Leading auto insurer executes a full suite modernization on Duck Creek

A US auto insurer collaborated with Atos to replace its legacy systems with an end-to-end insurance solution built on Duck Creek technology, which improved operational efficiency and product delivery timelines.



Business Challenges

Every major insurer relies on its core IT systems to issue policies, process claims, manage billing and chart its strategy. Legacy systems may have been the bedrock of insurance operations for decades, but in today's market, these systems are becoming more of a liability than an asset.

A leading US auto insurer was operating policy, billing, claims, and data reporting systems built on legacy technology, which were expensive to maintain and impacted operational efficiency and time to market. The company wanted to decommission these legacy systems and replace them with a modern Duck Creek insurance solution including Policy, Billing, Claims, Balancing & Controls and Insights.

Atos solution

Replacing any mission critical system like this requires careful planning and a sharp eye on quality, including end-to-end functional testing, integration testing, and system performance measurement.

The insurer turned to Atos for help with product implementation using Duck Creek commercial lines templates as the base. The project included a massive tool-based migration of legacy data to the new Duck Creek applications. Atos also led an SOA-based integration of Duck Creek solutions with all upstream and downstream systems for tighter integration.

The Atos solution also included:

- · Creation of a complete data warehouse on the Duck Creek platform
- · Rule-based automation for business processes such as payments, invoice updates, notifications and disbursements
- · Implementing an open architecture, flexible APIs, industry connectors, and RESTful services for integration
- · Simple, code-free configuration tools for customizing the Duck Creek solution modules

Each module was carefully tested to ensure that it was functioning as intended, integrating properly with other enterprise systems, and delivering the desired performance before the new system went live.



Benefits delivered

Moving from legacy to the new Duck Creek platform reduced the insurer's maintenance costs and increased operational efficiency to enable a faster rollout of new products.

Code-free configuration tools enable both IT and business users to modify the solutions without advanced programming knowledge, which reduces reliance on IT and enables greater business agility. Future systems enhancements are also a breeze, since updates and modifications can be made without the need to rewrite massive amounts of legacy code.

By having a single platform tightly integrated with its other systems, the insurer has greater data transparency and visibility, helping it spot trends faster and quickly develop new products to meet market demand. Powerful analytics enable the company to monitor and track its financial performance and spot potential cases of fraud to prevent losses and revenue leakage.

Customer service was also improved, with seamless new policy self-service options and single-point-of-change to ensure that any updates or alterations to a customer record are instantly reflected across the entire customer account. New business channels can be added easily, helping grow the business by offering products to new customers and new markets.

Overall, the insurer's business now operates with greater ease, speed and accuracy. The company is now able to leverage its entire ecosystem of partners and third parties to build a competitive edge in the marketplace.

The Atos + Duck Creek Advantage

The combination of Atos's insurance domain strength and Duck Creek's platform features helps clients transform the business to achieve growth, launch new products more rapidly, and modernize processes across the insurance spectrum.



About Atos

Atos is a global leader in digital transformation with 109,000 employees and annual revenue of c. € 11 billion. European number one in cybersecurity, cloud and high performance computing, the Group provides tailored end-to-end solutions for all industries in 71 countries. A pioneer in decarbonization services and products, Atos is committed to a secure and decarbonized digital for its clients. Atos is a SE (Societas Europaea), listed on Euronext Paris and included in the CAC 40 ESG and Next 20 Paris Stock indexes.

The purpose of Atos is to help design the future of the information space. Its expertise and services support the development of knowledge, education and research in a multicultural approach and contribute to the development of scientific and technological excellence. Across the world, the Group enables its customers and employees, and members of societies at large to live, work and develop sustainably, in a safe and secure information space.

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