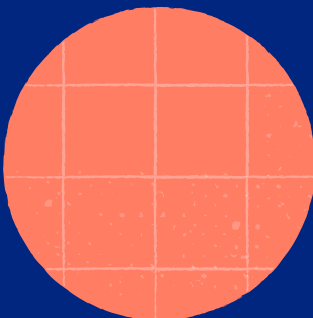
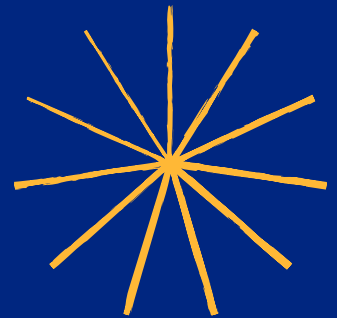
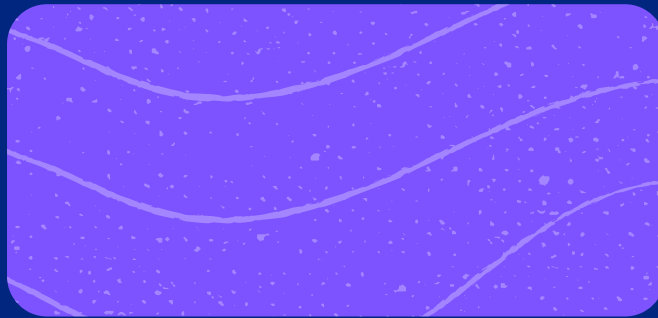


Customer Communication Management Solutions: **Global Insurance Edition**



As we progress through 2023, the insurance industry sits at the intersection of traditional processes and innovative new workflows. Traditional methods of customer communications are progressively being viewed as relics of the past - inefficient and dated. It prompts a vital question - why, in an age heralded for technological advancements, do insurers still find themselves stuck with manual labor across sales, underwriting, and claims processes?

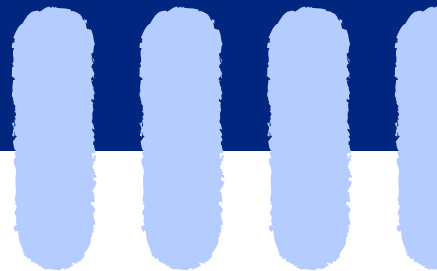
In its latest report, "Customer Communication Management Solutions: Global Insurance Edition," Celent, the renowned research and advisory firm, examined how Customer Communications Management (CCM) solutions can support insurance companies in their ability to manage the growing volume of client communications while providing great customer experiences. In order to meet the demands of today's digital-first consumers, offering personalized and consistent experiences across channels are more important than ever before. Yet, 55% of organizations find it difficult to provide a completely connected user experience across all channels.

As CEO of EasySend, I can attest to the significance of digital transformation when it comes to managing interactions between insurers and their customers. EasySend's mission since our founding has been to enable and empower this shift towards digital transformation. We understand the need to continually evolve our product and provide innovative solutions with features and functions that meet our clients' changing needs and expectations.

Our aim is to deepen the dialogue within the industry as we collectively navigate the future of insurance communication - which is supported through knowledge sharing and analysis of solutions with reports like this.



Tal Daskal
CEO, EasySend



CELENT

CUSTOMER COMMUNICATION MANAGEMENT SOLUTIONS: GLOBAL INSURANCE EDITION

2023 Solutionscape, Powered by VendorMatch

Fabio Sarrico

July 10, 2023

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The full version of the Celent report profiling 13 CCM solution providers is over 110 pages long and available to Celent clients via [Celent.com](https://www.celent.com)

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CUSTOMER COMMUNICATION MANAGEMENT

Customer communication management (CCM) solutions address the operational challenges of managing communication between insurer and client. Communications are delivered via traditional or digital channels.

CCM systems create, deliver, and store outbound and inbound customer communications information (documents and data) for quotes, policy issuance and endorsements, onboarding, claims, billing, marketing offers, product information, policy renewals, compliance disclosures, new product introductions, and delinquency notices. Information may be in paper or digital format, distributed across both digital (web, mobile, and email) and personal (insurance agency, mail, and call center) channels.

