



WHITE PAPER

The Insurers' Guide to Customer Communications Management

May 2026

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01

Customer Communications Management in Today's Insurance Market



Customer communications management (CCM) has evolved significantly in the insurance industry. Early CCM systems were viewed simply as “document print engines,” limited to generating and mailing standard policy documents, billing statements and claims forms. But as policyholder expectations have shifted toward digital, personalized experiences, insurers have been forced to rethink their communication strategies. Modern customers expect seamless interactions across various channels — print, email, text messages and self-service portals. This shift has transformed CCM from a print-focused tool into a robust omnichannel platform that enables insurers to deliver hyper-personalized, consistent and responsive communications at scale.

Recently, the pace of digital transformation has accelerated, and CCM has adapted. Today’s CCM platforms support the full lifecycle of insurance documents, from creation and automation to distribution and storage. Insurers are adopting centralized CCM solutions that enable collaboration across teams, such as product, compliance, business and IT, streamlining the development and governance of complex communications while reducing manual effort and establishing consistency. The evolution continues, with CCM beginning to integrate artificial intelligence (AI), enhancing the customer experience and driving automation, accuracy and speed in communication processes.

Many insurers struggle with outdated processes, siloed teams and legacy technology, resulting in inefficiencies.

Identifying Industry Pain Points

The insurance industry is undergoing significant transformation driven by evolving customer expectations, regulatory changes and demands for increased productivity. Many insurers struggle with outdated processes, siloed teams and legacy technology, resulting in inefficiencies. Addressing these issues is crucial for insurers to improve customer engagement, streamline operations and accelerate speed to market.

Siloed Teams, Technology, and Processes

Insurers often operate in fragmented environments where customer communication processes are managed separately across departments, leading to inefficiency and misalignment. The document process typically starts with product and compliance users creating language, which is then handed to business and IT for automation. This decentralized approach results in redundancies and slows market response.

Without a centralized system, insurers rely on manual processes for form creation and approval, increasing error risk and complicating compliance. Different departments using varying formats hinder uniform messaging and regulatory adherence, causing delays in product launches.

To address these challenges, insurers should adopt a unified approach to customer communications. Implementing a centralized CCM platform can streamline workflows, reduce manual reliance and enhance collaboration, ultimately saving time and money while accelerating product speed to market.

Market Demand	Insurer Must-Have Capabilities
Personalized Interactions	<ul style="list-style-type: none"> • Communications tailored to the customer's needs, preferences and circumstances • Consistent messaging across channels • Consolidated communications for multiline customers
Omnichannel Delivery	<ul style="list-style-type: none"> • Seamless experiences across digital (email, SMS, mobile apps, online portals) and traditional channels • Real-time digital access to policies, billing information and claims documents • Online self-service options
Regulatory Transparency	<ul style="list-style-type: none"> • Clear and transparent communications • Preapproved, reusable content for managing forms, policy language and other communications

Changing Market Expectations

Modern insurance customers expect more than generic one-size-fits-all communications. They demand smooth, relevant and transparent interactions with their insurers. As digital transformation reshapes the industry, customers increasingly compare their insurance experiences with those they have with leading technology and retail brands. To stay competitive, insurers must meet these evolving expectations by prioritizing customer demands.

Insurers should implement a modern CCM system to enhance engagement and efficiently manage personalized, multichannel communications. Failure to do so may result in losing customers to more agile competitors focused on digital engagement and improved customer experience.

Legacy Systems

Many insurers still rely on outdated systems that hinder efficiency, customer satisfaction and innovation due to their inability to support modern digital communication needs. These systems lead to manual document creation and distribution, resulting in delays, human errors and resource strain on critical processes, such as policy issuance and claims handling. The reliance on IT for even minor adjustments creates bottlenecks, limiting agility and customer engagement.

Furthermore, legacy platforms often lack the capability for digital-first communication strategies, complicating integration with core systems and hindering seamless workflows. By modernizing their CCM systems, insurers can enhance efficiency, compliance and customer satisfaction, while reducing IT dependency and enabling personalized, real-time interactions to remain competitive in a rapidly evolving market.

Key Business Incentives for CCM Modernization



Insurers face evolving customer expectations, regulatory complexities and competitive pressures, making modernization a business imperative. To address these challenges, a fundamental shift toward agile, technology-driven operations is essential. Modern communications management solutions act as a catalyst for this transformation, helping insurers to achieve measurable improvements.

