



Duck Creek
Technologies

Run Evergreen Technologies

The New Standard in P&C Insurance

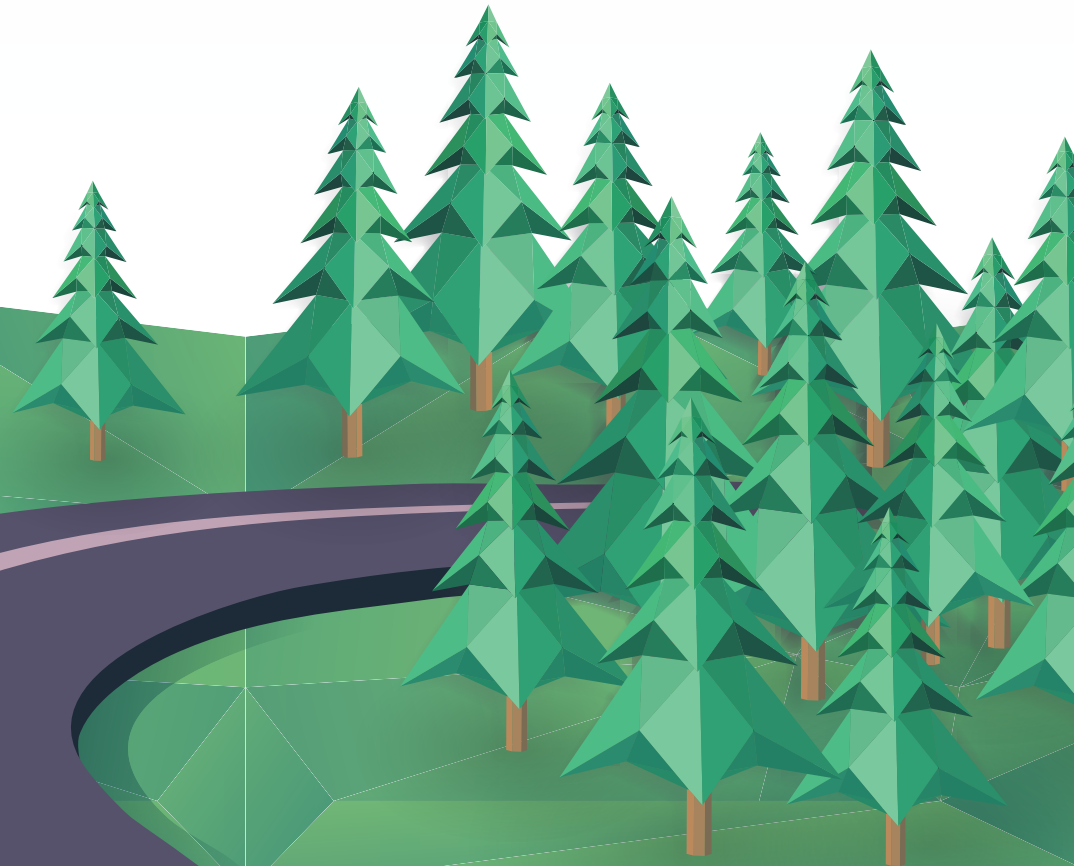


The New Standard in P&C Insurance

Creating safer roads. Getting injured workers back to the office.
Providing adequate and accessible coverage for the most complex specialty risks.

There's a new standard in P&C insurance in terms of the efficiency, execution, and innovation required to better protect people, property, and organizations.

One key aspect of achieving this new standard requires insurers to embrace and run evergreen technologies. Evergreen technologies enable insurers to move away from supporting obsolete core systems, and instead refocus on achieving bold business goals with innovation that redefines the industry and, ultimately, provides better protection for everyone.

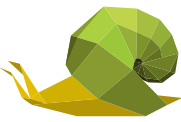


What Exactly are Evergreen Technologies?

Evergreen technologies are forever comprised of up-to-date, flexible software solutions that adapt to your business’s ever-changing requirements.

Running evergreen technologies in P&C insurance means leveraging low-code-driven, SaaS platforms, which are continuously refreshed with enhancements that incrementally provide insurers with more capabilities. In delivering a steady stream of new features and functionality that underwriters, product managers, and claims adjusters experience firsthand in the software applications, as well as delivering those enhancements not visible to end users (i.e. updating the underlying infrastructure and pushing out security patches), running evergreen technologies ensures that insurers’ core systems will stand the test of time, and continue to be relevant in the future.

