



# The Insurance Guide to Replacing Cincom Eloquence

Why Property & Casualty, Life, and Health Insurers  
Are Modernizing Document Management  
and Customer Communications

## Introduction

Insurance organizations are under increasing pressure to launch products faster, respond quickly to regulatory changes, improve customer experiences, and deliver communications across a growing number of digital channels. At the same time, many insurers are finding that the customer communications management (CCM) platforms they implemented years ago were not designed to support today's expectations for agility, automation, business-user control, and cloud-based operations.

Cincom Eloquence has been a CCM platform for many insurance organizations for decades. However, as insurers modernize their technology ecosystems, embrace digital transformation initiatives, and explore AI-powered operations, many are reevaluating whether legacy CCM technology can continue to support their long-term business goals.

The challenge is not simply replacing a document management platform. It is ensuring your organization has the capabilities needed to accelerate speed to market, simplify compliance, empower business users, support omnichannel communications, and reduce the operational burden placed on IT teams.

This guide provides a practical framework for evaluating modern insurance CCM solutions and highlights the key considerations insurers should assess when determining whether it is time to move beyond Cincom Eloquence.

### In This Guide You'll Learn

- Whether Cincom is still meeting business needs
- Why insurers are evaluating alternatives to Cincom Eloquence
- The capabilities modern insurance CCM platforms should provide
- How cloud-native, insurance-specific solutions differ from legacy approaches
- Key factors to consider when planning a migration
- Real-world results insurers have achieved after modernizing their document operations
- Why more insurers are choosing GhostDraft as a modern alternative to Cincom

Whether you're actively evaluating replacements or simply assessing the future of your document management strategy, this guide will help you identify the capabilities, risks, and opportunities that should shape your decision.

## Why Insurers Are Evaluating Alternatives to Cincom

For many insurers, Cincom Eloquence has been their established platform for years. However, the demands placed on customer communications have changed significantly and the need to modernize is clear.

Today's insurers are expected to launch products faster, respond quickly to regulatory changes, deliver personalized communications across multiple channels, and empower business teams to make updates without relying heavily on IT. As a result, many organizations are reevaluating whether legacy CCM platforms can support their future business goals.

While every insurer's situation is different, several common challenges consistently emerge during modernization initiatives.

### Heavy IT Dependency

Many insurers find that routine document updates require technical resources, creating bottlenecks that slow the business.

Whether updating policy forms, revising customer letters, implementing regulatory changes, or launching new products, business users often depend on IT teams to make changes within the platform. This dependency can increase costs, delay projects, and divert technical resources away from higher-value initiatives.

### What Modern Insurers Want

Business-user friendly tools that allow compliance, underwriting, operations, and product teams to manage communications while maintaining governance and control.

### Aging Architecture

Cincom was originally designed in a different technology era, before cloud-first strategies became the standard across the insurance industry. While many insurers have used the platform for years, legacy architectures can introduce challenges related to upgrades, scalability, maintenance, and long-term operational efficiency.

As organizations modernize their technology ecosystems, they are increasingly looking for cloud-native solutions that reduce infrastructure complexity and support continuous innovation.

### **What Modern Insurers Want**

Cloud-native platforms that scale automatically, simplify upgrades, reduce infrastructure management, and support long-term modernization strategies.

### **Limited Digital Communication Capabilities**

Customer expectations have evolved dramatically.

Policyholders increasingly expect communications through email, portals, mobile devices, SMS, and other digital channels, often with the ability to choose how they receive information. Many legacy CCM platforms were originally designed around print-centric communication models, requiring additional customization or third-party solutions to support modern omnichannel experiences.

### **What Modern Insurers Want**

A single platform capable of orchestrating print and digital communications across every customer touchpoint.

### **Slower Time to Market**

Speed matters. Whether introducing a new product, expanding into new states, responding to bureau changes, or updating regulatory language, insurers need the ability to make document changes quickly and confidently.

Organizations using legacy document management processes often struggle with lengthy development cycles, complex testing requirements, and resource constraints that delay implementation.

### **What Modern Insurers Want**

Faster document creation, simplified maintenance, reusable content, and streamlined workflows that accelerate product and regulatory changes.

### **Limited Insurance-Specific Functionality**

Insurance communications are fundamentally different from generic business communications.

Many insurers have invested years building custom workflows, content libraries, integrations, and compliance processes on top of general-purpose CCM platforms. These customizations often become difficult and expensive to maintain over time.