Operational Efficiency

Modern CCM tools enhance operational efficiency for insurance professionals by eliminating manual data entry and facilitating consistent communication, allowing focus on complex policy, claims and billing tasks. These platforms integrate with existing systems for real-time customer data access, improving decision-making. Transitioning to CCM solutions unlocks significant value, as demonstrated by several GhostDraft engagements: reduced the time to create customer communication letters from more than 90 days to two days,¹ achieved 54% straight-through processing,² and consolidated more than 200 letter templates, simplifying the process for the organization.³

Customer Experience

Customers expect quick communication, from policy issuance to claim resolution; slow experiences may push them to competitors. Modern CCM platforms enhance personalization through advanced technologies, delivering tailored content for engaging interactions.

Omnichannel support provides a seamless experience, allowing customers to use preferred channels and access documents anywhere, boosting satisfaction. CCM tools enable automated document generation, resulting in faster responses and quicker decisions.

AI-driven analytics improves feedback mechanisms, helping companies gather insights to refine products and services in real time.


How AI Enhances CCM

AI integration in CCM is transforming insurers' document management compliance and customer engagement by reducing manual effort and enhancing communication effectiveness. AI tools streamline operations through intelligent content migration and dynamic language rewrites, leading to improved accuracy and efficiency. Currently, AI is used in modern CCM solutions for:

- AI content migration: allows carriers to bulk upload forms and documents with AI ingestion, conversion and automatic specification
- AI smart search: enables users to ask questions about their forms' inventory (e.g., which forms contain lead exclusions) and receive a list of results
- AI content rewrites: provides insurers the ability to select text and generate alternative wording for documents
- AI test case generation: creates a library of test cases and highlights potential issues in documents
- AI specification requirements: automatically generates document specification requirements and rules
- AI readability: provides readability analysis, scores and recommendations for policy language and forms

The adoption of AI in CCM is no longer a futuristic concept; it's a competitive imperative. These tools empower insurers to modernize legacy content, improve regulatory compliance and ultimately deliver a more personalized and responsive experience. By embracing the power of AI, insurers can transform their communication strategies to be faster, smarter and more adaptable to the demands of today's digital-first environment.

How the EY- GhostDraft Collaboration Can Help Overcome Challenges in Customer Communications



The EY-GhostDraft collaboration combines advanced technology with industry experience to help insurers optimize customer communications. By integrating GhostDraft's CCM platform with EY advisory services, insurers can streamline workflows, confirm regulatory compliance and enhance the customer experience, ultimately overcoming legacy challenges and improving engagement and efficiency.

GhostDraft 360

GhostDraft is a leading provider of cloud-native CCM solutions tailored to the insurance industry. Its comprehensive platform streamlines the creation, management and delivery of personalized omnichannel communications, supporting the entire document lifecycle, from drafting to automation and delivery. With pre-built ISO and AAIS content libraries, GhostDraft accelerates time to market, enabling insurers to quickly introduce or update products. With more than 30 years of experience and a 100% implementation success rate, GhostDraft offers a modular suite of tools that empowers insurers to drive digital transformation while enabling accuracy, compliance and efficiency in their communications.

Ecosystem Integrations

GhostDraft 360 is built on an integration-friendly architecture, making it easy for insurers to connect with existing core systems, new policy administration platforms and other enterprise applications. Its robust APIs enables seamless data exchange, automation and interoperability, allowing insurers to consolidate their workflows without disrupting existing operations. With an ecosystem of more than 15 pre-integrations, GhostDraft facilitates rapid and flexible integration.

Mike Quintal, Vice President of Policy and Billing at Guidewire, said, "We're grateful for GhostDraft's strategic investment in the Guidewire ecosystem, delivering a pre-built accelerator as one of the 15+ integrations in their broader platform. By embedding customer communication capabilities directly into PolicyCenter, GhostDraft empowers our joint insurer customers to streamline document generation, enhance policyholder engagement and accelerate speed to market. Their commitment to reducing complexity and driving operational efficiency exemplifies the kind of partnership we value highly. Utilizing EY implementation experience, insurers can adopt these capabilities faster and realize value sooner."

Experience in Insurance Digital Transformation

EY professionals help insurance companies manage digital changes to improve efficiency and customer service by working with insurers to create customized digital plans and analyze market opportunities for growth. EY teams also assist in choosing technology and integrating it with existing systems.

