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This authorized reprint contains material excerpted from a recent Celent report profiling and evaluating 13 different customer communication management (CCM) systems for insurance. The full report is 119 pages long. This report was not sponsored by GhostDraft in any way.

This reprint was prepared specifically for GhostDraft, but the analysis presented has not been changed from that presented in the full report. The full report description can be found at *Customer Communication Management Solutions: Global Insurance Edition.* For more information on the full report, please contact Celent at info@celent.com.

CUSTOMER COMMUNICATION MANAGEMENT SOLUTIONS: GLOBAL INSURANCE EDITION

2023 Solutionscape, Powered by VendorMatch

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GHOSTDRAFT: GHOSTDRAFT

Company and Product Snapshot

Table 1: Company Snapshot

Year Founded	1984
Headquarters	Ontario, Canada
Number of Employees	180
Revenues (USD)	Confidential
Financial Structure	Private
VendorMatch Link	https://www.celent.com/vendormatch/discovery/solutions/200598922

Source: Vendor RFI

Table 2: Product Snapshot

Name	GhostDraft
Year Originally Released	2005
Current Release and Date of Release	5.2/2022
Revenue Derived from the Product	Confidential
R&D Expense	Confidential
FTEs Providing Professional Services for Product	50
Notable Clients	*Life:* Security Mutual Life Insurance Co of NY, and Old Mutual *P&C:* Canal Insurance, Florida Peninsula Insurance Company, and North Star Mutual Insurance

Source: Vendor RFI

Functionality

Table 3: Functionality (Document and Communication Delivery)

Category	Function	Availability
Document and Communication Delivery	Send documents via web message center (HTML or PDF)	●
	Send documents via email (PDF)	●
	Sending communication via social media communication vehicles (Facebook, Twitter, LinkedIn, Xing, Viadeo, etc.)	●
	Sending communication via SMS	●
	Sending communication via web portal	●

Category	Function	Availability
	Share documents via robo advisors, chatbots, etc. (integration / APIs with robo advisors or chatbots)	
	Integration or sending communication using an insurer's mobile device application (smartphone, tablets, etc.)	
	Creation of multiple print streams	
	Ability to prioritize different documents coming from different print streams (CRM system, claims system, etc.) to assemble in the same shipment (e.g., a claims statement with an insurance product promotion)	

= Available out of the box	= Configurable through a scripting language/coding	= Under development / on roadmap
= Configurable using simple tools for business user	= Available with integration to a third party solution	= Could develop, would be considered customization
= Configurable using simple tools for IT user	= Available with integration to a separate module provided by this vendor	= Not available / not applicable

Source: Vendor RFI

Table 4: Functionality (Managing Documents/Communications)

Category	Function	Availability
Document and Communication Delivery	Create templates to automate document creation	
	Store documents in archive for future retrieval	
	Provide document collaboration tools (e.g., check in/check out functionality)	
	"Review and Release" functionality for customer correspondence documents	
	Create and manage rule-based workflows for documents (e.g., intelligent routing, workflow queues, etc.)	
	Model-driven workflow configuration (flowchart parameterization)	
	Role-based and name-based workflow support	
	Search/retrieve capabilities for documents in archive	
	Search/retrieve capabilities for templates in repository	
	Scan created documents to image and apply indexing values	
	Scan in and manage documents received from outside the enterprise (not created documents)	

Category	Function	Availability
	Ability to create/change the internal business user interface to allow for easy creation of documents supporting multiple channels (print, email, fax, web, SMS, social networks)	
	Undelivered document / communication tracking and management tool	

= Available out of the box	= Configurable through a scripting language/coding	= Under development / on roadmap
= Configurable using simple tools for business user	= Available with integration to a third party solution	= Could develop, would be considered customization
= Configurable using simple tools for IT user	= Available with integration to a separate module provided by this vendor	= Not available / not applicable

Source: Vendor RFI

Table 5: Functionality (Communication Data and Analytics)

Category	Function	Availability
Document and Communication Delivery	Dashboard showing indicators and information about communication and document life cycle (tracking measures, communication status, channels used, response rates, etc.)	
	Communication delivery models / optimization tool (sort and collate content to minimize costs)	
	Ability to access and extract data from social media sites out of the box (Facebook, Twitter, LinkedIn, etc.)	
	Ability to extract customer data from different data sources to feed document / communication templates (structured/unstructured data)	
	Analytic tool allowing for identification of customer behavior data having an influence on document properties (e.g., communication channel to be prioritized)	
	Predictive analytics tool to optimize the next-best-action decision in the frame of marketing campaigns, ad hoc communications, etc.	

