Capgemini





Building the future-ready insurer

As a Duck Creek Premier 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 who need to embrace the future needs of a connected experience.

- Capgemini has been named a Leader in Avasant's Insurance Digital Services 2021-2022 RadarView™
- Capgemini ranked a Leader in Everest Group's PEAK Matrix™ for Advanced Analytics and Insights Services 2020
- Capgemini enjoys the double distinction of having been named both Leader and Star Performer in insurance at the Everest Group IT Service Provider for the year 2020.

Fig 1: Capgemini differentiators



Duck Creek Premier Partner

- **Strong domain knowledge of P&C insurance :** With over 30 years of experience and 400+ insurance clients, Capgemini has extensive P&C domain knowledge. We have 700+ Duck Creek practitioners, of which 100+ have been certified as Master-level Duck Creek experts.
- **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.



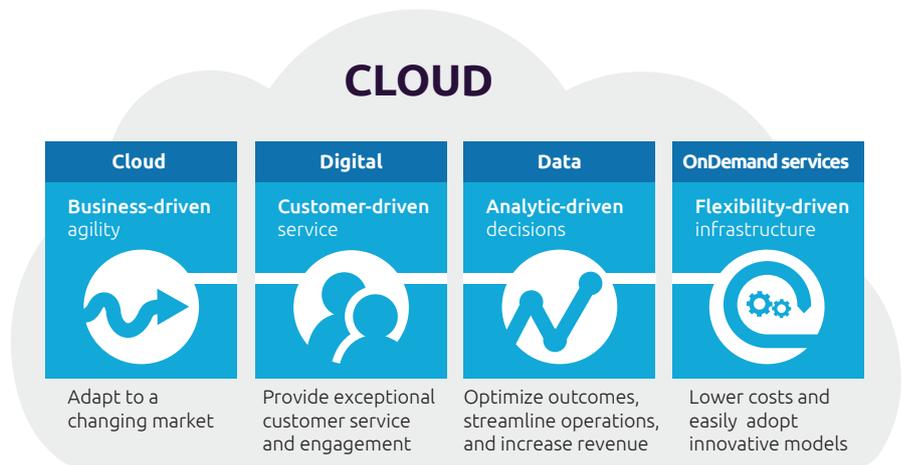
- **Proven track record of on-time, on-budget delivery implementations:** With **over 60+ Duck Creek implementations** completed, Capgemini uses special **project accelerators** to speed up delivery without compromising quality. A **ready-to-use Delivery Workbench** includes standardized frameworks for 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

To compete in a rapidly changing environment, incumbent insurers can modernize their core systems using the Duck Creek platform to 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 to target specific segments to bolster revenue and profits.

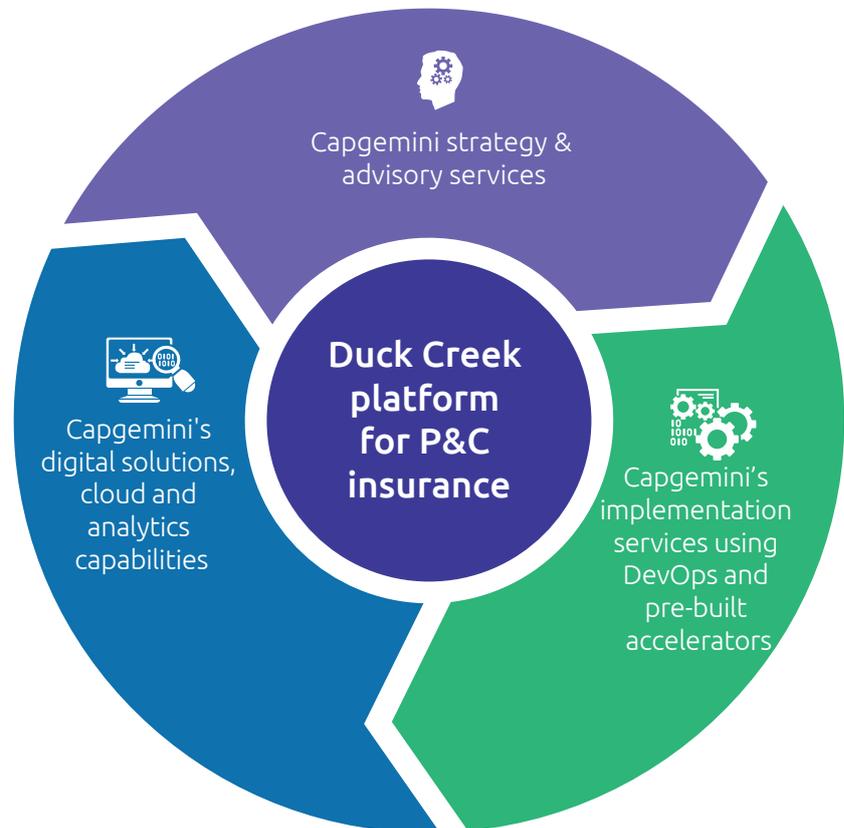
Fig 2: Embrace the future with greater digital engagement and modernization of core systems





