



Duck Creek
Technologies

CAPGEMINI AND DUCK CREEK TECHNOLOGIES PARTNERSHIP

Making Cloud Transformation Real



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.

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.



To boost customer Convenience, Advice and Reach – what we call CARE equation – Insurers must innovate offerings, business models and capabilities to communicate efficiently. The digitized future will feature a seamless environment where sophisticated on-demand digital features empower and augment direct channels (agents/brokers/call centers). Simultaneously, advanced data analytics and insights will humanize virtual engagement channels to enable more individualization. We encourage an evolutionary tech-powered path to embrace the CARE equation.”*

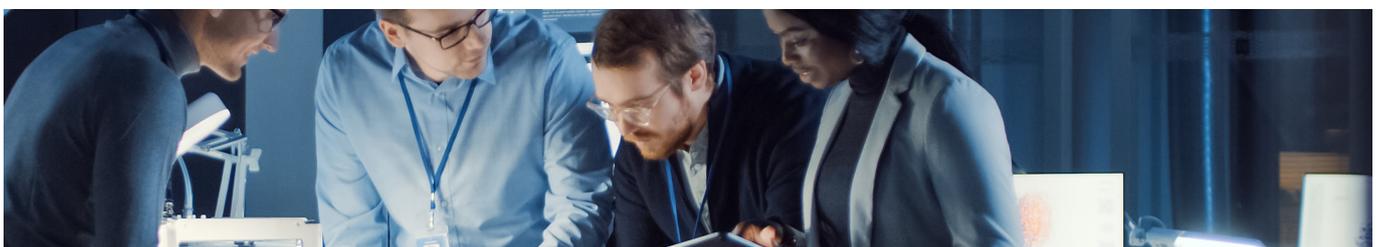
**Source: World Insurance Report 2021*



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

Global Insurance growth leader, Capgemini



Building the future-ready insurer

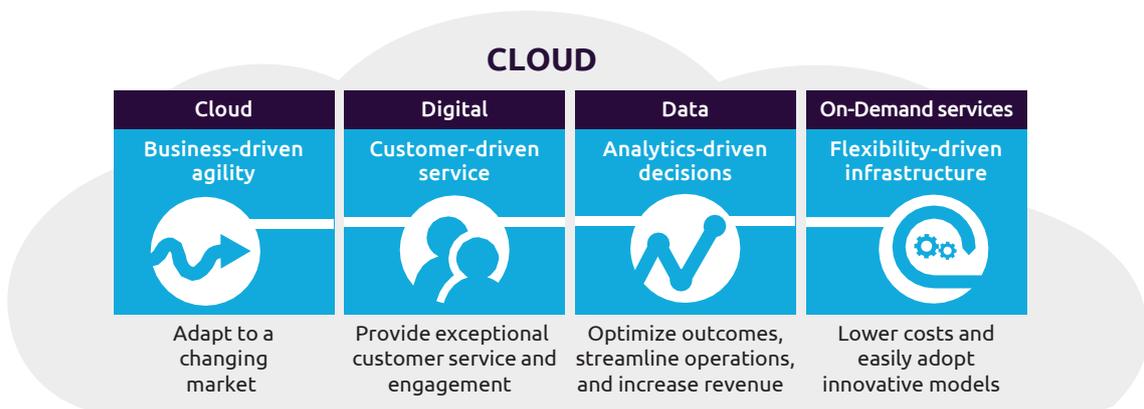
As a Duck Creek Premier Partner, we have served 60+ large and mid-sized clients with Duck Creek implementations since 2007. Along with this, we have advanced industry-recognized digital capabilities to provide strategic roadmaps to clients who need to embrace the future needs of a connected experience.

Cappgemini ranked a Leader in Everest Group’s PEAK Matrix™ for Intelligent Process Automation (IPA) solution providers 2021

Strong domain knowledge of P&C insurance: With over 30 years of experience Cappgemini has extensive P&C domain knowledge. We have experienced Duck Creek practitioners, with sizeable number of **certified Master-level Duck Creek experts**. Additionally, we bring the latest capabilities in **digital solutions, cloud hosted technology, and analytics based reporting**, so insurers can transform themselves to embrace the needs of tomorrow.

- **Cappgemini’s Duck Creek Product Factory Model Approach for design and build:** Cappgemini helps accelerate implementation of chosen Duck Creek products for multiple lines of business and multiple geographies with an MVP mindset through the Product Factory Model approach. This approach allows clients the **flexibility and cost advantage** to choose the components for implementation while being assured of a working product with the option to scale it to multi-LOB, multi geography with minimal effort.
- **Proven expertise on cloud hosted core platforms:** Cappgemini brings to the table deep expertise to build your foundation on cloud-hosted platforms and data-driven architectures. We can help you rationalize and modernize legacy applications to enable end-to-end business transformation.
- **Proven track record of on-time, on-budget delivery implementations:** Cappgemini uses special **project accelerators** to speed up delivery without compromising quality. A **ready-to-use Delivery Workbench** includes standardized frameworks for full-suite implementation quickly and at a lower cost.

Figure 1: Embrace the future with greater digital engagement and modernization of core systems



Duck Creek and Cappgemini 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 best practices, business agility, and faster time-to-market.

