

Automating Compliance & Precision: Revolutionizing DP3 Rating for NJ Policies

Challenges

- Non-Duck Front End integrated with Duck Creek rating engine
- Integration Complexity
- Regulatory & Compliance Risks
- Implementation of automated discounts and surcharges.

Solutions

- **Rating Engine Implementation:** Configure Duck Creek rating engine to calculate premiums based on state-specific factors and Support coverage for Hurricane and All Other Perils (AOP).
- **State Compliance & Regulation Management:** Implement rating factors based on NJ state regulations and actuarial data and ensured ongoing compliance with state guidelines through periodic updates.
- **Automation & Efficiency:** Automate discounts and surcharges through a table-driven approach and implemented field and group creation using DC standards and best practices.
- **Scalability & Flexibility:** Design the system for future expansion to support additional lines of business or form types and ensure the architecture supports future upgrades and integrations.

Benefits

- Reduced premium calculation errors through automated approach
- Reduced quote turnaround time by **50%** with automated rating processes.
- Adhered **100% compliance with NJ DP3 state guidelines.**
- Faster time to market, enabling quicker deployment
- Seamless rate updates in future.



Key Highlights

Client: Personal Line Carrier in US East Coast

Tech Stack/ Tools : DCT Policy (version : 7.2) – Duck Creek On Prem



Encapsulated Complex Pricing Model

Achieved by integrated Duck Creek rating

Accurate Pricing Model

Implemented complex rating algorithm for Dwelling, Other Structures and Loss of Use Coverages



Policy Implementation – HO, Dwelling Fire & Sports Vehicles

Challenges

- Handling the migration 7.x to 8.x platform in DCOD.
- Integration between Duck Creek Forms Engine & DMS
- Designing the generic renewal conversion framework from legacy to DC for personal LOB.
- Utilizing DC Anywhere APIs effectively for seamless integrations.
- Issue related to forms reprinting using DC's out-of-the-box logic

Solutions

- **Rapid Launch of New Lines of Business:** Successfully delivered two new products under tight deadlines, helping the client avoid costly licensing fees from a legacy system phase-out.
- **Seamless System Integration & API Optimization:** Leveraged DC Anywhere API to enable an intuitive, seamless user interface connected to the Duck Creek system.
- **Proactive Monitoring & Efficiency Gains:** Assisted in refining monitoring scripts, saving the customer approximately 2 hours per day.
- **Platform Migration & Future-Readiness:** Managed a successful migration to the 8.x platform in Duck Creek On Demand.
- **Value Add Framework Creation:** Designed a Renewal Conversion framework for Casualty Lines, enabling smoother policy renewals and minimizing disruptions.

Benefits

- Enabled faster time-to-market for new products, boosting market responsiveness.
- Improved policy lifecycle management, offering greater adaptability for evolving business needs.
- Reduced operational delays and improved system reliability, leading to a better agent and customer experience.
- Refinement in monitoring scripts, resulting in significant time savings of 2 hours per day.



Key Highlights

Client: West Coast based Personal Lines Insurer in the U.S
Tech Stack/ Tools : DCT Policy (version : 7.2 & 8.0) – Duck Creek On Demand



PAS Implementation

Active delivery compliant with SAS implementation

Renewal Conversion

Legacy migration to Duck Creek done for over 40K policies

Policy & Billing implementation for Commercial fire

Challenges

- Multiple customizations required to built robust policy & billing module.
- Customizations are also required for Forms, referrals based on locations,
- Implementation of data services to accommodate 800K + dropdown data.
- Intuitive UI by modifying the OOTB.
- Premium status reflection in all 3 modules (Policy, Billing and Claims).

Solutions

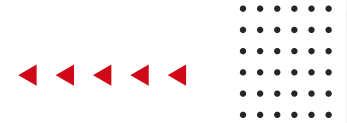
- **Advanced Search & Data Management** implemented using Azure Extended Search Index & build robust data service to handle over 80,000+ dropdown entries, enhancing system performance.
- **Referral Rule Optimization** by consolidating and automated referral rules to reduce manuscript size and improve maintainability.
- **Flexible Policy Adjustments & Lifecycle Management** introduced Temporary Mid-Term Adjustments (MTAs) and modified out-of-the-box XML session
- **Customized** forms and referral logic based on location and pin codes through a table-driven approach.
- **Streamlined Party & Identity Management** by building Customer Identification & Authenticity mechanism
- **Seamless Navigation & Integrations** Efficiency by enabling deep links in Express 3.0 for smoother navigation & designed a configuration framework for Premium Paid Status calculation across Policy, Billing, and Claims systems.