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 insurers access to a holistic view of customer information and relationship
- **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 a trusted partner and testing innovation enabler. Our testing services are proven to deliver measurable improvements in quality, faster time-to-market, reduced costs, and more efficient IT operational processes. Our testing practice has more than 1,500 dedicated insurance testing professionals. Clients benefits of Capgemini testing services include:

- 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 Premier 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. **DC Author Pro:** Automatic manuscript code generator for pages, forms, rating, and underwriting
5. **Insights & Data Solutions:** KPI based reporting and analytics solution based on Duck Creek data model

Accelerators exist for:

- Card payments
- Chart of accounts
- Policy import
- Legacy conversion
- Earned/unearned premiums posting
- Electronic file transfer
- Check refund
- Updating database
- Claim Line & Coverage mapping tool
- Policy Design workbook generation
- Template upgrade methodology
- Deductible billing



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 the 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 core systems made us the natural choice to help Saxon redesign their consumer portal and bring additional products to market quickly. Before redesigning the 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.

A Major UK Carrier

Challenge

A major UK-based carrier was in the midst of implementing Duck Creek's Policy and Billing solutions in order to modernize their core processing systems. Due to the complexity of their program roadmap, numerous internal and external integrations, and issues with the incumbent SI vendor, the client engaged Capgemini to complete the program implementation for their direct-to-consumer features and affinity partners.

Solution

The client and Capgemini worked closely to replace from the incumbent vendor and re-plan the program's execution. With Capgemini's extensive expertise, the entire program was revamped and revitalized, including requirements definition, configurations, architectural approach to integrations, functional and non-functional testing, and project oversight. We also adopted a SAFE Agile approach, that promoted a true 'one team' culture. Ultimately, the program was completed on schedule helping the client to reduce production support costs and helped gain trust of their partners. Capgemini continues to provide application maintenance during steady-state operations. This is one of the most complex programs Capgemini has done, and proves the robustness of our capabilities and resources.

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. Capgemini's flexible staffing model allowed Dovetail allocate resources based on the need at any given moment. Capgemini's experience and flexibility made us the natural choice for Dovetail.

Large Global Insurance Carrier

Challenge

The client is one of the largest global P&C carriers who needed to standardize and radically improve their policy administration system to stay current with product enhancements and technology upgrades. Core policy administration transformation across small commercial, middle-market and financial lines in NA and Australia.

Solution

Parallel development of multiple products roll out within divisions (small commercial, middle-market wholesale, etc.) and organisation. A unique manuscript layering inheritance structure specially designed to support multiple business units and global product roll out maximizing reusability. Common pool of resources (product model, common code base, accelerators were used) across multiple products. Capgemini also used product modelling for marketplace offerings and performance tuning for large schedule policies. Large, balanced team composed of onshore, nearshore and offshore members that allowed for "relay" style implementation – passing critical modules back and forth providing virtually 24-hour cover reducing the duration.

There was extensive use of collaborative tools and virtual team technology for real-time presence when working through critical issues or new requirements. All this ensured improved speed to market and lower cost of total ownership.

About Capgemini

Capgemini is a global leader in partnering with companies to transform and manage their business by harnessing the power of technology. The Group is guided everyday by its purpose of unleashing human energy through technology for an inclusive and sustainable future. It is a responsible and diverse organization of 270,000 team members in nearly 50 countries. With its strong 50 year heritage and deep industry expertise, Capgemini is trusted by its clients to address the entire breadth of their business needs, from strategy and design to operations, fuelled by the fast evolving and innovative world of cloud, data, AI, connectivity, software, digital engineering and platforms. The Group reported in 2020 global revenues of €16 billion.

Learn more about us at

Get the Future You Want | www.capgemini.com

About Duck Creek

Duck Creek Technologies is a leading provider of core system solutions to the P&C and General insurance industry. By accessing Duck Creek OnDemand, the company's enterprise Software-as-a-Service solution, insurance carriers are able to navigate uncertainty and capture market opportunities faster than their competitors. Duck Creek's functionally rich solutions are available on a stand-alone basis or as a full suite, and all are available via Duck Creek OnDemand. For more information,

visit

www.duckcreek.com

For more information, visit

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



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