### **What Modern Insurers Want**

Insurance-specific capabilities, pre-built bureau content, regulatory workflows, policy document generation, and integrations designed specifically for insurance operations.

### **Growing Interest in AI**

Artificial intelligence is rapidly becoming a strategic priority for insurance organizations. From document migration and content discovery to testing, compliance reviews, and business-user productivity, insurers are exploring how AI can improve efficiency while maintaining accuracy and governance.

Many organizations are evaluating whether their existing CCM platform can support these initiatives or if modernization is required to take advantage of emerging AI capabilities.

### **What Modern Insurers Want**

AI capabilities embedded directly into document management workflows, helping teams work faster while maintaining compliance and control.

### **The Common Thread**

While the specific challenges vary from one insurer to another, most modernization initiatives ultimately come down to the same goal: Giving business teams greater control, reducing operational complexity, and creating a foundation that can support future growth.

The remainder of this guide explores the capabilities insurers should expect from a CCM platform and how GhostDraft compares to legacy approaches like Cincom Eloquence.

## What Modern Insurers Expect from a CCM Platform

Selecting a customer communications management platform is no longer simply a document generation decision. Today's insurers need solutions that support digital transformation initiatives, regulatory compliance, operational efficiency, and long-term business growth.

As insurers evaluate alternatives to legacy platforms like Cincom Eloquence, several capabilities have emerged as essential requirements for modern CCM success. Use the following framework to assess whether your current platform is meeting the needs of your organization today and whether it is prepared to support your future goals.

### Business User Empowerment

The ability to create, manage, and maintain communications should not depend entirely on technical resources. Modern insurers are increasingly looking for solutions that empower business users to manage content while maintaining governance, consistency, and compliance.

#### Key Questions to Ask

- ✔ Can business users update forms and communications without IT involvement?
- ✔ Can reusable content be managed centrally?
- ✔ Are approval workflows built into the platform?
- ✔ Can users preview communications before publishing?
- ✔ Does the platform reduce dependence on developers for routine updates?

#### Why It Matters

Organizations that empower business users often experience faster response times, reduced IT backlogs, and greater agility when implementing product or regulatory changes.

### Insurance-Specific Functionality

Insurance communications are fundamentally different from generic business communications. The most effective CCM platforms provide capabilities designed specifically for insurance operations rather than requiring insurers to build them from scratch.

### **Key Questions to Ask**

- ✔ Does the platform include insurance-specific content libraries?
- ✔ Is bureau content supported?
- ✔ Can it manage policy, billing, and claims communications?
- ✔ Are compliance and regulatory workflows supported?
- ✔ Can communications be managed across jurisdictions and states?
- ✔ Does the solution support multiple lines of business?

### **Why It Matters**

Insurance-focused functionality can significantly reduce implementation effort, simplify maintenance, and accelerate time to market.

## **Omnichannel Communications**

Customer expectations continue to evolve. Policyholders increasingly expect communications to be delivered through their preferred channels while maintaining a consistent experience across every interaction.

### **Key Questions to Ask**

- ✔ Can communications be delivered through print, email, SMS, portals, and other channels?
- ✔ Can multiple channels be managed from a single workflow?
- ✔ Does the platform support personalized communication experiences?
- ✔ Can communication preferences be incorporated into delivery processes?

### **Why It Matters**

Insurers that provide seamless omnichannel experiences are better positioned to improve customer satisfaction, increase engagement, and support digital transformation initiatives.

## **Modern Technology & Integration**

A CCM platform should fit seamlessly into the broader insurance technology ecosystem. Modern insurers increasingly prioritize solutions that are scalable, flexible, and easy to integrate with existing systems.

### **Key Questions to Ask**

- ✦ Is the platform cloud-native?
- ✦ Does it provide modern REST APIs?
- ✦ Are pre-integrations and accelerators available for leading policy, billing, and claims platforms?
- ✦ Can it scale as document volumes grow?

### **Why It Matters**

Technology decisions made today will impact operational flexibility, scalability, and total cost of ownership for years to come.

### **AI & Automation**

Artificial intelligence is rapidly becoming an important component of document operations. While AI adoption is still evolving across the insurance industry, many organizations are already leveraging AI to improve efficiency, reduce manual effort, and accelerate modernization initiatives.

### **Key Questions to Ask**

- ✦ Does the platform support content migration and modernization efforts?
- ✦ Can AI assist with document comparison and validation?
- ✦ Does it improve search and content discovery?
- ✦ Can it automate portions of testing and quality assurance?
- ✦ Does it provide intelligent recommendations to users?

