

# Simplifying How Insurers Collect, Manage, and Disburse Payments

Embedded payments connect seamlessly into the insurance lifecycle, reducing manual work and improving the policyholder experience. Built directly into Duck Creek's intelligent core platform, Embedded Payments streamlines how money moves across policy, billing, and claims workflows.

## Common Payments Challenges

### Payments are disconnected from core systems



Standalone payment solutions require complex integrations, multiple vendors, and limited visibility into how money moves across the insurance lifecycle.

### Manual processes slow operations



Billing, collections, and disbursements rely on manual steps, fragmented systems, and check-based workflows creating inefficiencies, errors, and back-office burden.

### Experiences fall short of expectations



Policyholders face limited payment options, slow claims payouts, and inconsistent experiences impacting satisfaction and on-time premium collection.

## How Duck Creek Payments Moves You Forward

### Embed payments into the core



Connect payments directly into policy, billing, and claims workflows. Access enterprise-grade infrastructure and scale without added complexity.

### Simplify how payments move



Automate payments end-to-end and simplify reconciliation and fragmentation. Streamline workflows to reduce manual touchpoints while improving speed, accuracy, and control across your operations.

### Deliver better payment experiences



Offer flexible digital payment options, enable autopay, and accelerate disbursements. Create smoother, more reliable interactions across the policy lifecycle.



Simplify how money moves across your business.

# Purpose-Built for Modern Insurers

## FEATURES

### Automate End-to-End

Embed billing, collections, and disbursements into a unified workflow across policy, billing, and claims.

### Embed Across the Lifecycle

Integrate payments directly into policy, billing, and claims workflows.

### Scale Without Complexity

Leverage enterprise-grade payments infrastructure without managing multiple payment vendors or complex, custom builds.

### Simplify Reconciliation

Track payments while replacing checks and disconnected systems. Reduce errors, simplify workflows, and free up back-office teams.

### Improve Payments and Payouts

Increase on-time premium collection with autopay and deliver faster claims disbursements. Create smoother, more reliable experiences across the lifecycle.

## Why Carriers Win with Duck Creek

### • Greater control and visibility

Gain a unified view of how money moves across billing and claims. Improve reporting, reduce blind spots, and make more informed financial and operational decisions.

### • Accelerate time to value

Launch modern payment capabilities quickly without complex integrations or long implementation cycles. Start realizing value faster and scale as your needs evolve.

### • Reduce operational complexity


Minimize reliance on manual processes, fragmented systems, and multiple vendors. Simplify your payments ecosystem while improving accuracy and reliability.

### • Deliver experiences that strengthen relationships

Make it easier for policyholders to pay and get paid. Improve satisfaction, increase retention, and create more consistent experiences across the lifecycle.

## ANCHOR GROUP MANAGEMENT INC

Selected Duck Creek to power modern embedded insurance payments.

 "Duck Creek Payments gives us a modern, insurance-centric solution, enabling us to offer real-time disbursements and intuitive digital options while maintaining regulatory compliance and operational efficiency."

Scott D. Wollney President and CEO, AGMI

## Deploy Payments Your Way

Implement within the Duck Creek core or integrate via open APIs—giving you the flexibility to modernize payments without disrupting your existing environment.

