



# How a top P&C insurer optimized and customized their claims experience using GhostDraft



## OVERVIEW



### Situation

Adjusters were creating ad hoc communications to personalize the experience, causing compliance and consistency issues.



### Solution

An intuitive, cloud-based CCM platform to streamline personalized content creation, testing, delivery, and management.



### Impact

A personalized claims experience with 50% faster response rates as well as a 20% reduction in costs by leveraging omnichannel documents.



## THE COMPANY

### A Top Homeowners Insurer

As leading property and casualty (P&C) insurance carrier focused on homeowners coverage, delivering a superior claims experience is essential. With more than 600,000 customers and nearly \$750 million in net written premiums, this P&C insurer sought an advanced customer communications and document automation solution to accelerate and personalize their claims process.

This prompted their journey to find an intuitive customer communications management suite that would drive efficiency and productivity while creating an engaging claims experience. For this, they chose GhostDraft.



## THE SITUATION

### Needing a Superior Claims Experience

Like many insurers, this P&C company was pressured to meet consumers' rising expectations to personalize and optimize the claims resolution process.

### Claims Adjuster Inefficiency and Compliance

Additionally, this insurer wanted to improve claims adjuster efficiency and regain control over content to ensure compliance during claims production.

### Reliance on Legacy Systems

The P&C company struggled to personalize claims correspondence with its current legacy CCM system. This legacy software did not provide flexibility to customize claims forms or letters, limiting control over the customer experience. To combat this issue, many claims adjusters manually created and added ad hoc Microsoft Word letters into the P&C company's claims correspondence. This time-consuming process not only created inefficiencies and compliance issues, but it produced poor quality documents, creating an impersonal experience.



## THE GHOSTDRAFT SOLUTION

The P&C organization needed to modernize its approach to customer communications management to meet their goals. GhostDraft delivered a modern, cloud-based CCM solution, providing the P&C company with a platform that is easy-to-use, implement, and maintain.

### Optimizing the Claims Process and Experience

Using GhostDraft, this P&C company streamlined its communications process by empowering content authors to design, develop, test, deliver and manage claims communications, reducing dependency on IT resources. To ensure compliance and consistency, this carrier leveraged GhostDraft to collaborate with key stakeholders - like legal and compliance - while automating and accelerating approval processes. Leadership locked content, like legal notices, for compliance while giving content authors the ability to edit predefined sections for personalization.

This carrier also used GhostDraft's reusable content to create consistent language across the entire claims experience. The carrier's content authors leveraged GhostDraft to create interactive claims documents to deliver omnichannel communications in each customer's preferred language, tone, and format.

## Key Benefits

- ✔ Maintain compliance and consistency and drive operational efficiency by simplifying content creation, management, and approval
- ✔ Create a customer-centric claims experience with customized and interactive communications
- ✔ Drive policyholder retention by engaging customers across the claims journey



## THE IMPACT

### Operational Efficiencies and Policyholder Retention

With GhostDraft, this leading P&C insurance carrier is empowered to personalize each claim process while maintaining compliance and content control.

This insurer experienced a 20% total cost reduction due to process efficiencies and omnichannel delivery by reducing printing and postage costs.

Additionally, this GhostDraft P&C client dramatically increased their claims response speed to the customer by 50% by optimizing their claims communications production processes.

## POWERING INSURANCE THAT'S ALWAYS IN TOUCH

Transform your communications into engaging experiences with the leading CCM suite designed for insurance.

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