



# BATTLE OF PAS PLATFORMS: COMPARING GUIDEWIRE POLICYCENTER AND DUCK CREEK FOR INSURANCE CLOUD DIGITALIZATION

**Shanmugasundaram Senathipathi**

Manager, Capgemini, Financial Services, Woodland Hills, California, United States.

## ABSTRACT

*This study provides a detailed comparison of two leading policy management software in the insurance industry, Guidewire PolicyCenter and Duck Creek Policy Administration in terms of architecture, key features, core functionality, scalability, and industry adoption by evaluating real-world implementations and customer case studies. The study aims to identify key differentiators, business impacts, and technological advantages of both platforms in the insurance sector, intended to identify the business value, technical superiority, and differentiators of the two platforms for the insurance industry. According to their functionality and real-world implementations, scalability, and architecture, this report makes recommendations to enable the insurer to choose an appropriate platform that suits their operational needs and digital strategy.*

### **Study Design**

*Comparative, multi-case study analysis using qualitative and quantitative data extracted from product brochures, industry reports, and client case studies from official sources, including Celent's annual policy administration system evaluation.*

### ***Place and Duration of Study***

*Analysis conducted between September 2023 and December 2023, based on data from North America, Europe, and Asia-Pacific insurance markets as documented in vendor case studies, customer testimonials, and industry reports.*

### ***Methodology***

*We reviewed product documentation, industry reports, and implementation case studies from Guidewire and Duck Creek, focusing on client success stories such as Saga Services (Guidewire) and QBE Insurance (Duck Creek). Evaluation criteria included platform architecture, functionality, scalability, customization capabilities, and market performance. Data from Celent's vendor evaluation framework provided third-party validation, while qualitative content analysis was performed using client testimonials and success stories. Case studies were analyzed for operational, financial, and technological outcomes. This methodology provides a holistic assessment of the platforms through the combination of qualitative and quantitative insights.*

### ***Results***

*Guidewire PolicyCenter showcased enterprise scalability, deep configuration, and strong adoption by global insurers such as Nationwide and Zurich Insurance. With AWS-protected cloud-native architecture, large-scale implementations became possible, thereby reducing policy issuance time by 60%. Duck Creek Policy Administration, built on Microsoft Azure, excelled in regulatory compliance and rapid deployment. This has helped insurers like QBE Insurance to reduce reporting cycles by 30% and Gainsco Insurance to expand into 44 U.S. states. Both platforms improved underwriting accuracy, customer engagement, and operational efficiency by using automation and predictive analytics. Implementing advanced policy administration systems reduced policy release time by 60%, shortened reporting cycles by 30%, launched products to market up to 50% faster, and decreased operating costs by 40%, proving their transformative impact on efficiency and scalability.*

### ***Conclusion***

*Both Guidewire PolicyCenter and Duck Creek Policy Administration are strong PAS solutions, each with unique advantages. Guidewire has strengths in large-scale, data-driven, and highly customized deployments, making it suitable for complex enterprise insurers. Compliance, speed-to-market product launches, and regulatory adherence are all helped by Duck Creek's architecture: cloud-native, low-code. The*

*choice of platform is thus related to the complexity of operations, growth plans, and IT strategies. This study is limited by its reliance on secondary data and geographical focus within North America, Europe, and the Asia-Pacific region that potentially overlooks significant data from growing markets. Primary data collection and examination of longer-term impacts across multiple locations should be included in future studies to achieve a longer time horizon. Additionally, further validation with updated data from various markets would help establish best practices for deployment.*

**Keywords:** Policy Administration Systems (PAS), Insurance Technology, Digital Transformation, Guidewire PolicyCenter, Duck Creek Policy Administration, Property and Casualty(P&C) insurance

**Cite this Article:** Shanmugasundaram Senathipathi. Battle of PAS Platforms: Comparing Guidewire Policycenter and Duck Creek for Insurance Cloud Digitalization. *International Journal of Computer Engineering and Technology (IJCET)*, 16(1), 2025, 4017-4031.

