



## CASE STUDY

# Revolutionizing Insurance Operations with AI and Technology: The Digital Transformation of HDFC ERGO with Duck Creek OnDemand



### Insurance Segment

- ▶ Commercial Property & Casualty
- ▶ Health

### Duck Creek Solutions

- ▶ Duck Creek OnDemand
- ▶ Billing
- ▶ Claims
- ▶ Policy
- ▶ Rating
- ▶ Policyholder

### Top Benefits

- ▶ **Enhanced operational efficiency**  
- real-time decision-making drove faster processing
- ▶ **Improved speed to market** -  
reduced new product launch from four months to four weeks using AI and automation
- ▶ **Provided superior customer service** - faster and more accurate claims approvals

## Indian Market Dynamics and Emerging Opportunities Drive Need for Digital-First Approach

HDFC ERGO General Insurance Company Limited (HDFC ERGO), a leading private general insurance company in India, has long been recognized for its innovative approach to delivering comprehensive coverage solutions across various lines of business, including health, fire, and motor insurance. Riding on the motto of 'Customer First', HDFC ERGO has a multi-channel distribution network of 1+ lakh advisors with ~300 offices and 600+ Digital Offices spread across the country, enabling it to 'Insure More, Serve More, Reach More'.

The company continues to invest in developing robust digital capabilities to ensure long-term success in the digital landscape. In its endeavor towards meeting the rising customers' needs in today's technology driven world, HDFC ERGO embarked upon a transformative project aimed at overhauling its core systems and modernizing its technology solutions. By partnering with insurtech provider Duck Creek, HDFC ERGO has undertaken a significant stride towards future readiness, unlocking growth and implementing its cloud-native, SaaS-based Duck Creek OnDemand solution.

## Flexible SaaS Platform Accelerates Product Launches and Delivery

In its continued pursuit of innovation and excellence, HDFC ERGO partnered with Duck Creek Technologies to implement an AI-enabled, real-time policy issuance system—transforming the way insurance products are launched and delivered.

At the heart of this transformation was a centralized Coverage Factory model, which provided a unified tech stack across HDFC ERGO's various lines of business. The new system leveraged AI-driven risk assessments and automated policy issuance, significantly reducing the time required for product configurations and approvals. One of the key innovations was the introduction of product-agnostic rules and a centralized rating engine, which facilitated faster rule and rate changes, enabling the company to quickly adapt to changing market conditions.

As a result, the product launch cycle was streamlined from a few months to just four weeks—setting a new benchmark in the Indian insurance landscape.

## Automation and AI Drive New Operational Efficiencies

HDFC ERGO also focused on driving operational efficiency by automating core processes such as policy issuance and claims management. Further, manual and effort-intensive processes were reimaged through real-time decision-making and advanced AI capabilities.

The implementation of modular API infrastructure enabled real-time data synchronization across more than 15 of HDFC ERGO's internal applications, ensuring seamless integration with Duck Creek's systems. This API-driven architecture facilitated smooth data exchange and real-time updates across various internal platforms, solving many customer pain points and providing a scalable tech stack for future growth.

The automation of claims processing, particularly in the health and motor insurance lines, further improved operational efficiency. AI models were deployed to analyze medical bills, discharge summaries, and vehicle damage images, enabling faster claims adjudication and more accurate risk assessments. The integration of fraud detection models and AI-powered image recognition in claims processing strengthened security and ensured compliance, reducing manual effort, and minimizing operational risks.

By streamlining these processes, HDFC ERGO was able to significantly enhance productivity across multiple departments, from sales and underwriting to claims management. This improved efficiency translated into cost savings, faster service delivery, and increased customer satisfaction.

**“** For our health coverage, we are now able to use AI to analyze itemized bills, discharge summaries, and prescriptions to detect anomalies and optimize adjudication. This automation accelerates claim approvals and ensures precision in medical and non-medical expense validation, directly benefiting policyholders and hospitals.

**Sriram Naganathan**  
President & CTO, HDFC ERGO  
General Insurance

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## Cross-Functional Collaboration and Governance Lead to Seamless Digital Rollout

Implementing a large-scale digital transformation of this magnitude required close collaboration across multiple teams within HDFC ERGO, as well as external partners and system integrators. To manage this complexity, HDFC ERGO established a cross-functional governance model that brought together Duck Creek systems

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Duck Creek's OnDemand solution enabled us to create innovative product offerings and hyper-personalized services to our customers. With a future-ready tech stack, HDFC ERGO is now well-prepared to scale its offerings and market reach without expanding its physical footprint, in line with its commitment to propel financial inclusion in the country and reach the last mile.

**Sriram Naganathan**  
President & CTO, HDFC ERGO  
General Insurance

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experts and system integrators, along with stakeholders from business, sales, product, and technology teams. This model ensured that the project was aligned with business goals and that all key parties had a voice in the decision-making process.

Agile methodologies were adopted to enable faster iterations and better project management, while a centralized cross-functional squad was set up for real-time monitoring and issue resolution. Weekly project reviews and regular leadership meetings helped to keep the project on track and ensure timely resolution of any challenges.

The success of this governance structure was evident in the ability to execute the project remotely and maintain alignment across multiple teams and stakeholders. The result was a seamless, efficient rollout that delivered the desired outcomes on time with minimal disruption to HDFC ERGO's operations.

## Digital Transformation Positions HDFC ERGO at Forefront of Insurance Industry in India

The initiative not only delivered quantifiable benefits, such as faster product configurations, improved agent productivity, and reduced processing times, but also provided qualitative advantages, including enhanced customer engagement and smarter decision-making capabilities. Backed by a scalable and future-ready tech stack, HDFC ERGO is now positioned to quickly adapt to market changes and grow its reach and customer base without the need for more “brick-and-mortar” facilities.

Looking ahead, HDFC ERGO plans to continue building on the success of this initiative, with plans to expand its product offerings and market presence, as well as integrate new technologies, such as Generative AI, to further enhance the platform's capabilities. The company's commitment to innovation and collaboration, along with its strategic partnership with Duck Creek, will ensure that it remains at the forefront of the digital revolution in the insurance industry, delivering superior value to customers and driving sustained business growth.

For more information, visit [www.duckcreek.com](http://www.duckcreek.com)