In a digitized world, channel interactions increasingly take place via email, web, mobile, tablets, wearables, and SMS. Digital communications include interactive dashboards, chatbots, voice assistants, video, and even virtual reality. Insurers undertaking digital transformation are shifting client communications away from traditional call centers and mailed interactions. This shift has led to building new workflows and technology to support the growing volume of digital interactions.

A CCM solution can also dramatically improve an insurer's ability to manage much more efficiently their extensive inventory of forms and templates.

The Evolution of CCM

Customer communication management solutions predate the appearance of omnichannel. CCM also predates cloud technology, microservices, DevOps, and digital transformation. As a result, most CCM solution providers are focused on repositioning and redesigning their solutions for today's omnichannel reality.

Historically, CCM solutions were focused on communication in paper format through the postal service channel, which concentrated on mass printing. During the 2000s, some of these documents were digitized and made accessible through websites; call centers gained access to CCM solutions; and customers got access to download documents digitally. During the 2010s, CCM systems became more dynamic with the expansion of document distribution and the use of CCM solutions for digital sales and marketing.

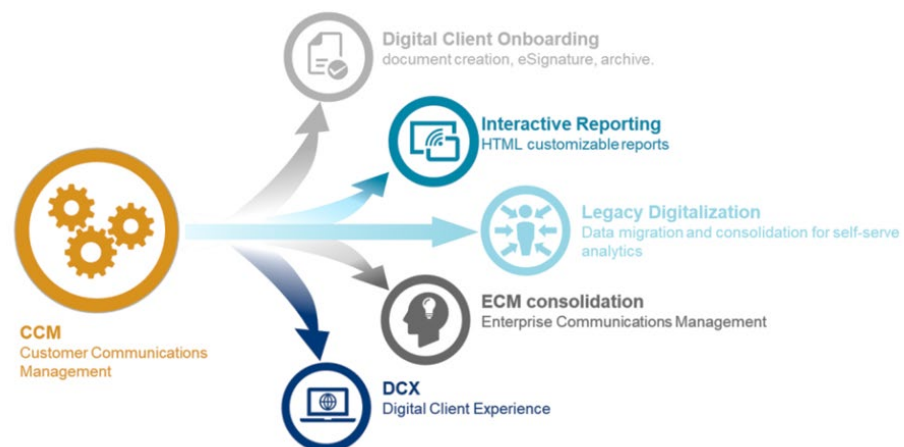
Nowadays, as it is already well-known, customer experience has been raised to another level, and consequently, the customer journey is a key focus area for insurance companies. Insurers can no longer rely on in-person channels for customer interaction, and digital channels must now deliver highly personalized and consistent experiences through multiple channels that are both automated

and human. In addition, they must improve over time in their well-informed understanding of each customer's preferences without overtly asking for information. Therefore, CCM solutions must be a tool not only to distribute content in conventional and digital channels, but also to provide personalized messages and omnichannel orchestration in order to meet current levels of customer expectations. As CCM solutions can thrive in an ecosystem with effective data management, solution providers have recently invested in not only moving their services to the cloud but also driving API adoption to maximize scalability.

Besides considering customer communication as an important component of insurers' digital transformation efforts, a large proportion of companies see it as an important driver of innovation as well. The pursuit of innovation through integration enables CCM solutions to succeed as they evolve. CCM platforms, as well as a growing number of other customer experience-related applications, will support emerging customer interaction mechanisms, such as chatbots, virtual assistants, smart speakers, and external applications.

We illustrate below areas where certain CCM solutions are innovating or have them on the horizon.

