Questions to Include in Your Claims Communications RFI/RFP

Use this checklist when evaluating any claims communications platform, including ours. It is organized around the capabilities that determine whether a platform will serve you well over a multi-year horizon rather than the features that demonstrate well in a scripted demonstration.

How to Use This Checklist

Complete this checklist with input from three groups: the IT or technology leaders who will own the integration and infrastructure relationship, the claims operations leaders whose teams will use the platform daily, and the compliance function that carries the regulatory risk. Each group will weigh the criteria differently, and the disagreements are informative.

For each item, note not only whether the platform can do it but how. The distinction between a capability included in the product and a capability achievable through custom development is the distinction between a cost you pay once and a cost you pay indefinitely. Ask for demonstrations rather than descriptions. Any vendor can describe a capability. Ask to see it, ideally with your content and your scenarios rather than a prepared example.

Platform Overview

How does the platform approach claims communications across email, physical mail, SMS, and portal-based experiences, and how are these channels managed together?

How is the platform deployed in a claims environment, and what roles do the communications platform, source systems, customer-facing channels, and archive and history layers play?

Does this platform support insurance claims use cases for large carriers with complex compliance, template, and channel requirements?

Architecture and Infrastructure

Is the platform cloud native, or is it a legacy architecture with a hosted deployment option?

Who owns and maintains the infrastructure, and what does that mean for your IT team's ongoing responsibilities?

How are upgrades delivered? Are they continuous and non-disruptive, or do they arrive as major versions requiring a project to adopt?

How does the platform scale during volume spikes, such as a catastrophe event generating an unusual claim volume?

What are the disaster recovery and business continuity provisions, and what service levels are contractually committed?

How is tenant data isolated, and what security certifications and compliance frameworks does the vendor maintain?

What is the platform's approach to access control and permissions, and can it reflect your organization's actual approval hierarchy?

Insurance Specific Capabilities

Does the platform include pre-built insurance content libraries, and specifically claims content, or does implementation begin from a blank page?

What lines of business does the pre-built content cover, and does that coverage include the lines you write?

Does the content library include state specific compliance language, and how is that language maintained as regulations change?

Does the platform support ACORD forms and standards?

Does the pre-built content cover the full claims lifecycle, including FNOL, investigation updates, coverage determination, settlement, and closure?

Was this platform built for insurance, or built generally and adapted? Ask how the vendor would answer, then ask what in the product demonstrates the answer.

Compliance Management

How does the platform enforce state specific requirements at the point of document generation?

Does the platform support effective dating so regulatory changes take effect on the correct date without manual intervention?

How is state specific content maintained, and does updating a requirement in one place propagate correctly everywhere it applies?

Can the platform demonstrate which documents are affected by a given regulatory change before the change is made?

What audit history is retained, and for how long?

Can you produce a complete change history for any document on demand, showing who changed what, when, and with what approval?

How would the platform support you during a market conduct examination? Ask for specifics from carriers who have been through one on the platform.

Business User Experience

Can a non-technical business user create and modify templates without IT involvement? Ask to watch someone do it.

What is the authoring environment, and does it require any coding or scripting knowledge?

Can business users preview output across scenarios, jurisdictions, and channels before publishing?

How are approval workflows configured, and can they reflect your actual governance requirements including conditional routing?

What does training a new business user involve, and how long until that user is independently productive?

Can business users manage business rules, or does rule configuration remain a technical task?

Content Creation and Management

How does the platform manage version control and change history for drafted communications, what changes are tracked, how do users view that history, and how can prior versions be referenced or restored?

How does the platform support auto-population and prefill of source data into letters, emails, and SMS, and how are data mappings defined, governed, and maintained over time?

How does the solution handle state-specific and other regulatory content selection, how are rules configured, and how is the correct content dynamically chosen at runtime?

How are generative AI or other assistive capabilities used in drafting communications, including tone adjustment, grammar improvement, and content suggestions, and what human review controls are in place?

How does the platform support internal review, approval, and compliance workflows for draft communications, including routing rules, auditability, escalation paths, and exception handling?

How does the solution support collaborative review and editing of a communication by multiple users, and what are its options for real-time editing, conflict management, and role-based controls?

Integration and Data

Does the vendor maintain pre-built connectors for your core claims platform, and is the connector a maintained product or a reference implementation you extend?

How does the platform receive business events from core systems, and can document generation be triggered automatically by claim events without manual initiation?

What is the data mapping model? Is data mapped once to a shared model, or separately to each template?

How does the platform integrate with your document management and archive systems?

What happens to the integration when your core claims platform upgrades? Who is responsible for maintaining compatibility?

What does the API surface cover, and is it complete enough to support the workflows you may want to build later?

Interactivity and Delivery

Does the platform support two-way interactive communications, or only outbound document generation?

Can policyholders confirm receipt, submit requested documents, or respond to communications directly within the communication?

Are print, email, SMS, and portal delivery managed from a single template and content source, or through separate workflows?

How are delivery preferences captured, stored, and applied, and can a policyholder change them easily with immediate effect?

What happens when a delivery fails, and how is that failure surfaced and handled?

AI and Innovation

What AI capabilities are available today, in production, for customers? Ask for a demonstration.

Is the AI grounded in insurance specific content, and how?

Does the AI operate inside the governed content environment with access to approved libraries and compliance rules?

Does the AI provide compliance flagging, or only drafting assistance?

Is AI involvement in document production recorded in the audit trail?

What is the vendor's specific investment in insurance AI capability, as distinct from general product development?

What is roadmap and what is available now? Ask the vendor to separate the two explicitly.

Implementation and Migration

What does a phased implementation look like, and can you start with a subset of document types?

What migration tooling exists for moving content from your current platform?

How much of the implementation effort is reduced by pre-built content, and what specifically would you be starting from?

What is a realistic timeline to first production documents, and what determines that timeline?

What internal resources will you need to commit, from which functions, and for how long?

Who owns the implementation, and does the vendor's team include people with insurance domain experience?

What does support look like after go live, and how does the relationship change once implementation ends?

Can the vendor provide references from carriers of comparable size and complexity who have migrated from a platform similar to yours?