

Duck Creek policy admin modernization for a commercial lines insurer



Atos

Products/Lines of Business

The insurer's commercial line provides a range of insurance products that includes:

- Workers' compensation
- Commercial automobile
- Business owners
- Package
- Umbrella
- Property
- General liability
- Inland marine - Non-ISO/AIS

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A leading commercial insurer revamped multiple legacy systems and standardized on market-leading Duck Creek policy administration software to improve time to market and dramatically reduce the policy servicing effort.

Business Challenges

The insurer and four of its affiliates write policies for its commercial lines business. Each affiliate was using its own legacy policy admin system, which meant there was no standardization and each disparate system used its own technology stack and supporting IT.

There was heavy reliance on manual processes and no straight-through processing capability. This not only limited speed to market, but the insurer's product portfolio and geographic expansion plans as well.

What the insurer needed was a flexible, integrated solution capable of providing a secure, stable policy admin system for the long term.



Atos solution

The insurer turned to Atos for help with a major legacy modernization initiative to revamp the legacy systems and deliver a new, modern policy admin platform. From the start, Atos IP and accelerators were employed for product selection, reverse engineering and requirements capture.

A consolidated requirements repository was created in order to ensure a 360° view of the entire program. The overall initiative was then broken down and executed as a series of parallel projects which included:

- Product rationalization across affiliates
- Rules extraction from legacy system
- Infrastructure and IT Ops upgrades
- Parallel product development across states and writing companies
- Supporting ecosystem enhancement and upgrade
- Policy conversion
- Business change management and user adoption
- Automation using RPA
- Exit legacy strategy

Atos IP was also employed during the build and testing phase, as well as a proprietary product factory approach to accelerate the development activities.

The initiative also featured a comprehensive policy conversion strategy that was tailor made to the insurer's needs. To minimize financial risk and maximize the ROI of the initiative, products with high new business potential were considered first. Given an anticipated policy conversion lead time of 90 to 120 days, any active policies with an expiry date less than or equal to the conversion window were prioritized for conversion.

Benefits delivered

- 40% faster speed-to-market for new products
- 65% effort reduction in policy servicing
- 60% reduction in requirements gathering
- 800,000+ policies were migrated overnight at the time of renewal
- Enhanced end-user adoption and overall satisfaction

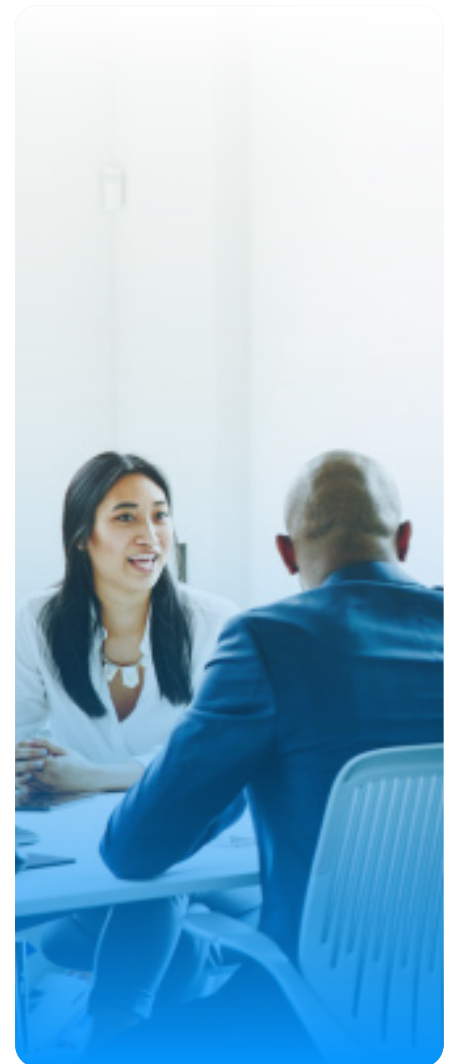
The Atos + Duck Creek Advantage

The combination of Atos's deep insurance strength and the innovative features of the Duck Creek platform helps clients follow their strategies to pursue growth, launch new products more rapidly, and modernize underwriting processes.

Learn more at <https://atos.net/en/industries/insurance>

Atos IP employed

- **ISO Requirements Starter Kit:** Reduced the timeline for the requirements elaboration phase by 60%
- **Test Automation Framework:** Enabled automated regression testing for the new Duck Creek implementation
- Other IP such as a **Rating Logic Extractor** and **code review tools** were employed to reduce development efforts and improve code quality



About Atos

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Let's start a discussion together



For more information: XXXX@atos.net

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