Figure 1: CCM Innovation



Source: Celent

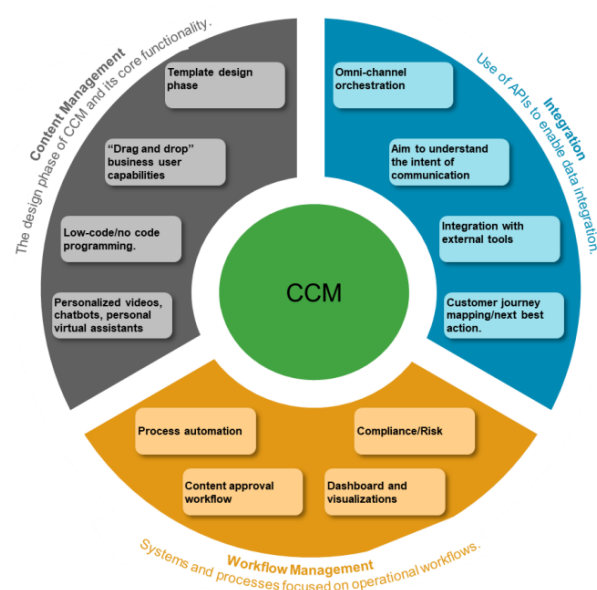
The combination of CCM deployed on cloud, its integration with other solutions in the ecosystem, advanced analytics capabilities, and AI models is changing the CCM traditional communication, heavily influenced by compliance and regulatory needs, to a key component of an enterprise-wide customer-centric strategy, focused on customer experience via two-way highly personalized communications, and omnichannel experience.

3 Key CCM Functionalities

The functionality of CCM solutions can be categorized based on the separate duties of building and delivering communications. Figure 2 shows additional processes for each.

- Content Management.** The design phase of CCM and its core functionality. CCM originated as a system where IT integrated templates and data sets for high-volume, batch delivery of print documents. Modern applications now allow business users to build and update templates, individual communications, and interactive solutions. Firms using this technology have enabled operations to build processes to efficiently create and maintain templates without the help of IT resources. A shift in these design responsibilities is expected to reduce CCM operating costs, but firms need to be wary if it diminishes advanced design capabilities.
- Workflow Management.** Systems and processes focused on the operational workflows assisting the entire customer communications process. Highly regulated industries, like insurance, require workflows with the appropriate approval structure to stay compliant. Modern CCM solutions have dashboards to monitor all communications and allow business users to create the desired workflow. This assistance encourages operational efficiency and aids in delivering compliant communications at speed.
- Integration.** Vendors who encourage the use of APIs and microservices enable advanced data integration capabilities so a firm can deploy and deliver communications seamlessly, regardless of channel. Modern solutions are built so business users can set up the integration, aiding in the timeliness and ease in deployment of a new channel or communication method. Data orchestration, including an omnichannel strategy, enables the personalization of communications using interactive reporting, customer journey mapping, and customer engagement metrics and analytics.

Figure 2: Functionality of CCM Solutions



Source: Celent

REPORT METHODOLOGY

Approach

To analyze the capabilities of CCM solutions that are active in the insurance marketplace, Celent sent an invitation to a broad set of billing vendors to participate in this year's report. There was no cost for vendors to participate.

Each participating vendor completed an online RFI in Celent's VendorMatch/RFX platform. The RFI requested information about features provided in the solution, the technology and architecture, the current client base, pricing models, and the vendor itself. RFIs were completed on 13 products.

Celent used that data to draft a profile but did not independently confirm the information provided by the vendors. Vendors had an opportunity to review their profiles for factual accuracy. Some of the vendors profiled in this report are Celent clients, and some are not. No preference was given to Celent clients for inclusion in either the report or the subsequent profile.

About the Profiles

Each profile is structured the same way. Profiles present information about the vendor and its CCM offerings, geographic presence, and client base. Charts are used to provide more detailed information about specific features, such as lines of business supported, technology, and partnerships.

The profiles are presented in alphabetical order.

Limitations

Celent believes that this study provides valuable insights into current offerings in billing solutions. However, readers are encouraged to consider these results in the following context. The vendors self-reported. Participants in the study were asked to indicate which billing capabilities are provided in addition to providing generic information about their client base. While this information was supplemented with publicly available information where possible, Celent did not confirm the details provided by the participants.