Evergreen technologies have two sides; it isn’t merely about the fact that vendors continue to update them. The new standard in today’s industry demands constant iteration, and the other side of the equation entails how easily insurers can refresh and reconfigure their core systems to meet evolving customer expectations and avoid technical debt. For example, making a simple rate change for several states in your personal auto book shouldn’t take weeks and teams of developers to complete. It should and can be done today with low-code tools that enable business analysts and IT teams to build, test, and deploy their configurations into production in a matter of hours. These evergreen systems grow with you as you add on to them, rather than having to be replaced and re-implemented.



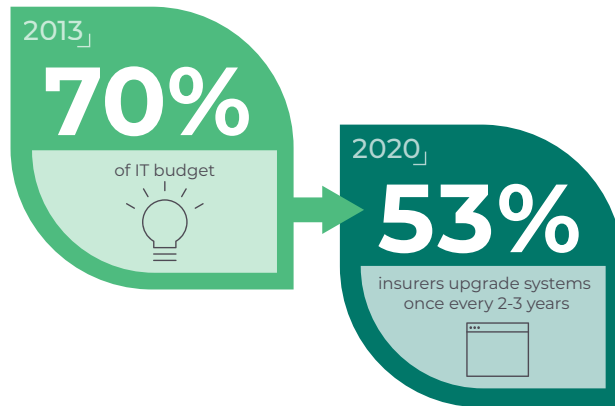
The Old Standard



The New Standard

<p>“Big bang,” time-consuming upgrade projects</p>	<p>Continuous delivery of software, security, infrastructure enhancements</p>
<p>Customizations (writing large amounts of code)</p>	<p>Configuration (leveraging low-code tools)</p>
<p>Integrations with a bare minimum set of vendors</p>	<p>Leverage an insurtech ecosystem where new solutions are continuously added</p>
<p>Modify once and live with your system for years</p>	<p>Test and learn; build and deploy configurations into production when needed</p>

In today's digital world, insurers can no longer afford the "old standard". Having core systems hosted on-premises, or the "modern legacy" approach of managed hosting in the cloud, or a hybrid version of both, is not scalable and can lead to technical debt.



The old standard involves being stuck in the past, such as when, in 2013, upwards of [70% of IT budgets were going to "keeping the lights on;"](#) and as we found in our 2020 survey, it's a paradigm in which over [53% of respondents are upgrading their IT systems only once every 2-3 years.](#)

Running evergreen technologies is the new standard. Software enhancements, bureau circular updates, and everything in between are updated on a continuous, ongoing basis. Bonus: now insurers can quickly integrate new, third-party data and services and leverage low-code configuration solutions to empower their teams to innovate. They can incorporate market feedback and respond to competitive threats fast with updated underwriting and rating rules, distribution strategies, and internal business processes that always meet and exceed the increasing demands of their customers.



CASE STUDY: MUTUAL BENEFIT GROUP

"Moving to a cloud-based, regularly updated, highly secure system is the first step in our journey to an operating platform that will ensure we remain meaningful and competitive in our marketplace."

Adam Solomon
CIO, Mutual Benefit Group

An insurer of autos, homes, and businesses for over a century, Mutual Benefit Group (MBG) migrated from their on-premises instance of Duck Creek Claims to Duck Creek OnDemand, enabling them to shift resources to iterate their own configurations, providing a better CX across the entire claims cycle from FNOL to investigation, settlements, and reporting.



**> 85 updates in six months |
continuously delivered every 2 weeks**

Scan this QR code or [click here to see how MBG migrated](#) and is setting a new standard in insurance operations.

How to Get There

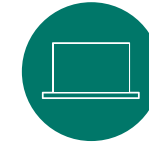
The new standard requires a new mindset and approach to change management. By embracing a world of test and learn, and continuously modifying core systems to meet market demands - insurers can focus on innovating and creating experiences that will delight their insureds and agents.



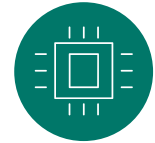
The New Standard is Made on Duck Creek via Duck Creek OnDemand



Increase Speed to Market and Operational Agility



Re-allocate IT Resources to Support Your Business Priorities



Lower Total Cost of Ownership

Say goodbye to outdated systems and say hello to unlimited innovation with modern, deployable evergreen technology that's always current and always up to the task. Drive change with flexible, low-code tools and find new strategic solutions for your customers before they even know they need them.

Duck Creek OnDemand is Duck Creek's cloud-based, SaaS delivery solution for all Duck Creek applications, providing all services, support, and computing resources carriers need.

- ✓ Regular software upgrades
- ✓ Comprehensive support, monitoring, and alerting
- ✓ Low-code configuration tools
- ✓ Rapid implementations and delivery assurance
- ✓ Pre-built third-party integration accelerators
- ✓ Security and privacy
- ✓ High performance and scalability



[Learn more about Duck Creek OnDemand](#)

www.duckcreek.com/made



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