




**Duck Creek
Technologies**

GRADIENT AI

Powering a better return on risk



Duck Creek and Gradient AI Integrated Underwriting and Claims Solutions

Artificial Intelligence at the Point of Decision

Gradient AI and Duck Creek offer Integrated Underwriting and Claims Management Solutions that combine Gradient AI's state-of-the-art AI solutions with Duck Creek's industry leading policy and claims products in the cloud. By utilizing AI to derive actionable intelligence from a vast dataset of millions of policy and claims records, underwriters and claims professionals can uncover and analyze key drivers of policy and claim risks, better assess them, and minimize their claims exposure. All of this happens at the point of decision, within the Duck Creek platform.

For Underwriters

Features

- Leverage AI to derive business intelligence from a vast dataset of policy and claims records
- Evaluate risk with greater speed, precision, and clarity
- Utilize analytics to drive expansion of straight-through processing

Benefits

- Take on the right risk at the right premium
- Expand into new class codes and geographies
- Service more policy customers, grow DWP, and improve loss ratios
- Direct specialized underwriting resources to more complex policies

For Claims Professionals

Features

- Leverage AI-powered claims management
- Project claims cost and assess litigation risk
- Automated monitoring of changes in claim risk
- Prioritize claims for seasoned adjusters and capture and preserve their institutional knowledge

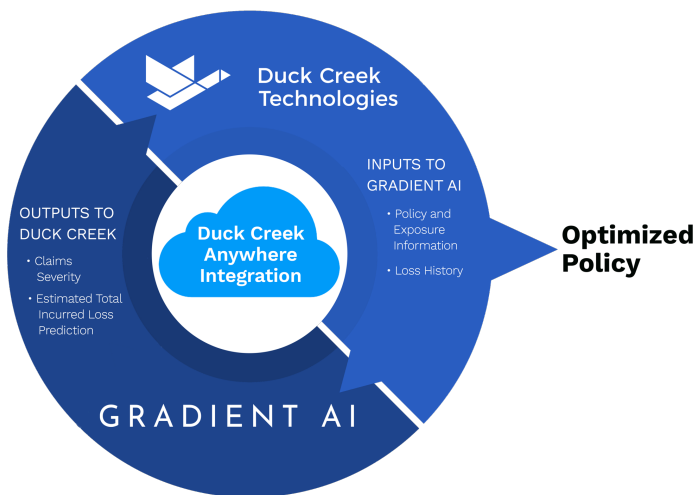
Benefits

- Close claims faster, reduce duplication, and enhance claimant experience
- Drive better outcomes for carrier, TPA, and risk manager
- Reduce claim cycle time and cost
- Balance workload for seasoned adjusters, and provide guardrails for less-experienced professionals, mitigating talent loss

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Benefits for Policyholders

1. Better align policy coverages with premiums
2. Gain transparency of premium cost for desired coverage
3. Enjoy a greater sense of value gained from the policy



Seamless Integration with Duck Creek's Anywhere Integration

Through Gradient and Duck Creek's partnership, Duck Creek's Anywhere API allows Gradient access to historical data to train and retrain models as new information or technology becomes available.

On the Underwriting side, Duck Creek sends Gradient AI information about a policy, and Gradient AI returns a predicted loss and risk rank.

On the Claims side, Duck Creek clients can work with Duck Creek to determine data visualization through dashboards supported by Duck Creek's power BI team. The integration keeps adjusters within one environment, closely connected to the AI prediction and their claims system.

Lines of business currently supported include Personal and Commercial Auto, General Liability, and Workers' Compensation.

About Duck Creek Technologies:

Duck Creek Technologies (NASDAQ: DCT) is the intelligent solutions provider defining the future of the property and casualty (P&C) and general insurance industry. We are the platform upon which modern insurance systems are built, enabling the industry to capitalize on the power of the cloud to run agile, intelligent, and evergreen operations. Visit www.duckcreek.com to learn more.

About Gradient AI:

Gradient AI is a leading provider of proven artificial intelligence (AI) solutions for the insurance industry. Companies using its solutions improve loss ratios, reduce quote turnaround times, claim duration, and claim costs. Leveraging a vast database, Gradient AI's solutions drive better outcomes for underwriters and claim managers and enable insurers to achieve a better return on risk. Learn more at www.gradientai.com.