

**Line of Business**

Property Insurance

**Products/Services Utilized**Policy, Billing, Claims,  
Data Hub—Policy | Billing,  
OnDemand

# Regional Property Insurer

This Duck Creek customer is a regional property insurance provider operating in the southeastern U.S. The company offers a wide range of insurance products, including homeowners', condominium, renters' and commercial residential. Its focus is on providing reliable support, fair pricing, customizable products, and a financial backstop for policyholders' most important asset – their property.

## Challenge

### Addressing four major pain points:

- The company's existing core system could not adequately support fluctuations in workload, with emergency responses resulting in an internal "fire-fighting" effect: rushing to add staff or partners at a moment's notice while minimizing roadblocks.
- Because the company was not able to achieve complete control over these sudden changes, it relied on its multiple software vendors to make the changes, a process that was further slowed by vendors' lack of response.

- The inadequacy of the company's core system slowed the claims settlement process on several occasions, which was negatively affecting the insurer's reputation as a fast responder in the marketplace.
- Meanwhile, the insurer was growing. It needed to be self-sufficient, which meant having a core system that met its business agility needs and a reliable partner that could implement the solution.

### Based on these pain points, the company had three primary objectives for its partnership with Duck Creek:

- As a specialty underwriter of high-risk property insurance for personal and commercial properties, the company needed to ensure that it could respond quickly to events resulting in multiple claims.
- With heightened customer expectations around fast and convenient claims processing, it was critical that the company could mitigate operational inefficiencies and process claims in a matter of minutes, rather than hours.
- The company sought an updated core system that could keep pace with its growth and sustain positive customer experiences over the coming decades.

# Solution

Created specifically for property, casualty, and general insurance carriers, Duck Creek's SaaS-based core system enables this company to provide its customers with faster intake of first notice of loss (FNOL), touchless claims handling, enhanced payment capabilities (including digital payments), and improved customer service on its self-service channels—all on an emergency-response timeline.

## Business Results

As a result of this partnership, the company now has a new, SaaS-based core system that includes rating, policy, billing, claims, and insurance technology, all of which improve the customer experience.

[LTIMindtree](#), a leading digital transformation and technology services company and Duck Creek partner, managed the implementation of this updated core system, with Duck Creek subject matter experts playing an important supporting role. All of the insurer's business is now integrated into a single core system, available in [Duck Creek OnDemand](#), a SaaS platform created specifically for property, casualty, and general insurance carriers.

Due to Duck Creek's ability to deliver comprehensive products and services at scale, the insurer is now self-sufficient and in control of all business changes, however rapid.

“Our partnership with LTIMindtree and Duck Creek led to the launch of our a direct-to-consumer channel for personal lines homeowners' products, allowing for a true multi-channel experience for our customers. By accelerating our digital transformation efforts, with help from experienced partners like LTIMindtree and Duck Creek, we can adapt more quickly and bring innovation to our customers.”

-Chief Information Officer

