High performance. Delivered.

Accenture Duck Creek

Driving efficiency and high performance through Property & Casualty insurance software

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World-class software is a critical component to business success for high performing companies. Finding the best software to meet your needs is an increasingly important part of the solutions organizations seek in overcoming their business challenges.

As a business within a business, Accenture Duck Creek places strategic focus on the development of innovative software solutions that combine deep technology acumen, industry knowledge, and the unmatched skills of experienced professionals. Our global team of approximately 2500+ professionals, is dedicated to software excellence utilizing leading-edge development processes, methods and tools. Each software product is architected to deliver business value, drawing on industry knowledge and understanding of high performance business processes as well as real-world experience.

The result is software that is cost effective, high in quality and low in risk. Accenture Duck Creek software is easy to implement and have low operating cost, using tools and accelerators to speed up implementation and the return on your investment.

The Cloud and Software-as-a-Service

Accenture Duck Creek understands your need to combine pragmatism with progress and take advantage of practical implementations of new technologies. Consequently, we have enhanced our software to take advantage of cloud technology. We already offer the cloud to create an option to deliver our software via a Software-as-a-Service (SaaS) model, thereby bringing you additional options for cost effective IT operations. Other innovations include enabling our software to support businesses with mobile, Web 2.0, HTML5, and other future-user computing models.

In a business environment where success is increasingly dependent on technology, Accenture Duck Creek can help you achieve your goals. We develop software solutions built on the foundation of Accenture's 30 years of experience in the insurance industry and aligned to our high performance business processes.

Accenture's High Performance Business research program has analyzed the attributes, strategies and behaviours that characterize those organizations that consistently outperform their peers.

We have learned that high performance insurers do manage their costs closely when markets contract. But they also take proactive steps that enable them to grow rapidly when the turnaround comes, increasing the gap between themselves and their less agile competitors.

Utilizing a component-based approach, Accenture Duck Creek offers greater flexibility to our clients by providing a suite of software with modules that can be implemented individually or as part of a broader migration strategy. Our focus on business value is further supported by client advisory boards and stakeholder groups. This customer community provides feedback on our technology as well as functional direction, and also participates in our product innovation efforts.

In addition to highly rated software products, Accenture offers clients our full breadth of consulting, systems integration, outsourcing, and SaaS capabilities—helping to ensure that software investments are effectively implemented, deployed and maintained. Our solution centres offer unique capabilities that provide continuous enhancements to our software with proven execution and delivery.

To thrive, insurance companies must adopt innovative technologies and software solutions to remain competitive, meet changing customer needs and overcome the constraints of rigid legacy systems.

You can count on Accenture Duck Creek to drive down cost and improve services levels while lowering implementation risk. Whether our Property and Casualty (P&C) software will enable you to achieve high performance.

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Suite

Our integrated P&C software suite offers modern, functionally rich applications to help insurers of all sizes achieve high performance.

It is an industry-leading suite of software that includes policy administration, claims and billing applications, delivering full-featured solutions for the three essential operations required by P&C insurance carriers. Other components of the Accenture Duck Creek Suite include rating, rules, product definition and configuration as well as product templates and sales enablement tools.

Our vision is to provide insurers of all sizes a robust software platform— with multiple delivery models—capable of effectively supporting today's demands, yet be flexible enough to meet the evolving needs of the market.

Accenture Duck Creek is committed to offering insurers a full suite of P&C software with independent but interoperable modules that cover all core insurance functions. The software is designed to address insurers' business requirements while helping reduce implementation time and risk.

Clients will also benefit from continual access to Accenture's ongoing R&D investments into advanced technologies, and can rely on our commitment to providing standard upgradable software, backed by valuable and cost-effective software maintenance services.

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Policy

The usability of a P&C insurer's policy administration system is an important differentiator. Products need a strong distribution channel for their agents along with a system that will allow their underwriters to easily and rapidly communicate with them. Each group of users have their own needs, and our system enables insurers to provide the right view, the right transactions and the right process flow for each one.

Accenture Duck Creek Policy software is available as a complete policy administration suite or as modular components that can be implemented based upon an insurer's immediate needs. Our software suite is built on a technology platform that gives carriers the flexibility in managing products across multiple business lines including Personal, Commercial or Speciality.

Our software supports any channel model and can support all transaction types, such as out-of-sequence, audit processing and reporting forms.