EASYSSEND: EASYSSEND CCM

Company and Product Snapshot

Table 43: Company Snapshot

Year Founded	2016
Headquarters	Tel Aviv, Israel
Number of Employees	110
Revenues (USD)	Confidential
Financial Structure	Private
VendorMatch Link	https://www.celent.com/vendormatch/discovery/solutions/698729044

Source: Vendor RFI



Table 44: Product Snapshot

Name	EasySend CCM
Year Originally Released	2016
Current Release and Date of Release	20.8.0/2022
Revenue Derived from the Product	Confidential
R&D Expense	R&D expense over the past two years has been 38% of total revenue attributed to this solution
FTEs Providing Professional Services for Product	25
Notable Clients	<i>Life:</i> Cincinnati Insurance, Ivvari, Winston Benefits, and Carte <i>P&C:</i> NJM, Sedgwick, RLI, BTIS, Branch, Ivvari, Evolve, VGM, Grange, AXA, VKB, Real Garant, Munich RE, AON, Tokio Marine, Sompo, and El Roble

Source: Vendor RFI

Functionality

Table 45: Functionality (Document and Communication Delivery)

Category	Function	Availability
Document and Communication Delivery	Send documents via web message center (HTML or PDF)	
	Send documents via email (PDF)	

Category	Function	Availability
	Sending communication via social media communication vehicles (Facebook, Twitter, LinkedIn, Xing, Viadeo, etc.)	●
	Sending communication via SMS	●
	Sending communication via web portal	●
	Share documents via robo advisors, chatbots, etc. (integration / APIs with robo advisors or chatbots)	●
	Integration or sending communication using an insurer’s mobile device application (smartphone, tablets, etc.)	●
	Creation of multiple print streams	●
	Ability to prioritize different documents coming from different print streams (CRM system, claims system, etc.) to assemble in the same shipment (e.g., a claims statement with an insurance product promotion)	●

● = Available out of the box	● = Configurable through a scripting language/coding	● = Under development / on roadmap
● = Configurable using simple tools for business user	● = Available with integration to a third party solution	● = Could develop, would be considered customization
● = Configurable using simple tools for IT user	● = Available with integration to a separate module provided by this vendor	● = Not available / not applicable

Source: Vendor RFI

Table 46: Functionality (Managing Documents/Communications)

Category	Function	Availability
Document and Communication Delivery	Create templates to automate document creation	●
	Store documents in archive for future retrieval	●
	Provide document collaboration tools (e.g., check in/check out functionality)	●
	“Review and Release” functionality for customer correspondence documents	●
	Create and manage rule-based workflows for documents (e.g., intelligent routing, workflow queues, etc.)	●
	Model-driven workflow configuration (flowchart parameterization)	●
	Role-based and name-based workflow support	●
	Search/retrieve capabilities for documents in archive	●
	Search/retrieve capabilities for templates in repository	●
	Scan created documents to image and apply indexing values	●

Category	Function	Availability
	Scan in and manage documents received from outside the enterprise (not created documents)	●
	Ability to create/change the internal business user interface to allow for easy creation of documents supporting multiple channels (print, email, fax, web, SMS, social networks)	●
	Undelivered document / communication tracking and management tool	●

● = Available out of the box
 ● = Configurable through a scripting language/coding
 ● = Under development / on roadmap
● = Configurable using simple tools for business user
 ● = Available with integration to a third party solution
 ● = Could develop, would be considered customization
● = Configurable using simple tools for IT user
 ● = Available with integration to a separate module provided by this vendor
 ● = Not available / not applicable

Source: Vendor RFI

Table 47: Functionality (Communication Data and Analytics)

Category	Function	Availability
Document and Communication Delivery	Dashboard showing indicators and information about communication and document life cycle (tracking measures, communication status, channels used, response rates, etc.)	●
	Communication delivery models / optimization tool (sort and collate content to minimize costs)	●
	Ability to access and extract data from social media sites out of the box (Facebook, Twitter, LinkedIn, etc.)	●
	Ability to extract customer data from different data sources to feed document / communication templates (structured/unstructured data)	●
	Analytic tool allowing for identification of customer behavior data having an influence on document properties (e.g., communication channel to be prioritized)	●
	Predictive analytics tool to optimize the next-best-action decision in the frame of marketing campaigns, ad hoc communications, etc.	●