To improve customer experience, EY professionals use data analytics for personalized interactions and place focus on optimizing processes through automation and lean methods to improve efficiency.

The EY and GhostDraft collaboration combines advanced technology with industry experience to help insurers optimize customer communications.

EY teams work with insurance companies to help them comply with regulations and manage risks effectively in the digital transformation landscape. By promoting change management through training and stakeholder engagement, these teams foster innovation with new technologies. They establish performance metrics and feedback systems to escalate digital projects and advocate for sustainable practices. Overall, the EY organization's experience empowers insurers to thrive in a rapidly evolving digital environment.

EY Collaboration with GhostDraft

Together, the EY-GhostDraft strategic relationship amplifies each other's abilities to support insurers in centralizing and modernizing their CCM systems for maximum performance. To achieve this, they support each other by:

- Collaborating to deliver a CCM platform tailored for insurance organizations
- Enhancing customer experience and facilitating the achievement of operational objectives by accommodating customer preferences and enabling omnichannel delivery
- Supporting the simplification of end-to-end forms management throughout the insurance lifecycle, encompassing form filing, creation and customer delivery
- Alleviating insurer challenges by facilitating compliance with evolving regulatory requirements
- Implementing GhostDraft's scalable and adaptable solution, backed by EY strategic guidance, while utilizing emerging technologies, such as AI and machine learning, to enhance communication and meet evolving industry needs

What is the GhostDraft Difference?

Insurers must select a CCM platform that is powerful and tailored to their industry needs, and GhostDraft distinguishes itself by providing an intuitive solution that enables business users to efficiently create, manage and deliver customer communications. With its comprehensive 360 degree capabilities and cloud-native structure, GhostDraft offers a complete, innovative CCM solution.

An Intuitive Platform Built Specifically for Insurance

GhostDraft is designed specifically for insurers and features an intuitive, user-friendly interface that allows both business users and IT teams to easily create, edit and manage customer communications. Unlike many CCM solutions that require significant IT involvement for minor template updates, GhostDraft empowers business teams to make changes while confirming compliance, improving efficiency and enabling insurers to respond swiftly to market changes, regulatory updates and customer needs.

A Pre-Built ISO/AAIS Content Library

GhostDraft's bureau content library offers pre-built ISO and AAIS forms with automated monitoring and maintenance, allowing insurers to access updated forms 60 days in advance and significantly reducing the time and effort needed to launch new products. This automation reduces compliance risks and accelerates product development.

GhostDraft 360: A Complete Solution for Document Lifecycle Management

Many CCM solutions struggle to manage the entire communications lifecycle beyond document automation, but GhostDraft overcomes this limitation with a fully integrated system that handles documents from inception to distribution, enhancing compliance and operational efficiency. Its comprehensive CCM suite serves the entire insurance organization, streamlining processes for the rapid rollout of new or modified products while improving productivity, consistency, agility and customer experience.

The following GhostDraft modules are specifically designed to align with the insurance form and document lifecycle process:

- **Hub**, a web-based project manager
- **Content Library**, a searchable inventory of bureau and propriety forms
- **Draft**, an online tool to create new or modify policy language
- **File**, a tool to prepare and support filing
- **Specify**, for document capturing requirements
- **Studio**, an intuitive proprietary development tool
- **Data Workbench**, for mapping data from core systems to a domain model
- **Configuration Manager**, for workflows and process automation
- **Review**, for online collaboration and approvals
- **Test**, for automated batch and regression tests
- **Deploy**, for publishing and archiving release deployments

GhostDraft's all-in-one CCM suite helps insurers streamline the document lifecycle by connecting content creation, automation and deployment. This cloud-based solution enhances collaboration, reduces costs and

improves customer experience while facilitating regulatory compliance.

How EY Professionals Enable Growth and Progress

Insurance Solution Implementation

EY professionals bring extensive experience in consulting and managed services within the insurance industry, having implemented a variety of solutions for policy, billing and claims to drive technical and business transformation. Committed to delivering consistent, high-quality results, EY teams utilize proven methodologies and frameworks to guide projects from inception to completion.

By leveraging deep industry and technical knowledge, EY professionals help organizations navigate the complexities of various solutions, allowing them to deliver innovative, tailored solutions that foster growth, engagement and efficiency.