Additional features and benefits

- Flexible binding and policy issuance
- Automated underwriting and submission management
- Customized user interfaces
- Easy-to-use user interfaces
- Workflow
- Automated "batch processing"
  - Renewals
  - Modelling
- Underwriting
  - Referral "kick-outs"
- Statistical code feeds for reporting system
- Improved product delivery turnarounds
- Accurate, responsive workflows
- Tools that easily customize insurers' product characteristics
- Separates insurers' business intellectual property from the platform allowing for easy upgrades

Rating and Product Definition

It's not just rating but also product definition that gives P&C insurers the opportunity to stand out in the marketplace. Their products are more than just a calculation and Accenture Duck Creek Rating enables insurers to quickly and easily develop and maintain products. An infinite number of algorithms and coverages are available to ensure that the pricing structure fits an insurer's needs. And when the market changes, insurers can quickly adapt to those changes - making sure their products are both relevant and priced correctly.

Utilized as a black-box rating engine or as a component within Accenture Duck Creek Policy, Accenture Duck Creek Rating can handle all lines of business (Personal, Commercial, and Speciality) for the P&C industry. Insurers can choose a tactical-to-strategic approach and so implement a stand-alone rating engine for a new line of business, or they can opt to replace a legacy rating engine. We offer a tool-based approach that utilizes XML, browser interfaces and Web services.

Accenture Duck Creek Rating can be utilized for stand-alone strategic rating services that deliver seamless integration with a company's existing front and back-end systems.

Additional features and benefits

- Rule definition and management
- Forms design and production
- Screen design and implementation
- Workflow design and implementation
- Table design and update management
- Database and XML schema support
- Testing, modelling and product analysis
- Automated documentation and help
- Versioning and update management
  - Single point of change for updates
  - Tactical-to-strategic rollout option (Evolve to full policy administration)

Product Studio

Accenture Duck Creek Product Studio puts product lifecycle management into the hands of the people who best understand insurers' products—their business users. The wizard driven approach standardizes development methodology resulting in consistent processes and higher quality. Product Studio reduces the time, cost and effort it takes to respond to market changes by transforming product requirements into a completely configured, self-documenting solution.

Enabling both product development and maintenance, Product Studio supports an insurer's unique product and functional lifecycles, facilitating in the enhancement of current processes and supporting the promotion of higher quality products.

Additional features and benefits

- Project management
- Rapid prototyping
- Requirement management
- Product documentation
- Product management
- Product change
- Task management
- Requirements gathering and gap analysis
- Product development
- Product publishing and documentation
  - Product-centric view
  - Automated projects and tasks

Views for the business user

- **Product view**—Organize insurance products in a clear, concise and logical view.

- **Project view**—Create, launch and track project workflows that emulate a specific product development model. This includes projects to build new products, take current products to new markets, or modify existing products.

- **Dashboard view**—View and navigate work items most applicable to each business user's role.

- **Rapid prototyping**—Provides rapid prototyping that is easily leveraged into product definition.

- **Collection**—Create, gather, view and revise product requirements in a business friendly collaborative approach.

- **Development**—Improves efficiencies by giving insurance professionals control of all aspects of the insurance product development and maintenance process, freeing technical resources to focus on technical tasks.

- **Rule builder**—Create and manage business rules.

- **Form mapper**—Manage and modify product forms.

- **Table editor**—Edit any table within a product.

- **Publishing**—Automates the documentation and publishing of products based on an insurer's product definition. Business requirement documents can also be published in support of the development process.

Project and task management

- **Task management system**—View, launch and edit tasks associated with a project.

- **Workflow editor**—Define and manage project workflows within a graphical user interface.

- **Script editor**—Create and manage wizards for the collection and development of requirements by business users.

- **User management**—Administer roles and privileges of each user.

Templates

Accenture Duck Creek Templates for Commercial Lines are off-the-shelf XML documents containing complete product definitions for major ISO® lines of business such as property, general liability, commercial auto and garage, crime, inland marine and umbrella. Other Commercial Templates include Workers Compensation.

Our templates streamline the implementation process by providing out-of-the-box templates with current ISO®, NCCI® and state-bureau-based content. This ready-to-use policy administration solution also gives insurers the ability to launch new insurance products quickly by adapting the base configuration to their own market needs. The templates are continually updated with the latest ISO® and NCCI®, ensuring that insurers' products are compliant with the latest bureau standards.

We have a team of insurance experts dedicated to bureau updates for ISO®, NCCI® and state Workers Compensation template content. Our Commercial Lines product team has a 98% success rate for "on-time release" of template updates, with the target being to deliver the bureau circular changes 90 days in advance of their effective date—a standard unmatched in the industry.

Additional features and benefits

- Rating, rules, stat codes and form support for standard commercial insurance products.

- Timely ISO® circular updates—as a maintenance option.

- Subscription service that provides speed-to-market and helps keep carriers current with ISO®, NCCI® and WC Bureaus.

