



Duck Creek + Coherent

Key aspects of the Duck Creek integration





The integration: what is it?

The Duck <> Coherent integration is an accelerator published on the Duck Creek Content Exchange.

The integration was built as a pattern to help Duck Creek win specialty insurers who had dozens of spreadsheet raters, and insufficient time/budget to convert them all to Duck Creek.

The chosen use case was a Cyber product rater, although there are many other potential use cases to explore.

The integration was built in 2022 by two Duck Creek sales engineers. It uses an Excel cyber rater to externalize the rating logic from a Duck Creek shell product.

It took approximately two weeks to build, starting from zero knowledge of Coherent.



Feature Set

Coherent can be used for any number of Duck Creek use cases. The use case for the published integration was for rating a specialty lines product.

The feature set includes:

- Begins with a “shell product” in Duck Creek that collects user input, creates the call to Spark, and saves the responses
- Full-term rating is done in the Spark service, such that endorsement/cancellation/etc transactions can be processed by Duck
- Reusable versioning logic
- Captures Call ID at moment of transaction for audit purposes
- Real-time screen updates; validation error rendering
- Renders Excel charts on the Duck “Express 3” UI



Integration Screen Shot

TOP INSURANCE Policy ▾ Policy/Quote Number Search

Tech1 Co CyberLiability5Q2022 (Application: New-Pending)

Applicant Policy Terms Risk Information Underwriting Claims History **Coverage** Pricing Subjectivities Payment Details Installment Schedule

Coverage

Cyber Premium
\$30,175.00

Policy Limit & Retention

Program	Limit Of Insurance *	Per Occurrence Limit *	Deductible / Retention *	Policy Combined Limit
Cyber Pro ▾	\$1,000,000 ▾	\$1,000,000 ▾	\$10,000 ▾	\$1,000,000

Premium Report

Premium by Cover Bar

Coverage	Premium
Cyber Privacy and Network Liability	~3,000
Cyber Incident Response	~2,500
Digital Data Recovery	~2,500
Business Interruptions and Extra Expenses	~2,500
Contingent Business Interruption	~2,500
Network Extortion Threat	~2,500
Technology E&O	~5,000
Electronic Funds Transfer Fraud	~2,500
Social Engineering Fraud	~2,500
Computer Fraud	~2,500

Premium by Cover

Coverage	Percentage
Technology E&O	16%
Cyber Privacy and Network Liability	16%
Electronic, Social, and Printed Media	10%
Cyber Privacy and Network Liability	10%
Contingent Business Interruption and Extra Expenses	8%
Digital Data Recovery	8%
Business Interruptions and Extra Expenses	8%
Network Extortion Threat	7%
Electronic Funds Transfer Fraud	7%
Social Engineering Fraud	9%
Cyber Incident Response	9%



Benefits to Duck Creek customers

The best of both worlds: Core System + Excel.

- Lowers the implementation costs such that more LOBs can be brought onto Duck Creek
- Lowers the TCO because maintainability of Excel is easier than maintainability of Duck
- Very likely performance benefits, especially for large schedule policies like Commercial Auto
- Quicker and higher-quality regression testing than Duck's Test Automation Center

What core systems are good at:

- System of record
- Transaction processing
- Document generation
- Downstream reporting
- UI

What Excel is Good at:

- Intricate business logic
- Being legible to a normal human: no unique dev skill set needed



Architecture

The integration uses three Duck XML manuscripts, one of which is reusable across multiple use cases.

1. **Integration Base:** handles the base URL (i.e. environment and tenant), authentication, and versioning logic. Reusable for non-rating use cases, like rules engines.
2. **Shell product:** Each LOB will have its own one of these. Can benefit from Duck inheritance capability.
3. **Per-LOB integration:** Inherited into the Shell Product manuscript. takes the user inputs from the Shell Product manuscript, forms the Spark /execute call, and stores the responses into the Shell Product session. Handles rendering of responses, including validation errors.

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      <object id="Coherent" path="Coherent">
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        <maxOccurs value="1" />
        <object id="CoherentInput">
```



Thank you