● = Available out of the box
 ● = Configurable through a scripting language/coding
 ● = Under development / on roadmap
● = Configurable using simple tools for business user
 ● = Available with integration to a third party solution
 ● = Could develop, would be considered customization
● = Configurable using simple tools for IT user
 ● = Available with integration to a separate module provided by this vendor
 ● = Not available / not applicable

Source: Vendor RFI

Artificial Intelligence Capabilities

Table 48: AI Capabilities

Features	Availability
Machine learning	✗
Deep learning	✗
Unsupervised learning	✗
Supervised learning	✗
Feature extraction	✗
Machine vision	✗
Natural language generation (NLG)	✗
Natural language understanding (NLU)	✗
Speech recognition	✗
Speech generation	✗
Conversational capability	✗
AI workflow	✗
Predictive analytics	■
Image recognition	✗

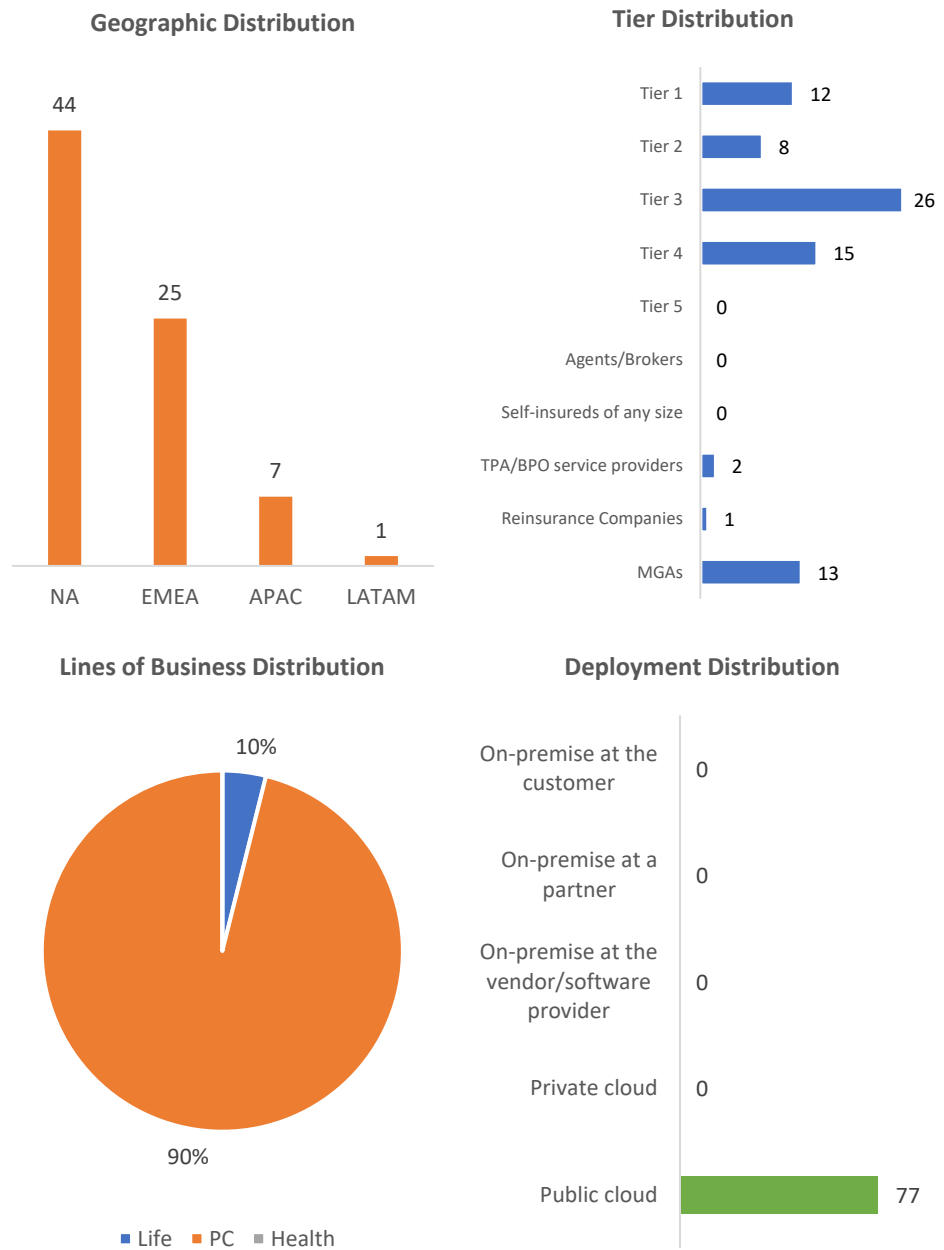
Legend: ✓ = Integrated into the solution; ■ = Separate module available from this vendor; ● = Through another vendor; ✗ = Not available