Benefits

- Enhanced regulatory compliance and risk mitigation.
- Competitive advantage in the market due to faster product development cycles.



Key Highlights



Client: APAC Based Commercial lines Insurer

Tools: : DCT Policy (version : 8.0) – Duck Creek On Demand



Policy & Billing Module

Implemented customized policy & billing in DCOD for a new geography.

Enhanced Underwriting Efficiency

Automated underwriting rules streamline decision-making.



DC Insights/Clarity Implementation

Challenges

- Mapping elements between the two systems.
- Duplicate records and data standardization
- Data integration issues to user adoption hurdles
- Different formats, structures, and databases of stored data

Solutions

- Mapped the elements between the two system.
- Designed the Azure Manage Instance staging environment to load the data.
- Designed and developed the ETL to migrate the data from Legacy system to Staging
- Designed and developed a Clone of Clarity Silver Layer and developed ADF pipelines to migrate the data from AZURE Manage Instance Staging to Clarity Snowflake
- Post data load in to staging, utilized the azure pipelines to migrate the data from Manage Instance staging to Clarity Non DCT Silver Layer
- Validated Clarity Gold Layer views and Power BI reports

Benefits

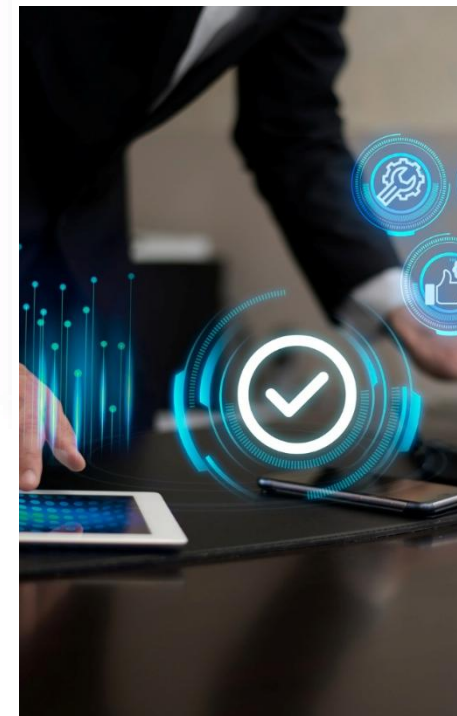
- Newer Approach helped save cost and improved delivery timelines
- Handled large data volumes without performance degradation.
- Reduced infrastructure and maintenance costs



Key Highlights

Client: Leading Commercial Lines carrier in the U.S

Tools: : SQL Server, Azure function using .NET, Snowflake, Azure Data Factory & manage instance, Duck Creek data Insights (Clarity), Express



Market Insights and Competitive Intelligence

With the implementation of Duck Creek Clarity

Unified Data Across the Insurance Lifecycle

Aggregated data from Policy, Billing, Claims, and Rating systems. Eliminated data silos, ensuring a single source of truth.



OOB Data Fix and Recovery Program

Challenges

- Large volume of data defects: Over 700 inconsistencies identified, with around 60% impacting critical Policy & Administration systems.
- OOB issues includes data mismatch due to premium discrepancy in transact, coverage and pricing page, out-of sequence(OOS) transaction, risk level data discrepancy due to dividend, CFD, discounts, payment & payment allocation, credit allocation, reschedule and redistribution, installment, account and policy ledger data, receivable amount mismatch and posting issues.

Solutions

A comprehensive Project Recovery Plan was developed and executed to stabilize operations and restore data integrity:

- 1- Prioritized Defect Resolution: **Focused on high-impact Policy and Billing defects** to reduce business disruption.
- 2- Data Correction Automation: **Introduced automated scripts to triage and resolve data defects faster**, reducing manual analysis time and enabling quick root-cause identification.
- 3- Enhanced QA and Validation: **Implemented additional controls and automated scripts** to verify accuracy post-fix and prevent rework.
- 4- System Issue Mitigation: **Partnered with Policy & Billing application teams** to identify and patch root application issues.

Benefits

- 1- Accelerated Remediation: 700+ data defects resolved within the target timeline. Reduced overall defect backlog by 85%.
- 2- Improved Data Quality and System Stability: Significant drop in re-occurring data defects after release.
- 3- Operational Efficiency: Automated corrections reduced manual workload by 40%. Faster reconciliation and error handling across systems.
- 4- Sustainable Improvement: Deployed automated validation and exception-tracking tools for early anomaly detection.