[https://iaeme.com/MasterAdmin/Journal\\_uploads/IJCET/VOLUME\\_16\\_ISSUE\\_1/IJCET\\_16\\_01\\_275.pdf](https://iaeme.com/MasterAdmin/Journal_uploads/IJCET/VOLUME_16_ISSUE_1/IJCET_16_01_275.pdf)

---

## 1. Introduction

The policy administration systems (PAS) have advanced to new technological solutions in the insurance sectors, hence restructuring the complete insurance lifecycle management from policy quote to issuance, underwriting to claims processing and renewals. As insurance companies strive for operational efficiency, enhanced customer experience, and regulatory compliance, selecting the right PAS platform is crucial. Among the most available solutions in this space are **Guidewire PolicyCenter** and **Duck Creek Policy Administration**, both recognized for their best innovative architectures, advanced policy management features, and strong market presence.

Guidewire PolicyCenter, known for its scalability for bigger enterprises and deep and flexible customization capabilities, is preferred by large insurance companies looking for comprehensive digital transformation. Duck Creek Policy Administration, on the other hand, stands out for its cloud-native design and low-code configurability, making it ideal for insurers focusing on agility and rapid product deployment. Both platforms have gained global recognition, supporting diverse insurance lines across personal, commercial, and specialty sectors.

This study aims to provide a comparative analysis of Guidewire Policy Center and Duck Creek Policy Administration by inspecting their architectural frameworks, functionality, scalability, and industry adoption. By analyzing real-world case studies and customer implementations, this research highlights the strengths, limitations, and business impacts of both platforms. The findings will assist insurers in making informed decisions when selecting a policy administration system personalized to their operational needs and strategic goals, also this study offers valuable insights for insurers and technology providers in the digital transformation of the insurance industry. By comparing the strengths of Guidewire PolicyCenter and Duck Creek Policy Administration, it enables informed platform selection aligned with operational needs and scalability goals.

The study highlights how advanced policy administration systems streamline operations, enhance compliance, and reduce costs, while also providing a framework for evaluating platforms based on key factors like functionality, scalability, and customization. Additionally, it underscores the importance of innovation and customer-centricity, while identifying gaps such as geographic scope and reliance on secondary data, suggesting future research explore emerging markets and incorporate primary data to validate long-term impacts.

## 2. METHODOLOGY

The evaluation is based on a structured research methodology, emphasizing data collection, performance-based analysis, and cross-validation. Each platform was evaluated using qualitative and quantitative methods, ensuring balanced outlook. Data sources included official product brochures, whitepapers, case studies, and independent industry reports, and feedback from insurers using these platforms. Case studies and industry reports were extracted from the metrics such as policy processing, operational cost savings, and customer satisfaction. Customer implementations were examined to understand real-world challenges and successes.

A comparative evaluation framework focused on key performance indicators (KPIs): architecture, core functionality, customization, scalability, and industry adoption. Each platform was evaluated using qualitative and quantitative methods, ensuring a balanced outlook. By integrating qualitative and quantitative insights, this methodology offers a holistic evaluation of Guidewire PolicyCenter and Duck Creek Policy, helping insurers make informed decisions that aligns with their operational needs and digital transformation goals.

### **3. ARCHITECTURE AND TECHNOLOGY STACK**

Guidewire Policy Center and Duck Creek Policy Administration use modern, service-oriented architectures designed to support enterprise-scale insurance operations. Guidewire Policy Center is a metadata-driven and built it on Java-based platform that can be deployed either in an on-premises deployment or in the cloud platform. The system, being microservices, means it is modular by nature. If needed, the insurer can make only the portion of the policy management, claim processing, and billing components that it needs scalable. With modernized API management and integration capabilities, it enables seamless connectivity with third-party services, legacy systems, and external data providers. Guidewire's tech stack includes tools like Gosu scripting, enhancing business logic customization without complex coding.

In contrast, Duck Creek Policy Administration follows a cloud-native architecture leveraging Microsoft Azure. Its microservices-based infrastructure supports continuous software delivery and system scalability. The Anywhere Integration Framework of Duck Creek supports real-time data exchange and API-based integrations with third-party providers. The low-code configuration tools of the platform empower insurers to get new insurance products to market faster and decrease IT dependency. Architecture makes Duck Creek especially appealing to insurers focused on cloud-first strategies and multi-region deployments. Its support for containerized services ensures resilience and efficient resource utilization.

### **4. CORE FUNCTIONALITY AND FEATURES**

Both Guidewire PolicyCenter and Duck Creek Policy Administration offer full policy lifecycle management, covering quoting, issuance, endorsements, renewals, and claims processing. Guidewire PolicyCenter outshines with its Advanced Product Designer, which uses a graphical interface to enable business users to configure insurance products without extensive IT involvement. This functionality is accompanied by Guidewire's integrated analytics and predictive modeling tools, allowing insurers to assess risks, optimize underwriting, and improve claims processing through data-driven insights. Furthermore, Guidewire's policy administration ecosystem includes modules like Guidewire DataHub for data management and Guidewire InfoCenter for reporting and analytics.