### **Why It Matters**

The most successful insurers are not simply looking for AI features. They are looking for practical applications of AI that improve productivity while maintaining governance, transparency, and compliance.

### **The Bottom Line**

Modern insurers need more than a document generation platform. They need a solution that empowers business users, supports compliance, integrates seamlessly with core systems, delivers omnichannel communications, and provides a foundation for future innovation.

## Why Insurers Choose GhostDraft

Modern insurers need more than a document generation platform. They need a solution that empowers business users, simplifies compliance, supports digital communications, integrates with core systems, and provides a foundation for future innovation.

Built exclusively for insurance, GhostDraft helps insurers modernize document operations while reducing complexity and accelerating speed to market.

The following capabilities are among the most common reasons insurers choose GhostDraft as an alternative to Cincom Eloquence.

### Empower Business Users

One of the most common reasons insurers evaluate alternatives to Cincom is the desire to reduce reliance on IT for routine communication updates.

GhostDraft was designed to put document ownership into the hands of the people closest to the business, enabling compliance, underwriting, operations, and product teams to manage communications while maintaining governance and control.

### Key Capabilities

- ✔ Business-user authoring
- ✔ Natural language markup
- ✔ Real-time preview and scenario testing
- ✔ Centralized content libraries
- ✔ Reusable content management
- ✔ Flexible workflows

### Why It Matters

When business users can manage communications directly, insurers can respond faster to regulatory changes, reduce IT backlogs, accelerate product launches, and improve operational efficiency.

### Proven Results

One insurer reduced management of more than 200 letter templates to approximately 70 reusable communications.

Another reduced customer communication development timelines from more than 90 days to just 2 days.

### **Customer Perspective**

"GhostDraft was attractive to us because it puts the business user, not our technical staff, in control of the document. This gives us the ability to jump on new market opportunities before the window closes."

**Rodney Shockley**

President & CEO, Kentucky National

### **Simplify Insurance Compliance**

Insurance communications require specialized workflows, regulatory controls, and content management capabilities. Unlike general-purpose CCM platforms, GhostDraft was developed exclusively for the insurance industry, helping organizations simplify compliance while accelerating speed to market.

#### **Insurance-Specific Capabilities**

- ✔ Pre-built ISO, AAIS, workers comp, and other bureau content libraries
- ✔ Seamless integration to policy, billing, claims, and other core insurance systems
- ✔ Centralized insurance document lifecycle management from drafting and filing to development and delivery
- ✔ Insurance-focused services and support teams with deep expertise
- ✔ AI-assisted migration of legacy forms and templates
- ✔ Purpose-built manuscripting and interactive document capabilities

### **Why It Matters**

Insurance-specific functionality helps reduce implementation effort, accelerate compliance updates, and eliminate the need to build and maintain custom workflows and content libraries.

### **Customer Success Story**

Arrowhead General partnered with GhostDraft and Insurity to streamline bureau-based forms management. This enabled the insurer to achieve faster deployment of ISO-based products while reducing internal effort and maintaining compliance.

## Improve Customer Communications

Customer expectations continue to evolve, and insurers need the ability to communicate through the channels customers prefer. GhostDraft enables insurers to manage print and digital communications from a unified platform, helping create consistent customer experiences across every touchpoint.

Key Omnichannel Capabilities:

- ✦ Print
- ✦ Email
- ✦ SMS
- ✦ Portals
- ✦ Facebook Messenger
- ✦ eSignature

### Why It Matters

A unified communication strategy helps insurers improve customer experiences, increase engagement, cut print and mail costs, and support broader digital transformation initiatives.

### Customer Perspective

"We are now able to improve our customer's experience by providing customized documents in their preferred delivery method."

**Joe Scollo**

Partner & Founder, C&S Specialty Underwriters

## Modernize Your Technology Foundation

Technology decisions made today will impact operational flexibility, scalability, and total cost of ownership for years to come. GhostDraft's cloud-native architecture helps insurers modernize without the operational burden often associated with legacy platforms.

Technology Advantages

- ✦ Cloud-native SaaS
- ✦ Modern REST APIs
- ✦ Pre-built accelerators to core systems
- ✦ Infrastructure scalability
- ✦ Enterprise-grade security

- ✔ Simplified maintenance and upgrades
- ✔ AI-enabled capabilities

### Why It Matters

Modern cloud architecture reduces infrastructure overhead, simplifies upgrades, improves scalability, and lowers the long-term cost of maintaining customer communications technology.