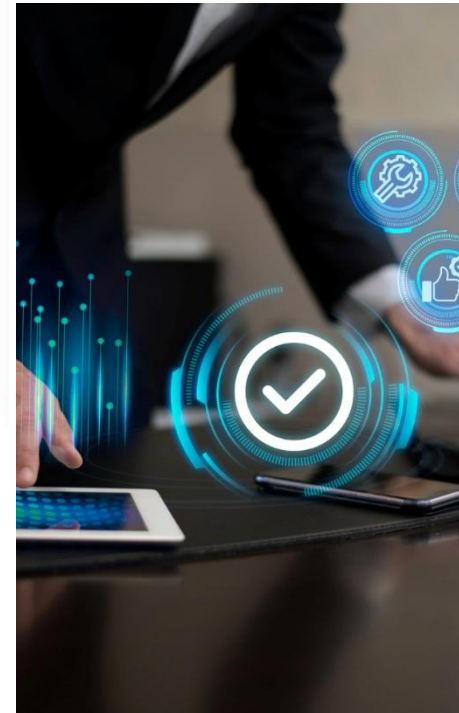


Key Highlights



Client: Medical Indemnity Insurer in USA

Tech Stack/ Tools : DCT Policy (version : 7.2) – Duck Creek On Demand



OOB Data Fix and Recovery Program (Policy & Admin System)

1. Designed and implemented a structured **OOB data fix and recovery framework** to address critical production data discrepancies outside the standard release cycle.
2. Enabled rapid correction of high-impact data issues (policy, billing, and insights) **without impacting ongoing operations.**
3. Developed **automated scripts to triage and** to validate data accuracy pre-fix and post-fix, reducing manual intervention and error rates by 40%.



Legacy Migration

Challenges

- Handling migration of 40K policies from Source system (Windows Application to DCOD 7.2.2 both for Policy and Billing system)
- Along with that current year policy we successfully migrated all historical transaction with 40-year-old data
- Designing the generic renewal conversion framework from legacy to DC for Healthcare LOB.
- Utilizing DC Anywhere APIs effectively for seamless integrations.

Solutions

Documentation:

Created mapping sheet from source to DC system for all the screen level data migration with all business logic

ETL– Developed batches/schedulers to upload the data from source to DC system

DC System :

1. Leveraged DC Anywhere API to enable an intuitive, seamless user interface connected to the Duck Creek system.
2. Designed a Renewal Conversion framework for Casualty Lines, enabling smoother policy renewals and minimizing disruptions

Benefits

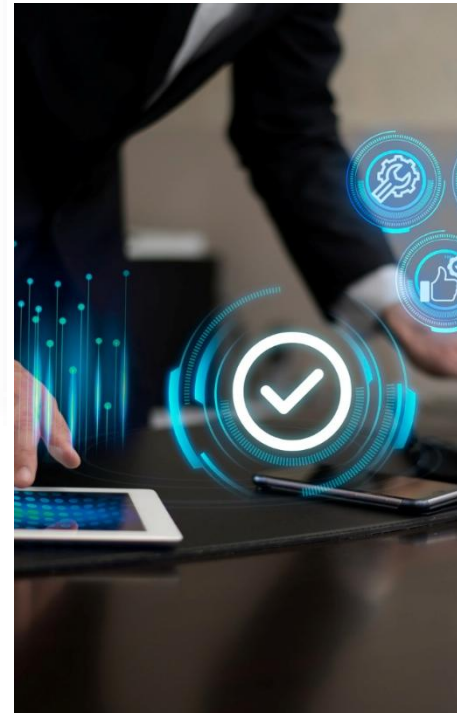
- Value Add Framework Creation: Designed a Renewal Conversion framework for Casualty Lines, enabling smoother policy renewals and minimizing disruptions.
- Reduced operational delays and improved system reliability, leading to a better agent and customer experience.



Key Highlights

Client: Medical Indemnity Insurer in USA

Tech Stack/ Tools : DCT Policy (version : 7.2) – Duck Creek On Demand



Legacy Migration to Duck Creek involving historical data

1. Enabled business continuity while modernizing to Duck Creek
2. Preserved regulatory, financial, and audit-required historical data
3. Ensured data usability for customer service, claims servicing, renewals, and reporting
4. Minimized operational disruption during cutover