Source: Vendor RFI

Customer Base

On a global basis, this product has a total of 77 customers in production, and the vendor sold 25 new deals in the last two years.

Figure 5: Client Base by Geography, Tier Size, Line of Business, and Deployment Option



Source: Vendor RFI

Technology

Table 49: Technology Options

Technology Options	Responses
Code Base	JavaScript: 50%; Python: 50%
Integration Methods	Web services; XML, not through web services; HTTP; RESTful HTTP-style services; JSON format;

Technology Options	Responses
	Custom APIs; Flat files; Native messaging; Other integration methods
Scalability	<p>The vendor's largest deployment (total number of transactions processed daily by system): 10 million users and 10–20 million transactions</p> <p>Up to 256 concurrent users on a single transaction</p> <p>No limit for overall concurrent users at their largest deployment</p>
API Details	<p><input checked="" type="checkbox"/> The API is documented</p> <p><input checked="" type="checkbox"/> External systems can trigger an event in the system which can be responded to by a workflow or business rules system</p> <p><input type="checkbox"/> API management supports local or global standards such as ACORD application creation and rendering</p> <p><input checked="" type="checkbox"/> API sample codes are available to clients</p> <p><input type="checkbox"/> API developer portal is available for support and descriptions</p> <p><input type="checkbox"/> API testing portal and the ability to use scripts on website is available</p> <p><input checked="" type="checkbox"/> The system allows API publishing in SOAP, REST, JSON, and XML style services as APIs</p> <p><input checked="" type="checkbox"/> API version management is available</p> <p><input checked="" type="checkbox"/> Access to the APIs is managed and use of APIs tracked by developers</p> <p><input checked="" type="checkbox"/> Training in extending the system is offered</p>
<u>Legend:</u> ✓ = Available; □ = Not available	
Source: Vendor RFI	

Table 50: SaaS Capabilities

Elements	Availability
Support a multi-tenant architecture	✓
Type of effort required to update the solution	Evergreen - all clients are on the same latest version
Cadence of upgrades for multi-tenant deployments	More frequent than every 3 months
Deployment approach support elasticity	Yes, automatically
Current APIs-related strategy	Pre-connected cloud environment (fully connected and ready to use)
Ability of the deployment model to leverage a serverless approach	✗
Ability to enable independent services (microservices)	✓

Elements	Availability
Proportion of the system architected as microservices	50% to 80%
Support automation of development and deployment processes (DevOps)	✓
Ability to run and deploy under containers to improve the application deployment	✓
Need for containerization to run in a cloud	✓
Ability of the system's functions and capabilities to be distributed among a private cloud and a public cloud	✗

Legend: ✓ = Yes ✗ = No

Source: Vendor RFI

Table 51: Change Tooling and Upgrades

Types of Changes	Availability
Business Rule Definition	<input type="checkbox"/>
Data Definition	<input type="checkbox"/>
Table Maintenance, List of Values, etc.	<input type="checkbox"/>
Interface Definition	<input type="checkbox"/>
Product Definition	✓
Role-Based Security, Access Control, and Authorizations	<input type="checkbox"/>
Screen Definition	✓
Workflow Definition	✓