### Partner Perspectives

"GhostDraft's modern SaaS architecture, low-code configurability, and deep commitment to customer success make them a welcomed integration partner."

**Robert Fletcher**

Head of Global Solution Partnerships, Duck Creek

"GhostDraft's technology frees up valuable time for insurers' IT employees while empowering non-technical users to manage personalized omnichannel documents at scale."

**Becky Mattick**

Vice President, Global Solution Alliances, Guidewire

### Prepare for AI-Driven Operations

Artificial intelligence is becoming a strategic priority for insurance organizations, but successful adoption requires more than generic AI tools. GhostDraft delivers AI capabilities designed specifically for insurance document operations.

#### Key AI Capabilities

- ✔ Smart Search – Uses natural language search to quickly find forms, clauses, templates, content, and related assets across GhostDraft repositories.
- ✔ Content Migration AI – Accelerates migration from legacy document systems by automatically identifying, extracting, and converting existing forms and content into GhostDraft.
- ✔ Advanced Compare – Compares documents, templates, forms, or content versions and highlights differences to simplify reviews, audits, and compliance validation.
- ✔ Test Case Generation – Automatically generates test scenarios and sample data to help validate document logic, business rules, and output accuracy.
- ✔ Content Recommendations – Suggests reusable content, clauses, language, and components based on context to improve consistency and reduce manual effort.

- ✔ Description Generation – Automatically creates business-friendly descriptions for forms, content components, variables, and rules to improve usability and governance.
- ✔ Ghost Advisor – An AI-powered assistant that helps users navigate the platform, answer questions, locate resources, and complete tasks more efficiently.

### Why It Matters

Purpose-built AI helps insurers accelerate modernization initiatives, simplify migration efforts, improve productivity, and reduce manual effort while maintaining governance, transparency, and compliance.

### Trusted by Insurers. Recognized by Industry Experts.

Technology capabilities are important, but insurers also want confidence that they are selecting a proven partner with deep insurance expertise and a track record of success.

#### Proven Expertise

150+ Insurance Customers  
20+ Core System & SI Partners  
35+ Years of Insurance Innovation  
24/7 Customer Support  
Average Go-Live in 90 Days  
100% Implementation Success

#### Industry Recognition

2026 CCM SPARK Matrix Leader  
2025 Celent Technology Standout  
2024 Datos Insights Dominant CCM  
2023 Aspire Insurance CCM Leader  
2023 Celent Technology Standout  
2021 Novarica CCM Contender

## Migrating from Cincom Eloquence to GhostDraft

For many insurers, the biggest challenge in replacing a legacy CCM platform is not selecting a new solution. It is understanding how to migrate years of forms, templates, business rules, and integrations without disrupting the business.

The good news is that modern migration approaches are significantly different than they were a decade ago. With AI-assisted migration tools, insurance-specific expertise, and proven implementation methodologies, insurers can modernize document operations while minimizing risk and accelerating time to value.

### Common Migration Concerns

When evaluating alternatives to Cincom Eloquence, insurers often raise similar questions:

- ✦ How much effort will be required to migrate our forms and templates?
- ✦ Can we preserve our existing business rules and compliance controls?
- ✦ How long will the migration take?
- ✦ Will migration disrupt ongoing business operations?
- ✦ How much internal IT effort will be required?
- ✦ Can we modernize and simplify our environment during migration?
- ✦ How do we validate that communications produce the correct output?
- ✦ What happens to integrations with policy, billing, and claims systems?

These concerns are understandable. Most insurers have invested years building and maintaining their document environments, and replacing a CCM platform is often viewed as a high-risk initiative. The reality is that migration projects are often less about technology replacement and more about creating a simpler, more efficient operating model for the future.

### GhostDraft's Migration Approach

GhostDraft combines insurance expertise, AI-powered migration tools, and a proven implementation methodology to help insurers modernize with confidence.

#### **Agile Implementation Methodology**

Rather than requiring a large-scale, all-at-once deployment, GhostDraft recommends an agile, phased approach that delivers value quickly while reducing project risk.

Benefits include:

- ✔ Faster time to value
- ✔ Reduced project complexity
- ✔ Earlier business-user adoption
- ✔ Lower implementation risk
- ✔ Incremental delivery and validation

Many insurers choose to migrate by line of business or jurisdiction, allowing teams to gain experience and realize benefits before expanding the rollout.

### **AI-Assisted Migration**

GhostDraft's Content Migration AI helps accelerate the conversion of legacy forms and templates by automatically identifying, extracting, and converting existing content.