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= Configurable using simple tools for business user	= Available with integration to a third party solution	= Could develop, would be considered customization
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Source: Vendor RFI

Artificial Intelligence Capabilities

Table 6: AI Capabilities

Features	Availability
Machine learning	✕
Deep learning	✕
Unsupervised learning	✕
Supervised learning	✕
Feature extraction	✕
Machine vision	✕
Natural language generation (NLG)	✕
Natural language understanding (NLU)	✕
Speech recognition	✕
Speech generation	✕
Conversational capability	✕
AI workflow	✕
Predictive analytics	✕
Image recognition	✕

Legend: ✔ = Integrated into the solution; ■ = Separate module available from this vendor; ● = Through another vendor; ✕ = Not available

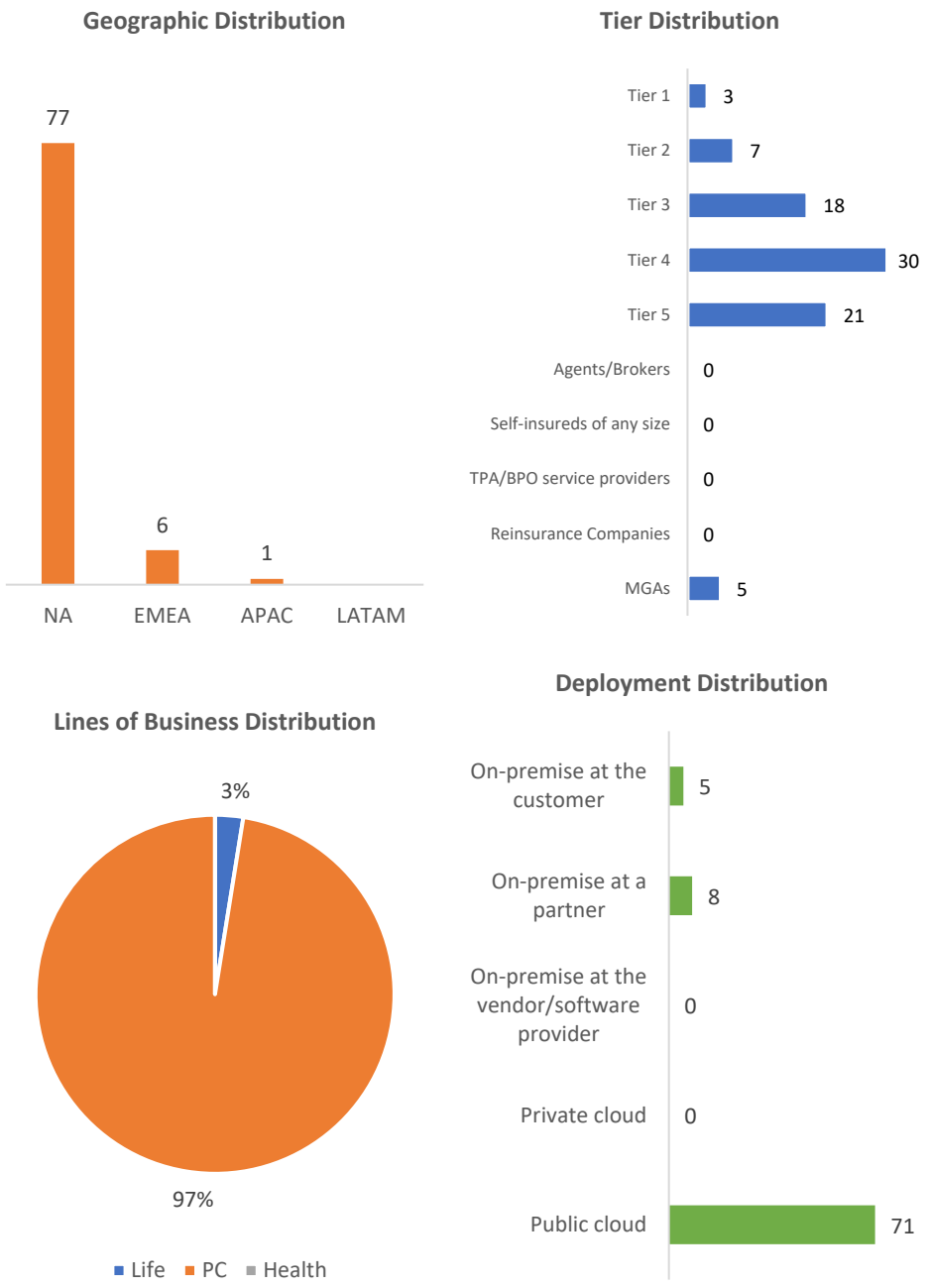
Source: Vendor RFI

*The vendor has indicated that machine learning and supervised learning are on its road map to be integrated in the solution for content migration capabilities.