Legend: ✓ = Configurable via tools for business users; = Configurable via tools for IT users; = Configurable via scripting; ⊖ = Configurable via the vendor; ● = Coding required; ✗ = Not available

Source: Vendor RFI

Table 52: Public Cloud Options

Providers	NA	EMEA	APAC	LATAM
Microsoft Azure	✗	✗	✗	✗
Amazon AWS	✓	✓	✓	✓
Google Cloud Platform (GCP)	✗	✗	✗	✗
Alibaba Cloud	✗	✗	✗	✗
IBM Cloud / Bluemix	✗	✗	✗	✗
Oracle Cloud	✗	✗	✗	✗
Salesforce Cloud, Force.com, AppExchange	✓	✓	✓	✓
Other	✗	✗	✗	✗

Legend: ✓ = In production; = Supported but not in production; ✗ = Not supported

Source: Vendor RFI

Partnership

Table 53: Implementation and Support

Type of Partnership	Partner Vendor
System Integrators	Guidewire, Sapiens, Salesforce, Microsoft Dynamics, DXC, UI Path
Fintech Partners	Input1, SigniX, OneInc, Stripe, SSO

Source: Vendor RFI

Implementation, Support, and Pricing

Table 54: Implementation, Support, and Pricing

Typical Implementation Team Size	1 to 5
Resource Breakdown	Vendor: 35%; Insurer: 65%; Third party: 0%
Location of Employees	EasySend has 20 in NA, 0 in LATAM, 5 in APAC, and 85 in EMEA
Use of Third Parties	The vendor occasionally works with third party system integrators
Average Time to Implementation	<u>Initial Implementation:</u> 1 to 3 months <u>2nd and subsequent line of business:</u> 1 to 3 months <u>2nd and subsequent states/jurisdictions:</u> 1 to 3 months
Pricing Models	Subscription-based license, Enterprise license, Another pricing model that is not listed

Source: Vendor RFI

CONCLUSION

The need to adapt to changes in communication delivery is crucial to aligning with changes in client expectations. Even though print and physical communications are still present, client expectations are led by digital and highly personalized interactions.

For Insurers

Celent believes that insurers should evaluate how their client communication management solutions comply with current and especially future capabilities to promote a great digital and personalized communication experience. If there is a need for improvement, insurers may consider purchasing a very comprehensive omnichannel solution available on the market or having a solution that can be integrated at a “component” level with enterprise-grade systems that already offer many needed functionalities and capabilities.

We recommend that insurers seeking a CCM solution narrow their choices by focusing on six areas:

- The most important features and functions for the insurer’s current foreseeable operating model and strategic customer experience objectives
- Evaluating the solution capability for content management as well as workflow management and integration
- Technology that will support the continually evolving use of cloud, data/analytics, and customer experience
- The vendor’s stability, knowledge, and investment in the solution
- Meeting the regulatory requirements of the jurisdiction
- Implementation and support capabilities

For Vendors

Solution providers are investing not only in migrating their services to the cloud and modernizing the architecture of their applications based on microservices, but also in their API resources to offer the level of integration necessary with several players to achieve the levels of customer experience that insurers are looking to offer clients. Consequently, their value proposition is changing from the traditional outbound communication management—heavily influenced by compliance and regulatory needs—to a key component of an enterprise-wide, customer-centric strategy focused on customer experience via two-way, highly personalized communications and omnichannel experience.

Celent recommends vendors differentiate themselves by:

- Focusing on improving usability and configurability capabilities—especially for non-IT users—allowing operations to build processes to efficiently create and maintain templates without the help of IT resources

- Continuing to move to open APIs and other integration frameworks to increase integration capabilities with other players in the ecosystem
- Continuing to improve workflow capabilities and dashboards to monitor all communications and allowing business users to create the desired workflow
- Improving the adoption of AI technology

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