



Capgemini and Duck Creek Technologies Partnership

Making cloud transformation real



in association with



Digital innovation is rapidly transforming the insurance landscape

Disruption across sectors and industries has highlighted a need for change in insurance business processes, even rethinking coverage, products and services. Insureds want to evaluate and purchase products and services digitally. They want policies to be nimbler to meet their diversified needs. Customers are more inclined to shop around with easy access to product and purchase information online. Traditional insurance operations and customer experience models provide inconsistent experiences and require effort-intensive workflows for processes like new

submissions, renewals, underwriting, and claims. Insurers have tried to overcome the challenges by undertaking ad-hoc and one-off digital transformation initiatives. Legacy insurers will need to embrace full, digital-forward business strategies to navigate this new terrain and remain competitive, relevant, and flexible as this level of unprecedented change continues to scale.

A business case led digital transformation is a daunting task but can be less overwhelming by partnering with the right set of professionals. An integration partner with core systems experience, deep insurance industry know-how, proven experience in deploying cloud solutions, and digital capabilities of tomorrow is essential. For P&C carriers who invest in Duck Creek solutions to modernize their core systems, Capgemini is that partner.



Change driven by climate, technology, macro-economics, demographics, and geopolitics is demanding swift product evolution from Insurers. Duck Creek's 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. We help insurers leverage the Duck Creek platform for their specific context to become truly future-ready, with our leading capabilities across the insurance value chain, from distribution to claims management, from customer experiences to sophisticated underwriting.

- Adam Denninger

Global Insurance Industry Leader, Capgemini



Building the future-ready insurer

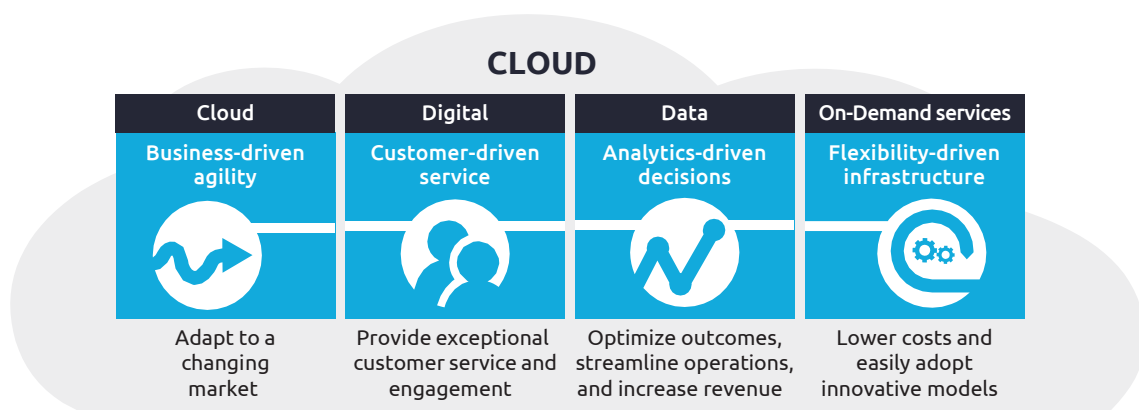
As a Duck Creek Premier Partner, we have served 60+ large and mid-sized clients with Duck Creek implementations since 2007. Along with this, we have advanced industry-recognized digital capabilities to provide strategic roadmaps to clients who need to embrace the future needs of a connected experience.

Capgemini 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 Capgemini 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.

- **Capgemini's Duck Creek Product Factory Model Approach for design and 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.
- **Proven expertise on cloud hosted core platforms:** Capgemini 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:** Capgemini 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 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 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.

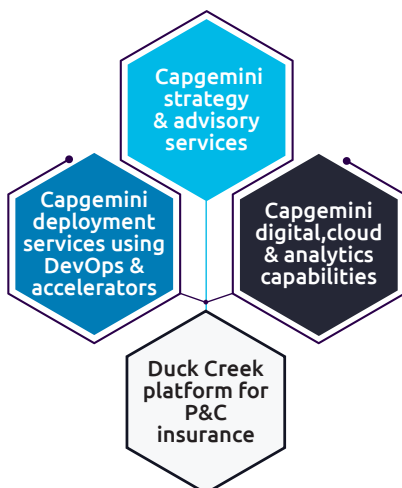
Capgemini advantage offers insurers, a fully industrialized implementation of Duck Creek services adapted to their size, position in their transformation journey and their vision to the future.