Customer Base

On a global basis, this product has a total of 84 customers in production and the vendor sold 13 new deals in the last two years.

Figure 1: Client Base by Geography, Tier Size, Line of Business, and Deployment Option



Source: Vendor RFI

Technology

Table 7: Technology Options

Technology Options	Responses
Code Base	C#: 90%; JavaScript: 5%; Angular: 5%

Technology Options	Responses	
Integration Methods	Web services; HTTP; RESTful HTTP-style services; JSON format; Custom APIs; Flat files	
Scalability	The vendor's largest deployment (total number of transactions processed daily by system): 1,500 users	
API Details	✓	The API is documented
	✓	External systems can trigger an event in the system which can be responded to by a workflow or business rules system
	✓	API management supports local or global standards such as ACORD application creation and rendering
	✓	API sample codes are available to clients
	✓	API developer portal is available for support and descriptions
	✓	API testing portal and the ability to use scripts on website is available
	✓	The system allows API publishing in SOAP, REST, JSON, and XML style services as APIs
	✓	API version management is available
	✓	Access to the APIs is managed and use of APIs tracked by developers
	✓□	Training in extending the system is offered

Legend: ✔ = Available; ☐ = Not available

Source: Vendor RFI

Table 8: SaaS Capabilities

Elements	Availability
Support a multi-tenant architecture	✔
Type of effort required to update the solution	Other
Cadence of upgrades for multi-tenant deployments	Every 3 months
Deployment approach support elasticity	Yes, automatically
Current APIs-related strategy	Pre-connected cloud environment (fully connected and ready to use)
Ability of the deployment model to leverage a serverless approach	✘
Ability to enable independent services (microservices)	✔
Proportion of the system architected as microservices	25% to 50%
Support automation of development and deployment processes (DevOps)	✔
Ability to run and deploy under containers to improve the application deployment	✔
Need for containerization to run in a cloud	✘

Elements	Availability
Ability of the system's functions and capabilities to be distributed among a private cloud and a public cloud	✔

Legend: ✔ = Yes ✕ = No

Source: Vendor RFI

Table 9: Change Tooling and Upgrades

Types of Changes	Availability
Business Rule Definition	✔
Data Definition	✔
Table Maintenance, List of Values, etc.	✔
Interface Definition	⊖
Product Definition	✔
Role-Based Security, Access Control, and Authorizations	✔
Screen Definition	✔
Workflow Definition	✔

Legend: ✔ = Configurable via tools for business users; □ = Configurable via tools for IT users; ■ = Configurable via scripting; ⊖ = Configurable via the vendor; ● = Coding required; ✕ = Not available

Source: Vendor RFI

Table 10: Public Cloud Options

Providers	NA	EMEA	APAC	LATAM
Microsoft Azure	✔	✔	✔	✕
Amazon AWS	✕	✕	✕	✕
Google Cloud Platform (GCP)	✕	✕	✕	✕
Alibaba Cloud	✕	✕	✕	✕
IBM Cloud / Bluemix	✕	✕	✕	✕
Oracle Cloud	✕	✕	✕	✕
Salesforce Cloud, Force.com, AppExchange	✕	✕	✕	✕
Other	✕	✕	✕	✕

Legend: ✔ = In production; □ = Supported but not in production; ✕ = Not supported

Source: Vendor RFI

Partnership

Table 11: Implementation and Support

Type of Partnership	Partner Vendor
System Integrators	None
Fintech Partners	Guidewire, Duck Creek Technologies, Socotra, Sapiens, OneShield, Instec an Insurity Company, Unqork, and SPLICE Software

Source: Vendor RFI

Implementation, Support, and Pricing

Table 12: Implementation, Support, and Pricing

Typical Implementation Team Size	6 to 10
Resource Breakdown	Vendor: 80%; Insurer: 20%; Third party: 0%
Location of Employees	GhostDraft has 5 support employees in North America, 45 support employees in EMEA
Use of Third Parties	The vendor occasionally works with third party system integrators
Average Time to Implementation	Initial Implementation: 1 to 3 months 2nd and subsequent line of business: 1 to 3 months 2nd and subsequent states/jurisdictions: 1 to 3 months
Pricing Models	Subscription-based license

Source: Vendor RFI

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