

Case Study Indigo Insurance



About Client

Client was an InsureTech startup based in the Caribbean, was in search of a lean, efficient, Opex-focused, and cloud-enabled P&C platform. The startup sought a platform that offered out-of-the-box (OOTB) self-service capabilities to create a customer-centric experience and enable faster time to market. To meet these requirements, Client considered adopting a modern, cloud-based core insurance platform with the following features:

- Comprehensive self-service capabilities
- Customer-centric experience
- Modular and scalable architecture
- Ability of Integration with third-party systems

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.

Solution Overview

Duck Creek & Aggne were selected as the primary insurance platform & the System Integrator (SI) for several reasons, including the flexibility they provides for customizations:

Comprehensive Modules Setup

Aggne set up the Policy, Billing, Insights, and Claims modules on the Duck Creek platform, providing the insurer with a complete, integrated solution for managing their insurance business processes.

Custom OOTB API Layer

Aggne created a custom out-of-the-box (OOTB) API layer that enables self-service capabilities through the insurer's website. This API layer allows customers to access policy information, make changes, and manage their accounts without needing to contact customer support directly, enhancing the overall customer experience.

Chatbot Integration

Aggne integrated a chatbot with the Duck Creek platform, streamlining customer management throughout the lifecycle. The chatbot provides instant support to customers, answering questions, assisting with policy changes, and offering guidance on various insurance-related topics. This integration improves customer satisfaction and reduces the workload for the insurer's customer service team.

By choosing Duck Creek as the primary insurance platform and Aggne as the system integrator (SI) implementing these customizations and integrations, the insurer benefits from a flexible, customer-centric solution that can adapt to their unique business requirements and deliver an exceptional customer experience.

The implementation of Duck Creek and its customizations by Aggne have led to several positive outcomes for the insurer:

Enhanced Customer Self-Service

The custom out-of-the-box (OOTB) API layer and chatbot integration significantly increased customer self-service capabilities. Customers can now manage their accounts, access policy information, and make changes without the need for direct assistance from customer support. This not only improves the customer experience but also reduces the workload for the insurer's customer service team

Increased Revenue

The insurer has seen a revenue increase as a result of reduced reliance on broker channels. By enabling customers to access insurance products directly through the web channels, the insurer has streamlined the purchasing process and eliminated intermediary costs associated with broker channels.

Direct Product Launches via Web Channels

With the Duck Creek platform, the insurer now has the ability to directly launch products to customers through web channels. This allows for faster time-to-market, more targeted marketing efforts, and a more agile response to customer needs and market trends.

Overall, the implementation of Duck Creek and its customizations has improved customer satisfaction, increased revenue, and streamlined the insurance product development and distribution process.