



Leading Insurer Selects GhostDraft to Simplify Claims Communications and Streamline Productivity





THE SITUATION

A specialty auto insurer that provides coverage to non-standard and high-risk drivers across the country needed a better way to produce policyholder correspondence as claim volumes grew. This included reservation of rights letters, denial letters, and other claims documents, all of which needed to be produced without slowing down the claims lifecycle or introducing compliance risk.

The existing process relied on static templates that were difficult to update and offered adjusters little flexibility when handling unique or complex claim scenarios. Any time regulatory language changed in a given state, updates had to be pushed manually across templates, creating delays and inconsistency.

The carrier needed a claims communications solution that could integrate directly with its large claims administration platform, give adjusters more control over document creation without sacrificing compliance, and scale with the volume and complexity of a modern claims operation.

THE SOLUTION

The carrier implemented GhostDraft with a seamless integration with the leading claims administration platform, giving adjusters an intuitive way to generate accurate, compliant, and fully customizable claims correspondence in real time.

With GhostDraft, adjusters gained the ability to work with:

- Interactive claims documents built with guided dialogues that walk adjusters through claim specific data capture
- Open typing, structured word by word entry, or Word upload, depending on the complexity of the correspondence
- The ability to upload or edit documents directly in Word for advanced formatting needs, while staying within compliance guardrails
- Real time document preview, so adjusters can see exactly what the policyholder will receive before it is sent
- Locked components, including checkboxes and dropdowns, to preserve required legal and regulatory language
- Configurable approval workflows to route sensitive or high value correspondence for review before issuance
- An intuitive interface built for business users, allowing claims teams, not just IT, to manage templates and content going forward

Because GhostDraft is seamlessly integrated with the carrier's large claims administration platform, adjusters generate documents directly within their existing claims workflow, with claim data flowing automatically into each document. This eliminates duplicate data entry and reduces the risk of errors.

“Giving our adjusters an interactive, guided way to build claims correspondence, without losing control over compliance, has made a meaningful difference in how efficiently our claims team operates.”

Claims Operations Leader at the carrier

THE IMPACT

With GhostDraft in place, the claims organization gained a faster, more consistent, and more compliant way to communicate with policyholders. Adjusters produce accurate, claim specific correspondence in less time, while claims and compliance leaders have confidence that required language stays locked and consistent across every letter, regardless of who generates it.

By reducing manual template maintenance and streamlining document generation within its large claims administration platform, the carrier positioned its claims organization to scale more easily as claim volumes grow, while maintaining the compliance and accuracy that policyholders and regulators expect.

Powering Insurance That's Always in Touch

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