Similarly, Duck Creek Policy Administration provides complete policy lifecycle management with its built-in compliance features. Its pre-configured templates for ISO and NCCI products simplify regulatory adherence and policy issuance. Duck Creek's configurable

product definition framework enables insurers to customize policy offerings and pricing models efficiently. The platform's integrated rating engine allows for complex, multi-line insurance products with dynamic risk-based pricing. Its intuitive user interface supports business-driven configuration, enabling insurers to modify products and adjust pricing strategies quickly without technical intervention.

## **5. SCALABILITY AND PERFORMANCE**

Scalability is a key differentiator between Guidewire PolicyCenter and Duck Creek Policy Administration, driven by their underlying technology stacks and cloud strategies. Guidewire PolicyCenter offers enterprise-grade scalability through its cloud-enabled infrastructure, leveraging AWS for on-demand resource scaling. The platform supports large insurers with complex policy portfolios and high transaction volumes. Guidewire's cloud-native features, such as the Jutro Digital Platform and Autopilot Workflow Service, ensure high availability and fault tolerance while optimizing claims and underwriting processes.

On the other hand, Duck Creek Policy Administration is inherently cloud-native, built on Microsoft Azure's global infrastructure. This cloud-first model enables automatic system scaling, ensuring high performance across multiple regions and regulatory environments. Duck Creek OnDemand, its Software as a service (SaaS) offering, guarantees continuous system updates with minimal operational disruption. The platform's containerized architecture supports flexible deployments and horizontal scaling, making it ideal for insurers looking for rapid product launches and consistent system performance.

## **6. INDUSTRY ADOPTION AND MARKET PRESENCE**

Guidewire PolicyCenter and Duck Creek Policy Administration are well-recognized in the insurance industry by their work for large insurers across many regions. Guidewire PolicyCenter is in use globally by large clients, including Nationwide, Zurich Insurance, and Farmers Insurance. It has been at the forefront in commercial, specialty, and multiline insurance products with deep functionality in policy administration and extensive customization capabilities. Its dominance in the insurance market is further solidified by being listed among the top-rated PAS vendors by Celent.

In contrast, Duck Creek Policy Administration has gained significant market traction among insurers seeking cloud-native, compliance-ready solutions. Clients like QBE Insurance, Utica National Insurance, and Covéa Group have successfully implemented Duck Creek's platform, leveraging its pre-configured templates and cloud-based scalability. Duck Creek's fast deployment capabilities have made it a preferred choice for mid-size insurers expanding into new regions and product lines. Its continuous delivery model and built-in compliance management give it a competitive edge in the rapidly evolving insurance technology landscape.

## **7. CASE STUDY ANALYSIS OF GUIDEWIRE POLICYCENTER AND DUCK CREEK POLICY ADMINISTRATION IMPLEMENTATIONS**

The adoption of a policy administration system (PAS) is core to an insurer's digital transformation. This section provides a detailed case study analysis based on real-world implementations of Guidewire PolicyCenter and Duck Creek Policy Administration as documented in product case studies, industry reports, and customer testimonials. These implementations demonstrate how each platform drives operational efficiency, business growth, and technological innovation.

### **7.1 Guidewire Policy Center Case Studies**

Guidewire PolicyCenter has played an important role in transforming insurance operations for various global insurers. Its enterprise scale capabilities, modular design, and cloud-native features have enabled digital transformation in complex insurance ecosystems. Below are notable case studies highlighting its industry impact.

#### **7.1.1 Saga Services with Digital Transformation through Omnichannel Engagement**

Saga Services, a UK based insurer with customers aged 50 and older, faced challenges with its old legacy system that couldn't meet modern customer expectations for digital interactions. Identifying the need for a complete modernization, Saga Services implemented Guidewire PolicyCenter, Billing Center, and Guidewire Digital.

Saga's transformation began with an intensive selection process, focusing on platform scalability, multi-product compatibility, and omnichannel support. Guidewire PolicyCenter's Advanced Product Designer allowed business analysts at Saga to create insurance products without IT intervention, speeding up the product development process.