Billing

Accenture Duck Creek Billing delivers flexibility, performance and efficiencies for billing and receivables management processes. The enterprise solution supports an insurer's entire book of business whether it's Personal, Commercial or Speciality lines, with centralized management of billing activities. With modern Web functionality and a carefully designed user experience, insurers are able to increase workflow efficiencies and focus on relationship management.

We understand that carriers must adapt quickly to ever-changing business demands and internal process improvements; and to do so with older technologies can be costly and difficult. Insurers can propel their business by leveraging technology that separates their intellectual property and platform, so that they can implement changes quickly and effectively.

Our customers benefit from improved operational efficiencies for billing and collection processes, built by a powerful plan configuration engine. Considered a leader for performance and scalability, we can handle a diverse range of billing needs for both standard and unique insurance products.

As a stand-alone billing system or integrated with our policy administration software or an insurer's existing policy system, insurers can lower their total cost of ownership and technology investment by replacing multiple billing systems with one, built on an affordable technology stack.

Additional features and benefits

- Agent and Customer Service Representative support

- Instalment plan and receivables scheduling

- Customized invoice support

- Receiving and allocating payment support

- Commissions, disbursement and collections support

- Account balancing and internal control support

- Enterprise-grade, standard and real-time reporting

- Powerful and flexible rules-based plan configuration engine

- Modern user interface with intuitive screen workflow design

- Enables multiple distribution channels

- Scalable system to adapt to modern collection technologies

Claims

Accenture Duck Creek Claims is an end-to-end claims management software solution covering P&C claims functions from first notice of loss to settlement and recovery, for all lines of business.

We bring our proven claims capabilities, used by some of North America's largest carriers, to smaller carriers at affordable prices. This gives our entire customer base the best of both worlds. With the option to choose the right model that is tailored to specific implementation and pricing needs, insurers of all sizes are taking advantage of Accenture Duck Creek Claims.

Accenture Duck Creek Claims is designed to help insurers improve the efficiency of their claims-handling operations through the automation of routine tasks. Currently used by more than 65,000 claims handlers worldwide to process approximately 40 million insurance claims each year, Accenture Duck Creek Claims supports core claims transactions from first notice of loss through to settlement and closure. Twenty-three insurance carriers worldwide have implemented the software to handle claims across a broad array of Commercial, Personal, and Speciality lines of business.

Accenture Duck Creek Claims is built on the robust, standard .NET platform, providing nonproprietary development tools and language. While it is certified on the Microsoft® SQL Server® DMBS, it is database-agnostic and has multiple implementations in other relational database systems.
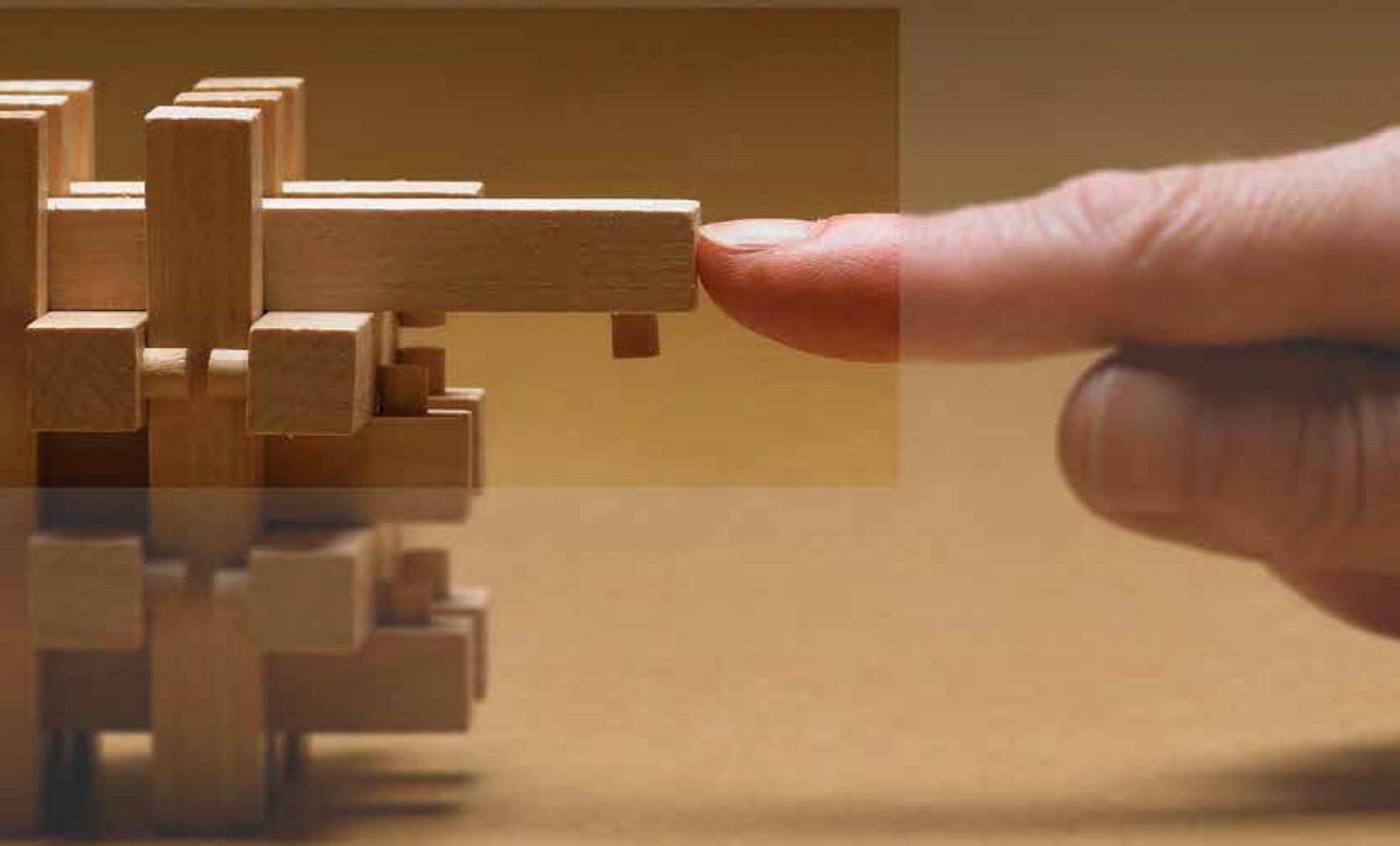
We offer highly componentized software that features a unique set of capabilities for insurers looking to increase competitive advantage, including:

- A First Notice of Loss module (FNOL)— captures initial loss information, arranges supplier services and initiates straight-through processing. This module can be implemented as a stand-alone product.

- A core claim desktop application—a single desktop view of the whole claim, which can also be implemented as a stand-alone product. It provides unified end-to-end access to all information and tools needed to process claims—from setup to final payment—including:

  - A claim handler agenda that reflects the insurers' procedures and adoption of best practices.

  - Access to all claims data, advanced automation and collaboration that enables key contributors across the claims process.

- Claim Financials—a set of components that manages all of the financial transactions necessary to replace existing legacy claims systems.

- Claims Reporting—a fully operational reporting module that provides dashboards and reports, helping to deliver Business Intelligence and analytics to claims management through reporting portals, mobile or e-mail.

Additional features and benefits

- Real-time access to claim status— claims organizations can reduce costs from claims losses, lower loss adjustment expenses, improve products and enhance customer service.

- Improved performance—claims handlers benefit from configurable, highly refined business rules and automated handling, without adding complexity.

- SOA compliant—our architecture is flexible and service-oriented architecture (SOA) compliant, providing accelerated integration through the ability to expose and consume services from/to other applications.

- Equipped with project acceleration tools— Accenture Duck Creek Claims comes with project accelerators such as a fully automated testing facility.

- Event-driven multiple parallel workflows— the solution automatically assigns work to claims professionals and allows more than one person to work simultaneously on the same claim.

- Dynamic, real-time claims profiling— the solution tracks more than 150 events and 500 attributes, reacting immediately to changes and setting up appropriate tasks and procedures.

- Robust and scalable—Accenture Duck Creek Claims has been successfully tested for 17,000 concurrent users on a database of 6 million claims, processing more than 3,000 claims per hour.

Accenture Duck Creek

Accenture Duck Creek is part of a portfolio of software businesses that combine deep technology acumen with industry knowledge to develop market leading software products.

Our insurance experience includes:

- More than 100 insurers in 25 countries are using Accenture Duck Creek for insurance.
- More than 65,000 claims handlers worldwide are using Accenture Duck Creek Claims to process approximately 40 million insurance claims each year.
- More than 10 million policies worldwide are managed through Accenture Duck Creek.

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About Accenture

Accenture is a global management consulting, technology services and outsourcing company, with approximately 281,000 people serving clients in more than 120 countries. Combining unparalleled experience, comprehensive capabilities across all industries and business functions, and extensive research on the world's most successful companies, Accenture collaborates with clients to help them become high-performance businesses and governments. The company generated net revenues of US$28.6 billion for the fiscal year ended Aug. 31, 2013. Its home page is www.accenture.com.

Accenture Software combines deep technology acumen with industry knowledge to develop differentiated software products. It offers innovative software based solutions to enable organizations to meet their business goals and achieve high performance. Its home page is www.accenture.com/software. For Property and Casualty Insurance software, its home page is www.accenture.com/duckcreek.

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