- The Duck Creek OnDemand SaaS solution allows for lower operating costs, 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.

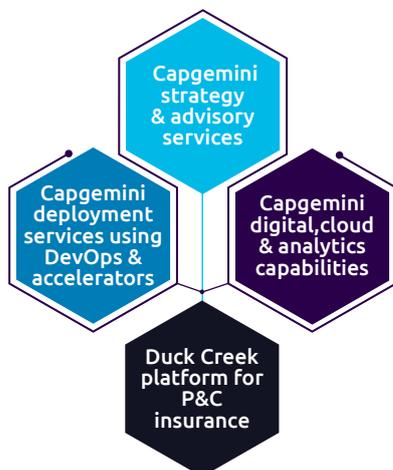
Capgemini advantage offers insurers, a fully industrialized implementation of Duck Creek services adapted to their size, position in their transformation journey and their vision to the future.

- Capgemini strategy & advisory services help chart out the business transformation roadmap tailored to the Insurers' size, maturity and vision.
- Capgemini technical and domain capabilities help tailor the Duck Creek core system to suit the Insurers' needs.
- Capgemini implementation services ensure deployment of required services on-time, on-budget and provides easy scaling options to suit the Insurers' transformation vision and journey.

Capgemini-Duck Creek service offerings

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.

Figure 2. Capgemini-Duck Creek services



Capgemini's Duck Creek Product Factory Model Approach for Design & Build

Capgemini helps accelerate implementation of chosen Duck Creek products for multiple lines of business, and multiple geographies with an MVP mindset through the Product Factory Model approach. This approach allows clients the flexibility and cost advantage to choose the components for implementation while being assured of a working product with the option to scale it to multi-LOB, multi-geography with minimal effort. Advantages of this approach include:

- **Easy scalability** - Build once, share and reuse for different locations/lines of business.
- **Cost efficiencies** – Maximize component reuse through standardized templates for requirements, standardized deployment architecture, industrialized design, testing and deployment with an MVP mindset.

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.

Capgemini 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.

Key accelerators to shorten implementation timelines:

- 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

Figure 3. Capgemini differentiators



Our Experience

Large Global Insurance Carrier

Challenge

The client, one of the largest global P&C carriers, 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

The highlight of our solution was parallel development of multiple products roll out within divisions (small commercial, middle-market wholesale, etc.) and organization.

- Used common pool of resources (product model, common code base, accelerators) across multiple products.
- Leveraged product modelling for marketplace offerings and performance tuning for large schedule policies. Large, balanced team composed of onshore, near shore and offshore members allowed “relay” style implementation – passing critical modules back and forth providing virtually 24-hour cover.

This implementation ensured improved speed to market and lower cost of total ownership.

A Major UK Carrier

Challenge

A major UK-based carrier, in the midst of implementing Duck Creek’s Policy and Billing solutions, was faced with complex 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

Capgemini, in close collaboration with the client, recreated a new program execution plan.

- Capgemini reviewed the full program 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 **gain trust of their partners**.

A Mid-Size Carrier in Australia

Challenge

As Australia’s leading Medical defense organization and medical indemnity provider, representing close to 80,000 medical practitioners, the client was looking for a scalable partner with deep Duck Creek expertise who can help them accelerate the platform transformation for Medical Indemnity Practitioner product.

Solution

Capgemini worked with the client teams to re-plan the program execution by reviewing and refining requirements definition, designing the manuscript hierarchy, and evaluating the integrations approach.

- Used Agile methodology for Implementation of the Policy and Billing systems.
- Leveraged DC Insights for Policy and Billing data enabling customized reporting.
- Reduced the data load time by 50%, by enabling multithread data upload and migrating from legacy to the Duck Creek platform.

At conclusion, this program will deliver **improved member experience through the introduction of the self-service portal**, bring in **agility in product design**, **improve efficiency in business process**, **increase speed to market**, and **reduce the operational risk and cost**.

A Malpractice Insurance Carrier

Challenge

A leading malpractice Insurance carrier based out of the US wanted to reduce manual processes being used across multiple products. They opted for Duck Creek suite of products for Policy, Billing and Claims to add to their current applications.

Solution

Our solution leveraged CapGem Methodology and was implemented in a hybrid of, the best of waterfall and agile methodologies. We also leveraged learnings from our prior Duck Creek OnDemand SaaS implementations to reduce project risk and ensure on-schedule delivery. We kept configuration as close to out-of-the-box product as possible to ensure low cost of maintenance for later iterations.

Automating highly manual processes, reduced the cost of operation. Other benefits were **automated claims assignment**, **integrated DCT Policy system out-of-the-box**, **dynamic coverage verification**, and **reserve creation** apart from **reduction in the cost of infrastructure due to movement from on-premises to SaaS**.





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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 over 325,000 team members more than 50 countries. With its strong 55-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, fueled by the fast evolving and innovative world of cloud, data, AI, connectivity, software, digital engineering and platforms. The Group reported in 2021 global revenues €18 billion.

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For more information, visit

<https://www.capgemini.com/partner/duck-creek-technologies/>

or email: insurance@capgemini.com