The platform's omnichannel customer engagement capabilities enabled policy management through online portals, call centers, and in person services. This allowed Saga to

reduce IT infrastructure complexity by merging multiple policy systems into one centralized PAS. The insurer implemented motor insurance first, followed by home and travel insurance products.

The results were profound: Saga reduced its time-to-market for new products by 50%, minimized customer service delays, and increased sales conversions due to a seamless, omnichannel policy management experience. Saga's technical team worked closely with Guidewire to ensure that all functionalities aligned with its business processes, fostering a strong vendor partnership culture.

### **7.1.2 Nationwide and Zurich Insurance: Enterprise-Scale Implementations**

Major insurers like Nationwide and Zurich Insurance have also embraced Guidewire PolicyCenter for their global operations. Nationwide Insurance utilized PolicyCenter's enterprise-grade scalability to manage multi-line insurance products and streamline policy issuance processes. Guidewire's data-driven underwriting tools helped Nationwide improve its risk assessment accuracy and customer onboarding processes.

Zurich Insurance deployed Guidewire's policy administration platform in its European and North American markets. The insurer used Guidewire's predictive analytics capabilities to improve pricing models and reduce claims processing times, ensuring better customer service and financial performance(P&C)(Guidewire Innsbruck Rel...).

## **7.2 Duck Creek Policy Administration Case Studies**

Duck Creek Policy Administration has gained attention with its cloud-native architecture and easy deployment capabilities. Many insurers have experienced significant operational improvements after adopting Duck Creek's low-code, API-driven platform.

### **7.2.1 QBE Insurance Group: Reinsurance Centralization**

QBE Insurance Group, a major insurance company, had operational difficulties due to its fragmented policy management systems across its global markets. To modernize the reinsurance processes, QBE onboarded Duck Creek Policy Administration, supported by Duck Creek Reinsurance Management.

The platform enabled QBE to centralize its global reinsurance operations, enhancing risk management and compliance reporting. By integrating Duck Creek's policy management engine with external financial systems, QBE reduced its financial reporting cycles by 30% while ensuring compliance with evolving regulatory requirements in multiple countries (Case Study Archives \_ D...).

### **7.2.2 Gainsco Insurance: Multi-State Expansion through Cloud-Native Deployment**

Gainsco Insurance a U.S. based auto insurance company was in need for a platform to support to expand its business into 44 states. Duck Creek's OnDemand Software as a service (SaaS) platform proved ideal for its ability to handle multi state policy configurations, compliance updates, and complex auto insurance products.

Duck Creek's low code product configuration enabled Gainsco's internal teams to roll out new insurance products quickly, reducing its time-to-market from several months to just a few weeks. Its regulatory compliance automation minimized the need for manual updates, allowing Gainsco to maintain compliance effortlessly across various U.S. states. This scalability played a crucial role in supporting Gainsco's aggressive growth strategy (Case Study Archives \_ D...).

### **7.2.3 Utica National Insurance Group End-to-End Policy Management**

To enable Utica National Insurance Group to modernize its property and casualty insurance operations deployed Duck Creek Policy Administration to. The company implemented Duck Creek's integrated policy, billing, and claims modules, creating a combined policy management environment. Utica's IT team leveraged Duck Creek's Anywhere Integration Framework to integrate external data services, providing real-time policy updates and better customer communication.

As a result, Utica reduced operational costs by 40% while improving policy accuracy through automated underwriting workflows. Policy issuance times dropped from several days to just a few hours, enabling the company to serve customers faster and more efficiently (Case Study Archives \_ D...).

## **8. Feature Comparison and Evaluation: GW policycenter vs. duck creek policy**

The criteria for evaluation - architecture, functionality, scalability, potential for customization, and industry adoption were selected because they best match the key objectives of digital transformation for the insurance industry. Architecture was evaluated to determine how contemporary, nimble, and cloud-ready the platforms are, in order to enable insurers to construct sound, forward-looking systems. Functionality was the focus to ascertain the platforms' ability to accommodate the entire policy lifecycle, from quoting and issuance and claims handling, to enable comprehensive operational coverage. Scalability was included to ascertain the platforms' suitability to handle growing business requirements, e.g., the addition

of product lines or new markets. Customization was assessed to ascertain how easily insurers can set up the systems to cater to special business and regulatory requirements. Finally, industry adoption was considered to highlight real-world success stories and the platforms’ proven impact on insurers globally. Together, these criteria provide a holistic framework for evaluating the ability of these platforms to drive operational efficiency, foster customer-centric innovations, and enable insurers to adapt seamlessly to changing market dynamics.