Product and Form Filing

EY teams provide comprehensive end-to-end product development experience, covering everything from research and modeling to filing, implementation and performance monitoring. The firm has successfully implemented a product factory model that optimizes efficiency and resource utilization, while also employing a rationalization approach to streamline existing correspondence content, focusing on creating customer-friendly communications. This strategy enhances systematic efficiency and leverages transformative technology and AI to drive innovation.

EY Experience with GhostDraft Technology

EY professionals enhance service delivery and client outcomes by leveraging GhostDraft technology, which streamlines the creation and management of complex documents. This integration automates document-intensive processes, allowing teams to focus on higher-value tasks, such as strategic analysis and client engagement.

Key benefits of EY teams' experience with GhostDraft include:

1. **Increased efficiency:** Automation of repetitive document tasks has led to faster turnaround times and improved productivity across service lines.
2. **Enhanced accuracy:** By minimizing manual input, GhostDraft reduces the risk of errors so that documents are accurate and compliant with regulatory standards.
3. **Customization and flexibility:** Using GhostDraft's ability to create tailored templates, EY professionals provide clients with personalized solutions that drive value.
4. **Seamless collaboration:** GhostDraft provides a centralized platform for document management so that all stakeholders have access to the latest versions and information.
5. **Scalability:** As the EY client base grows, GhostDraft's scalable architecture supports their expanding document needs without compromising quality or performance.

EY teams' experience with GhostDraft technology has not only transformed their clients' document management processes but also reinforced the EY commitment to deliver exceptional service to our clients.

Benefits of integrating agentic AI with GhostDraft technology:

1. **Intelligent document automation:** Agentic AI magnifies GhostDraft's capabilities by enabling smart automation of document creation, allowing for more complex and context-aware documents that adapt to specific client needs.
2. **Natural language processing:** With agentic AI, users can leverage natural language processing to generate and modify documents using simple commands, making the document creation process more intuitive and user-friendly.
3. **Data-driven insights:** Agentic AI can analyze data patterns and trends, providing insights that inform document content and structure so that the final output is relevant and impactful.
4. **Personalization at scale:** The combination allows for the creation of highly personalized documents for a large number of clients simultaneously, enhancing client engagement and satisfaction.
5. **Continuous learning and improvement:** Agentic AI can learn from user interactions and feedback, continuously improving the document generation process and adapting to changing client requirements over time.
6. **Increased compliance and risk management:** By integrating AI-driven compliance checks, the technology can automatically flag potential issues in documents, confirming adherence to regulatory standards and reducing risk.
7. **Streamlined workflows:** The synergy between agentic AI and GhostDraft technology can streamline workflows, reducing the time spent on document preparation and allowing teams to focus on strategic initiatives.
8. **Improved collaboration:** Enhanced collaboration features powered by AI facilitate real-time feedback and editing, offering all stakeholders the opportunity to contribute effectively to document development.

By combining agentic AI with GhostDraft technology, organizations can significantly upgrade their document management processes, driving efficiency, accuracy and client satisfaction.

Implementing Insurance-Tailored CCM for Your Business

The EY-GhostDraft collaboration represents a significant advancement in integrating modern CCM technology with professional services, addressing the growing demands for flexibility and accuracy in the industry. By focusing on digital transformation and automation, this relationship aims to shape the future of professional services, providing clients with the tools to make informed decisions and implement innovative solutions. With optimized CCM systems, insurers can confidently embrace a new era of growth and build lasting customer relationships.

References

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About

About GhostDraft

GhostDraft empowers insurers to transform communications into engaging experiences fast. For over three decades, carriers have used GhostDraft's intuitive end-to-end customer communications and digital experience platform designed for insurance. As a result, 65+ insurers leverage GhostDraft to streamline the lifecycle of personalized omnichannel communications at scale. The GhostDraft suite integrates into your business to create better experiences, greater efficiency, reduced compliance risk, and more agility. Discover what you can do with GhostDraft: <https://www.ghostdraft.com>.

About EY

EY's global team of insurance professionals combines extensive industry and technical experience to assist insurers in navigating disruption, managing regulatory changes, and integrating technology for transformation and growth. By providing strategic agility and innovative solutions, we empower insurers to tackle industry complexities effectively, enhance operational excellence, and achieve sustainable growth. With tailored strategies and insights, EY teams enable insurers to lead confidently in an ever-evolving market. https://www.ey.com/en_us