- 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



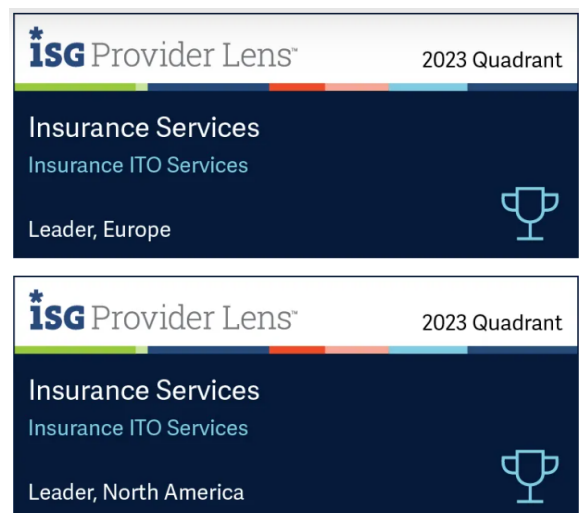
Capgemini's Duck Creek Product Factory Model Approach for Design & Build

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. **Gen AI assisted Software Engineering:** AGen AI experimentation in Software engineering through our proprietary platform, Genesis for up to 14% average productivity gains for software engineers.
5. **Insights & Data Solutions:** KPI based reporting and analytics solution based on Duck Creek data model.
6. **Reliable AI Solution Engineering(RAISE):** Fast-track organizational GenAI adoption for tangible business results through our unique Gen AI development platform. Powered by our Data & AI & GenAI ecosystem, RAISE enables insurers to industrialize their Custom GenAI projects with needed guardrails, giving them more reliable outcomes, at a controlled cost." as a new accelerator in the section Capgemini's Duck Creek Accelerators

Figure 3. Capgemini differentiators





A full spectrum of implementations across multiple insurance lines-of-businesses

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 Top 3 P&C Insurer in the US

Challenge

The client had just moved from Legacy to a fully Digital Core on Duck Creek but was stuck with a monolithic core. Their key challenges were lack of integration with business partners and lack of process repeatability restricting their business growth and limiting speed-to-market for products.

Solution

We collaborated with the client's functional teams, Duck Creek and ACORD to execute a full digital transformation with following highlights.

We leveraged our assemble-to-order methodology and Defect Prediction model to implement rate & form comparison tool unlocking new consumer engagement in complex regulation states, with fast product releases and better customer experience.

We leveraged ACORD digital standards to develop APIs for quote generation/ modification and enabled connectivity with the clients' partner network for quick data access and better underwriting.

Ultimately, this program resulted in underwriting efficiency & accuracy and product speed-to-market. It also reduced the total-cost-of-ownership by 10%, through app rationalizations.

A leading risk-management & specialty insurance firm in the US

Challenge

The client was amid Duck Creek Policy & Billing implementations but were facing program management and internal/external integrations challenges with their incumbent System Integrator.

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

The client was amid Duck Creek Policy & Billing implementations but were facing program management and internal/external integrations challenges with their incumbent System Integrator.

Solution

We leveraged our experience of implementing complex, cross-geography Duck Creek implementations to advise the client on program road map, timelines and managing delivery risks through a collaborative approach.

Adopted our proprietary Duck Creek factory model along with Duck Creek Testing & requirements accelerators to accelerate the implementation. Developed & Executed defect and App stabilization program to mitigate delivery risks.

This implementation resulted in increased speed-to-market of products for a complex line (4-6 specialty products a year) while reducing the overall program risk and TCO 10% 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.



About Capgemini

Capgemini is a global business and technology transformation partner, helping organizations to accelerate their dual transition to a digital and sustainable world, while creating tangible impact for enterprises and society. It is a responsible and diverse group of 340,000 team members in more than 50 countries. With its strong over 55-year heritage, Capgemini is trusted by its clients to unlock the value of technology to address the entire breadth of their business needs. It delivers end-to-end services and solutions leveraging strengths from strategy and design to engineering, all fueled by its market leading capabilities in AI, cloud and data, combined with its deep industry expertise and partner ecosystem. The Group reported 2023 global revenues of €22.5 billion.

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