**Table 1. Guidewire vs Duck Creek Policy System comparison**

<b>Feature/ Capability</b>	<b>Guidewire PolicyCenter</b>	<b>Duck Creek Policy</b>
Platform	Java-based framework	.NET architecture
Customization	High Customizability	Easier to configure and customize
Target Audience	Large Insurance Carriers	Mid-Size Insurance Carriers
User Interface	Advanced UI	Intuitive and user-friendly Interface
Implementation Time	Longer due to complexity	Faster Implementation and Speed to Market
Scalability	Highly scalable for large insurers	Mid-Sized and Large insurers but potentially less robust for extreme scaling
Operational Efficiency	Strong automation capabilities	Simple-leading to quicker efficiencies post-implementation.
Customer Feedback	Reliability and feature depth but criticized for complexity and implementation time.	High customer satisfaction for ease of use, faster updates, and better support quality.
Cloud Readiness	Strong focus on Guidewire Cloud	Duck Creek OnDemand cloud services
Deployment Options	Hybrid, Cloud and on-Premises	On-premises and Cloud-based
Migration Time	More time for migration due to focus on handling large-scale, intricate datasets.	Faster migration times due to its simplified workflows
Cost	Higher costs-especially for on-prem	Competitive pricing and cloud focus
Overall Customer Rating [18]	4.6 stars	4.3 stars
Regulatory Compliance	Can Incorporate complex regulatory compliance	Same as Guidewire with pre-built template with minimal days

Rating Engine	Ideal for large insurers	Faster, User Friendly, Great for mid-size insurers
Cloud Migration Support	Comprehensive support on-premises data to Guidewire Cloud	Strong Support-Designed for smooth transitions to Duck Creek’s cloud platform