Key capabilities include:

- ✔ Template and content analysis
- ✔ Automated content conversion
- ✔ Rule identification and mapping
- ✔ Content classification and organization
- ✔ Migration acceleration through AI-assisted workflows

AI helps reduce manual effort while allowing business and compliance teams to maintain oversight and control throughout the migration process.

### **Insurance-Focused Professional Services**

Successful CCM modernization requires more than technology. It requires experienced implementation resources that understand insurance operations, regulatory requirements, and document management best practices.

GhostDraft supports customers through a combination of insurance-focused professional services and a growing network of GhostDraft Certified System Integrator (SI) partners. Together, these teams help insurers accelerate implementations, reduce project risk, and scale modernization initiatives with confidence.

## Content Rationalization & Platform Consolidation

Migration provides a unique opportunity to simplify and modernize document operations. Many insurers discover they are maintaining duplicate templates, redundant content, and legacy processes that have accumulated over time.

GhostDraft helps organizations:

- ✔ Consolidate duplicate communications
- ✔ Simplify template management through reusable content
- ✔ Standardize approved language and compliance text
- ✔ Improve governance and content reuse

One insurer reduced management of more than 200 communication templates to approximately 70 templates after modernizing with GhostDraft.

## Migration Readiness Checklist

Before beginning a CCM modernization initiative, insurers should assess their current environment and migration objectives.

Ask yourself:

- ✔ Do we have an inventory of our forms, templates, and communications?
- ✔ Do we know which communications are actively used today?
- ✔ How much duplicate content exists across our environment?
- ✔ How complex are our forms and documents?
- ✔ How dependent are we on IT for routine document changes?
- ✔ Are we planning to expand digital communication capabilities?
- ✔ Have we identified opportunities to consolidate content and simplify maintenance?
- ✔ Can AI help accelerate our migration effort?
- ✔ Do we have executive sponsorship and business-user engagement?
- ✔ Are we replacing technology, or improving document operations?
- ✔ Will we keep or replace our core systems?

Organizations that approach migration as a business transformation initiative rather than a simple technology replacement project typically achieve the greatest long-term value.

## The Future of Insurance Communications

For many insurers, the decision to replace a legacy CCM platform is not driven by a single challenge. It is the result of growing pressure to improve agility, accelerate compliance, support digital communications, reduce IT dependency, and prepare for future innovation.

As this guide has explored, today's insurance organizations require more than a document generation platform. They need a solution that empowers business users, simplifies document operations, integrates seamlessly with core systems, and provides the flexibility to adapt as customer expectations and regulatory requirements evolve.

Modernization is also about more than replacing technology. It is an opportunity to simplify processes, eliminate unnecessary complexity, improve governance, and create a stronger foundation for future growth.

Organizations that successfully modernize their document operations often achieve measurable benefits, including:

- ✔ Faster product launches and regulatory updates
- ✔ Reduced IT dependency
- ✔ Improved customer experiences
- ✔ Greater content reuse and governance
- ✔ Increased operational efficiency
- ✔ Lower long-term maintenance costs
- ✔ Improved readiness for AI-driven operations

For insurers evaluating alternatives to Cincom Eloquence, the question is no longer whether document operations should modernize. The question is whether your current platform can support where your organization needs to be one, five, or even ten years from now.

Built exclusively for insurance, GhostDraft helps insurers modernize customer communications while reducing complexity, accelerating speed to market, and preparing for the future of insurance operations.

## Ready to Evaluate Your Cincom Environment?

Replacing a CCM platform is a significant decision, but it also presents an opportunity to modernize document operations, simplify compliance, reduce IT dependency, and improve customer communications.

Whether you're actively planning a replacement or simply evaluating your options, a structured assessment can help identify opportunities, risks, and priorities before you begin your modernization journey.

Schedule a Personalized Cincom Replacement Assessment. During your assessment, we'll help you:

- ✔ Evaluate your current document management environment
- ✔ Identify opportunities to improve speed to market and operational efficiency
- ✔ Assess migration readiness and complexity
- ✔ Explore template rationalization and system consolidation opportunities
- ✔ Review digital communication and omnichannel requirements
- ✔ Understand how AI can support modernization initiatives
- ✔ Build a roadmap for transitioning from Cincom Eloquence to a modern insurance CCM platform

See how your organization compares to modern insurance CCM best practices and discover why insurers are choosing GhostDraft as the modern alternative to Cincom Eloquence.

[Schedule Your Assessment](#)