

Santam Modernises Customer Communications, Processing 3 Million+ Documents with GhostDraft



South Africa's largest short-term insurer modernises how it manages documents and customer communications with GhostDraft, improving customer experiences and operational efficiencies as part of its broader Guidewire Cloud migration strategy.

GhostDraft announces the successful enterprise implementation of its cloud-native Customer Communications Management (CCM) platform at Santam. The deployment has already enabled Santam to process over 3 million customer documents across policy, claims and billing as part of the insurer's wider Guidewire Cloud migration project.

For Santam, the project delivers more than a technology upgrade. It reduces the operational cost and compliance risk of maintaining customer-facing documentation, shortens the time it takes to bring new products and policy wording changes to market, and gives business teams direct ownership of customer communications.

Addressing Enterprise Document Complexity

Santam's document requirements span commercial lines, personal lines, Smart SME products, claims processing and billing – each with unique templates, versioning requirements and regulatory obligations.

The insurer's previous system required complex, script-driven workflows that made routine updates time-consuming and resource-intensive, creating bottlenecks that slowed business agility.

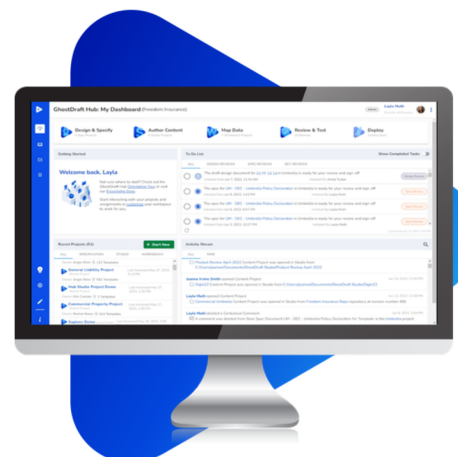
GhostDraft's implementation delivered four key business improvements:

Enhanced Policyholder Experience: The GhostDraft platform enables Santam to deliver interactive policy documents with navigation tabs, intelligent bookmarks and dynamic content personalisation. These capabilities significantly improve document usability for policyholders, particularly when navigating complex insurance policies.

Business Control of Customer Communications: Santam's content team now manages over 700 content components for commercial lines alone through an intuitive, configuration-driven system – eliminating the need for developer intervention on routine policy wording updates and giving business teams direct control of customer communications.

Centralised Policy Wording Management: The GhostDraft platform natively supports Santam's bilingual requirements (English and Afrikaans) and manages multiple policy wording editions through business rules rather than duplicate templates. This approach reduces content management overheads and minimises compliance risk.

Streamlined Document Generation Workflows: GhostDraft consolidated multiple document generation workflows into a single integration point across Guidewire's PolicyCenter, ClaimCenter and BillingCenter. This simplification reduces operational complexity, improves system reliability and accelerates deployment of changes across the business.





Building Internal Document Automation Capabilities

Through hands-on workshops and bi-weekly sprint deliveries over 21 months, Santam's content development team progressively assumed ownership of template creation and maintenance.

By the end of 2025, Santam's team had taken complete control of claims template development, demonstrating GhostDraft's accessibility for business users and reducing long-term dependency on external resources.

The phased implementation began with personal lines and claims templates before expanding to commercial lines, Smart SME products and billing documentation. This approach allowed Santam to validate results continuously while maintaining operational continuity.

The project also supported Santam's brand evolution, including a font change applied across all policy documents while maintaining precise formatting and pagination. GhostDraft's architecture made this enterprise-wide change manageable while eliminating legacy code that had accumulated over years in the previous system.

“Santam sets a high standard for excellence in the insurance industry, and we're proud to have partnered with them on this milestone. Together, we migrated their existing document templates to the GhostDraft platform and integrated them with their new cloud environment in a way that was both efficient and low risk. This go-live marks the beginning of the next phase of our partnership, and we remain committed to helping Santam scale their products and operations through continuous innovation, dependable technology and outstanding customer support. – **Wayne Toms, GhostDraft CEO.**”

The GhostDraft enterprise implementation at Santam establishes a benchmark for insurance document automation in South Africa, demonstrating that purpose-built customer communications management solutions enable insurers to deliver superior customer experiences while simplifying operations and empowering business teams.

About GhostDraft

GhostDraft provides document automation and customer communications management solutions to over **150 insurers and financial services providers** globally. Purpose-built for highly regulated industries, the platform enables organisations to modernise customer communications, streamline document workflows and deliver personalised, compliant documents at scale.

Proudly South African, GhostDraft provides locally developed technology, implementations and 24/7 technical support backed by deep financial services expertise. The cloud-native platform integrates seamlessly with core insurance and banking systems. GhostDraft empowers South African insurers to transform how they communicate with policyholders while reducing operational complexity and accelerating time-to-market.

