



TECHNOLOGY AND DIGITAL

Accelerating Insurance Transformation: **Migrating \$2B in Policies** to the Duck Creek Platform

Learn how Xceedance tailored the Duck Creek platform for India's insurance market



Overview

The top Indian insurer's reliance on fragmented, outdated systems struggled to keep up with rapid growth in India's online insurance sales and processing. Xceedance partnered with Duck Creek to deliver a phased, India-compatible solution, transitioning a \$350M product to a headless, API-driven platform within 36 weeks. This modernization accelerated product launches, improved customer satisfaction, and set the foundation for long-term scalability and competitive agility.

Business Challenges

The client relied on an outdated, fragmented system for managing insurance, combining legacy platforms, manual spreadsheets, and file-based integrations. Rapid growth in India's online sales and insurance processing highlighted the need for a modern, streamlined solution. However, the business required a phased migration to avoid disruption, ensuring compatibility with the existing setup.

They sought improved user and customer experiences, enhanced automation, and digitization across the IT ecosystem. While Duck Creek's platform offered a robust out-of-the-box UI, the client opted for flexibility to design a custom interface. As the first Duck Creek implementation in India, the platform required customization to meet specific needs, including KYC process with Aadhaar and PAN, local format for date and address, and other compliance requirements. With a focus on faster turn-around times, the client prioritized agile product launches and customization to stay responsive to market demands.

The Solution

Xceedance collaborated with Duck Creek to develop an India-compatible solution while designing a business architecture for current and future needs. The customer's top-selling \$350M product transitioned to a customized, headless Duck Creek platform, going live within 36 weeks in July 2024.

The phased implementation served as a foundation for long-term scalability, separating business logic from technology. An inheritance model ensured new products could inherit attributes and rules from product families, enabling rapid product launches. The headless API-driven setup allowed custom CX/UX designs, while a carefully planned data model minimized disruption to existing systems. Multi-cloud integration ensured seamless operations for in-house users.

Conclusion

It was a complex scenario requiring speed, major overhauls, coexistence with phased replacement, and truly incorporating the future into the solution. Ultimately, it was the basics that helped us deliver value at scale: deep domain knowledge, capable technology teams, and excellent the strategic partnership with Duck Creek.

PROVEN RESULTS

- The platform's first release went live in July 2024 after 36 weeks, with **\$350M of the total \$2B Gross Written Premium (GWP) now live**, marking a significant step toward full platform adoption.
- Shortened time to market for new products allowing for quicker responses to market demands, strengthening competitive positioning.
- Improved Customer Satisfaction Score (CSS) reflecting higher customer satisfaction and stronger retention potential.



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