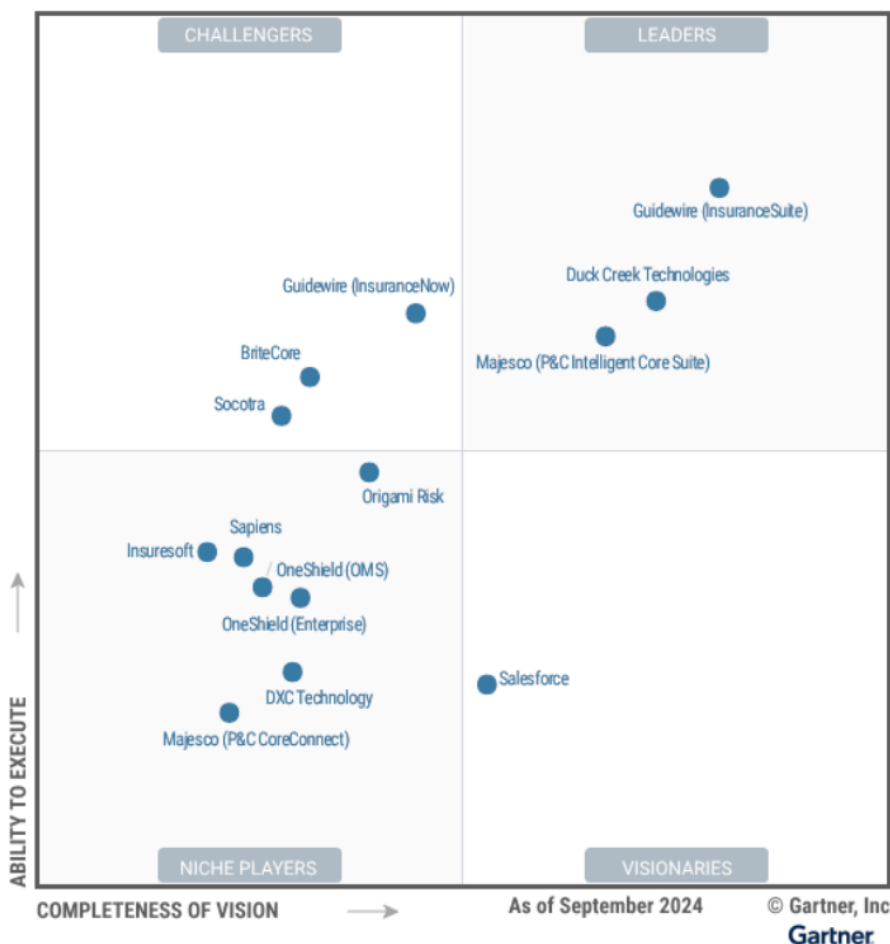


Fig.1 Magic Quadrant for SaaS P&C Core Platforms, North America

## 9. CHALLENGES AND LIMITATION

### 9.1 Guidewire Policy Center

Guidewire PolicyCenter is a robust, scalable policy administration system, but it also has some limitations that could be challenges for insurers. Its extremely broad customization capabilities, while flexible, will necessarily create complex and resource-intensive implementations that drive costs and extend deployment timelines. The high cost of the system makes it less of a viable choice for smaller and mid-market insurers, and the need to have skilled IT resources to set up and maintain the system may put a strain on scarce technical resources.

In addition, legacy system migration to Guidewire is a time-consuming and lengthy process for the larger institutions and has a high learning curve with considerable end-user training required. These factors necessitate proper caution in measuring complexity of operations, cost, and IT resources prior to adoption since, for smaller insurance companies or less well-endowed insurers, these are risks that can overwhelm advantages.

## 9.2 Duck Creek Policy System

Duck Creek Policy System, while being well-known as cloud-native and simple to deploy, is not without its limitations that can impact its applicability in certain insurers. Its scalability, for example, is best fit for mid-scale insurers and is stretched by large or complex operations. The low-code configuration of the platform, while making it simple to configure, is short of deep customization essential to insurers with unique processes. Integration problems also arise when connecting to third-party applications or older systems, which can be time-consuming. Its reliance on cloud-native architecture also limits on-premises or hybrid deployment modes and brings in vendor dependency for upgrades and support. While generally less costly than Guidewire, it can be costly for small insurers. All of these indicate that insurers should consider their requirements and resources very well before they deploy Duck Creek.

## 10. CASE STUDY INSIGHTS: KEY TAKEAWAYS

The case studies analyzed demonstrate how both Guidewire PolicyCenter and Duck Creek Policy Administration empower insurers with scalable, customizable, and future-ready policy administration solutions. The following insights emerged:

1. Digital Transformation through Centralized Platforms:

Insurers like Saga Services and QBE Insurance restructured their insurance operations by centralizing policy management, reducing IT complexity, and enabling faster product launches.

2. Improved Operational Efficiency through Automation:

Automation played a critical role in reducing policy issuance times and increasing underwriting accuracy for both platforms. Duck Creek's low-code design and Guidewire's embedded analytics significantly boosted operational performance.

3. Enhanced Customer Engagement:

Guidewire's omnichannel features enabled unified customer interactions across online, call-center, and in person channels, setting a new standard for digital first customer service.

4. Regulatory Compliance and Risk Management:

Duck Creek's compliance ready templates and Guidewire's predictive analytics guaranteed insurers to meet global regulatory standards while improving profitability.

These case studies underscore how both platforms adapt to insurers' evolving business models, enabling digital transformation, operational agility, and superior customer service. Selecting the right platform ultimately depends on an insurer's strategic goals, IT resources, and expansion plans.

## 11. CONCLUSION: CHOOSING THE CORRECT PAS

The choice between Guidewire PolicyCenter and Duck Creek Policy Administration depends on an insurer's business needs and their priorities, operational complexity, and digital transformation goals. Guidewire PolicyCenter is ideal for insurers requiring deep and flexible customization, enterprise grade scalability, and advanced analytics for data-driven decision-making. Duck Creek Policy Administration, with its cloud-first, low code platform, is well suited for insurers focused on rapid product deployment, regulatory compliance, and operational agility.

Both platforms have proven success across different insurance sectors, proving their ability to meet modern insurance requirements. Insurers must consider their unique business models, IT strategies, and long-term growth objectives when selecting the most suitable PAS solution.

## REFERENCES

- [1] Lanfranchi, D., Grassi, L. Translating technological innovation into efficiency: the case of US public P&C insurance companies. *Eurasian Bus Rev* 11, 565–585 (2021). <https://doi.org/10.1007/s40821-021-00189-7>

