



GOALS

- Launch an entirely new insurance company from scratch in minimal time
- Utilize off-the-shelf SaaS products for the organization's entire tech stack
- Differentiate with proprietary user interface and industry-leading quoting and policy issuance speed

CHALLENGES

- Aggressive schedule left little time to vet, implement, and connect disparate back-end systems while simultaneously building a complete business
- Creating workers comp products can be very time-consuming without pre-built content and industry circulars
- Creating differentiated user experiences while relying on off-the-shelf products is seldom possible without extensive coding



We saw an opportunity to seize the leadership position for SME workers compensation with a fast, fully digital customer experience. Starting with no infrastructure and four staff, we launched a new digital insurance company that offers direct-to-consumer workers compensation insurance in five minutes or less. Within a year, we had a policy and billing system ready for production using Duck Creek Policy, Duck Creek Billing, and Duck Creek OnDemand. We stayed out of the box as much as humanly possible, and I think that shows the power of what's in the product, because that's what allowed us to be up and live so fast.



TRACEY BERG | President of Cerity Services

OUTCOMES

- Fully-functional business launched in 12 months thanks to out-of-the-box functionality & industry content templates from Duck Creek
- Online portal can produce tailored quotes within seconds and deliver a policy in force in five minutes or less
- Headless implementation allowed Cerity to connect a proprietary user experience to their technology stack via APIs without making any compromises in functionality