Case Study Cumberland Mutual Insurance







About Client

Cumberland Mutual is a well-established insurance company that provides personal and commercial insurance solutions to customers across the United States. The company was founded in 1844 and has since grown into a reliable provider of quality insurance products.

One of the key strengths of Cumberland Mutual is its commitment to providing excellent customer service. The company understands that insurance can be a complex and confusing topic, and therefore, it strives to make the insurance process as simple and straightforward as possible for its customers. The company's knowledgeable agents are always available to answer questions and provide personalized guidance, ensuring that each customer is matched with the right coverage for their unique needs.

About Aggne

Aggne is an emerging market leader in advanced automation technology for the insurance industry. With a diverse team of passionate individuals, Aggne is redefining the industry by bridging the gap between business strategies and technology priorities. With over a decade of experience, Aggne's portfolio of solutions enables them to deliver unparalleled services and help insurance companies and insurtech organizations achieve their strategic goals in a constantly evolving world.

A legacy P&C Insurance platform was migrated to Duck Creek by an existing vendor, but it still faced several challenges:

Pending version upgrades

The platform had not yet been updated to the latest version of Duck Creek, causing potential compatibility issues, missing features, and limited support for new technologies.

Low Time to Market

Despite migrating to Duck Creek, the platform continued to struggle with a slow time to market for new products, impacting the insurer's competitiveness and responsiveness to market changes.

Large Technical Debt

The existing System Integrator (SI) partner's lack of adherence to developmental best practices led to a significant technical debt, resulting in a fragile, hard-to-maintain system with suboptimal performance.

Aggne took several steps to address the challenges faced by the legacy P&C Insurance platform:

Managed Services Squad

Aggne set up a dedicated Managed Services squad to provide ongoing support for bug fixes and enhancements. This squad ensures that the platform remains up-to-date, stable, and continues to meet the insurer's business requirements.

Duck Creek Version Upgrade

Aggne's team upgraded the Duck Creek platform from version 6.3 to 7.2, leveraging their proprietary SwiftUpgrade platform. This upgrade introduced new features, improved performance, and enhanced compatibility with emerging technologies, addressing the issues stemming from the pending version upgrades.



Enhancements across Policy and Billing modules

Aggne's team implemented multiple enhancements across the Policy and Billing modules to streamline processes, improve user experience, and increase operational efficiency.

These enhancements contribute to a more robust and reliable platform that better supports the insurer's business needs.

By taking these actions, Aggne effectively resolved the issues faced by the insurer due to the legacy platform and the previous SI partner's shortcomings. The upgraded Duck Creek platform, coupled with ongoing support and enhancements from Aggne's Managed Services squad, now provides a more stable, efficient, and feature-rich solution that enables the insurer to maintain a competitive edge in the market

Aggne successfully upgraded the Duck Creek Technologies (DCT) platform using their proprietary SwiftUpgrade solution, resulting in several benefits:

Rapid Upgrade Timeline

Utilizing SwiftUpgrade enabled a completely automatic process, significantly reducing the time required to upgrade the DCT platform. This allowed for a faster transition to the latest version, minimizing disruptions to the insurer's operations.

Improved Time to Market

With the upgraded DCT platform in place, new features and functionalities across the Policy and Billing modules can be introduced more quickly. This improved time to market enables the insurer to better adapt to changing market conditions and maintain a competitive edge.

Reduced Technical Debt

The upgrade addressed the platform's technical debt, resulting from the previous SI partner's lack of adherence to developmental best practices. The elimination of technical debt contributes to a more stable, maintainable, and efficient system.

Increased Operational Efficiency

The upgraded DCT platform, along with the implemented enhancements, led to a significant increase in operational efficiency. This improvement positively impacts the insurer's overall performance and cost-effectiveness.

In summary, Aggne's SwiftUpgrade solution proved to be a critical component in achieving a rapid and successful DCT platform upgrade, resulting in numerous advantages for the insurer, including improved time to market, reduced technical debt, and enhanced operational efficiency.