- [2] Donald Light and Rob Norris, 28 February 2023, Policy Administration Systems: P&C Insurance; North America Edition. <https://explore.guidewire.com/c/celent-pas-nam-2023?x=uSbd32>
- [3] Duck Creek Technologies. Blog on customer's milestone. <https://www.duckcreek.com/blog/duck-creeks-cloud-based-software-enables-gainsco-auto-insurance-to-scale-in-its-journey-towards-expansion/>
- [4] Duck Creek Technologies. Duck Creek Named a Leader in the Gartner 2024 Magic Quadrant for SaaS P&C Platforms. <https://www.duckcreek.com/blog/duck-creek-named-a-leader-in-the-gartner-2024-magic-quadrant-for-saas-pc-platforms/>
- [5] Duck Creek Technologies. Blog on customer's milestone. <https://www.duckcreek.com/resources/?type=case-study>
- [6] Duck Creek Technologies. Leveraging Personalized Insurance to Meet Customers' Needs. <https://www.duckcreek.com/blog/personalized-insurance/>
- [7] Donald Light and Rob Norris, 28 March 2023 (revised), Policy Administration Systems: P&C Insurance; North America Edition. <https://www.duckcreek.com/wp-content/uploads/2024/07/DCT-Celent-Reprint-Policy-Admin-Vendors-NA-2023.pdf>
- [8] Duck Creek Technologies. Product releases. <https://www.duckcreek.com/product/creekpeek-product-feature-releases/>
- [9] Guidewire PolicyCenter. [https://explore.guidewire.com/c/policycenter\\_data\\_sh?x=uSbd32](https://explore.guidewire.com/c/policycenter_data_sh?x=uSbd32)
- [10] Guidewire. Customer's success stories. <https://www.guidewire.com/customers/success-stories>
- [11] Eugene Lee, Core Services Critical to any P&C Business Transformation. [Online]. Available: <https://www.guidewire.com/resources/blog/technology/core-services-critical-to-any-p-and-c-business-transformation>
- [12] Featured Customers. *Guidewire case studies*. <https://www.featuredcustomers.com/vendor/guidewire/case-studies>

- [13] Guidewire. <https://www.guidewire.com/customers/success-stories/zurich-insurance>
- [14] Guidewire. Guidewire InsuranceSuite. <https://www.guidewire.com/products/core-products/insurancesuite/policycenter-insurance-policy-administration>
- [15] Gartner. Sham Gill, James Ingham, Magic Quadrant for SaaS P&C Insurance Core Platforms, North America. <https://www.gartner.com/doc/reprints?id=1-2J2B85EO&ct=241014&st=sb>
- [16] Guidewire. PolicyCenter Cloud API Consumer Guide. [https://docs.guidewire.com/cloud/pc/202411/cloudapibf/cloudAPI/topics/landing\\_Cloud-API-consumer.html](https://docs.guidewire.com/cloud/pc/202411/cloudapibf/cloudAPI/topics/landing_Cloud-API-consumer.html)
- [17] Cappiello, A. (2018). Technology and insurance. In Technology and the insurance industry. Palgrave Pivot. [https://doi.org/10.1007/978-3-319-74712-5\\_2](https://doi.org/10.1007/978-3-319-74712-5_2)
- [18] Gartner. Duck Creek vs Guidewire. <https://www.gartner.com/reviews/market/p-c-insurance-core-platforms-north-america/compare/duck-creek-vs-guidewire>
- [19] Sourceforge. Duck Creek Suite vs. Guidewire Comparison chart. <https://sourceforge.net/software/compare/Duck-Creek-Suite-vs-Guidewire>

**Citation:** Shanmugasundaram Senathipathi. Battle of PAS Platforms: Comparing Guidewire Policycenter and Duck Creek for Insurance Cloud Digitalization. International Journal of Computer Engineering and Technology (IJCET), 16(1), 2025, 4017-4031.

**Abstract Link:** [https://iaeme.com/Home/article\\_id/IJCET\\_16\\_01\\_275](https://iaeme.com/Home/article_id/IJCET_16_01_275)

**Article Link:**

[https://iaeme.com/MasterAdmin/Journal\\_uploads/IJCET/VOLUME\\_16\\_ISSUE\\_1/IJCET\\_16\\_01\\_275.pdf](https://iaeme.com/MasterAdmin/Journal_uploads/IJCET/VOLUME_16_ISSUE_1/IJCET_16_01_275.pdf)

**Copyright:** © 2025 Authors. This is an open-access article distributed under the terms of the Creative Commons Attribution License, which permits unrestricted use, distribution, and reproduction in any medium, provided the original author and source are credited.

This work is licensed under a **Creative Commons Attribution 4.0 International License (CC BY 4.0)**.



✉ [editor@iaeme.com](mailto:editor@iaeme.com)