EasySend

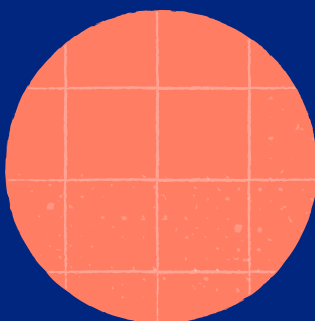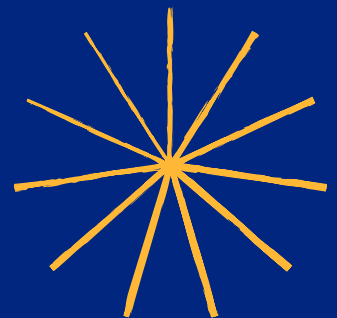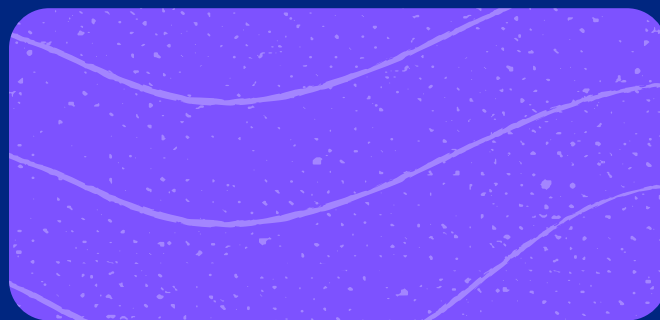# Customer Communication Management Solutions:
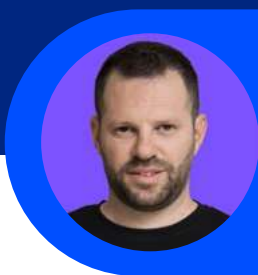## **Global Insurance Edition**

As we progress through 2024, the insurance industry is navigating a pivotal moment, where legacy processes are giving way to the sweeping innovations of digital transformation. Traditional methods of customer communication are evolving; what was once a one-directional flow of information is becoming increasingly bi-directional and dynamic. This shift prompts a vital question: Why, in an era of rapid technological progress, do insurers still rely on manual, outdated processes in areas like sales, underwriting, and claims?
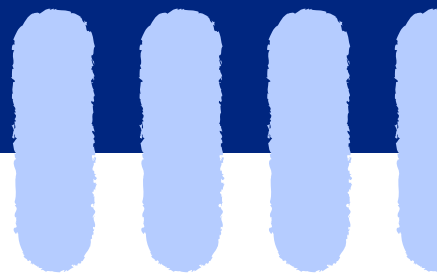
Celent's latest report, "Customer Communication Management Solutions: Global Insurance Edition," sheds light on how Customer Communications Management (CCM) solutions are enabling insurers to manage the rising complexity of customer communications. In today's digital-first world, where personalized, seamless, and dynamic experiences across all channels are now expected, providing a fully connected user experience is more critical than ever. Yet, many organizations still face challenges in delivering this cohesion.

I'm proud to share that EasySend has been recognized as a Technology Standout in this 2024 report, a reflection of our role in leading the charge toward more dynamic, interactive customer communication. As CEO of EasySend, I've seen firsthand how our platform enables insurers to move beyond static communication methods, providing tools that foster real-time engagement and streamline complex workflows through intuitive, automated processes.

At EasySend, we seek to bridge the gap between insurers' core systems and customers through thoughtful, dynamic, and easy end-to-end digital interactions that adapt to any customer need—today and tomorrow. This recognition from Celent underscores our dedication to equipping insurers with the tools they need to succeed in an increasingly digital landscape. We look forward to continuing to shape the future of insurance communication, making it more agile, responsive, and customer-centric.

Tal Daskal
CEO, EasySend

CELENT

CUSTOMER COMMUNICATION MANAGEMENT SOLUTIONS: GLOBAL INSURANCE EDITION

2024 Solutionscape, Powered by VendorMatch

Fabio Sarrico

September 10, 2024

CONTENTS

EXECUTIVE SUMMARY

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

This report provides an overview of 16 customer communication management (CCM) solutions available for insurers. It profiles each CCM solution and provides an overview of their functionality, customer bases, lines of business supported, technology, implementation, pricing, and support. The following vendors are included in this report:

Table 1: Alphabetical List of Vendor Profiles

Vendor	Product
Ayesa	iberDok
Cincom Systems	Cincom Eloquence
Doxee	Doxee Platform®
Doxim	Customer Communications Management
EasySend	EasySend CCM
Eclipse	Customer Communications Management as a Service (CCMaaS)
FIS	FIS Touch-CX
GhostDraft	GhostDraft
Intense Technologies	UniServe CCM
ISIS Papyrus Software	Papyrus Communications and Process Platform
Messagepoint	Messagepoint
Oracle Corporation	Oracle Customer Communication Management (CCM)
Precisely	EngageOne™ Software solutions
Quadient	Quadient Inspire
Sefas	Harmonie Communication Suite
Smart Communications	SmartCOMM™

This report should help insurers define their CCM requirements and, where appropriate, create a short list of vendors for evaluation. Insurers continue to have a wide spectrum of systems and vendors to consider when they look for a solution to fit their needs. Insurers should take advantage of their access to the authors through analyst calls to learn more about the vendors.

VENDOR LANDSCAPE OVERVIEW

Vendors in the CCM space broadly take one of two approaches. Some provide a holistic approach, not only offering solutions for content design and delivery, but also for managing inbound communications – including capabilities such as document classification and archiving, or data orchestration. Others focus exclusively on CCM capabilities and address those additional needs through partnerships with other vendors.

When looking at CCM functionality, there are further differences in vendors' strategies and offerings. For example, some vendors may decide to obtain the capability to offer communication in personalized video format or address content accessibility regulatory requirements through partnerships with other vendors, while others may develop these capabilities themselves.

The size of the company, the time it has been in business, and the number of years the CCM solution has been in production can also vary widely, as shown in Tables 2 and 3.

It is important to note that these 16 vendors do not represent all the CCM solutions available for insurance companies. Although we extended the invitation to participate in this report to more than the 16 listed vendors, some did not respond to our invitation and others declined to participate. Therefore, all our analysis is based on the 16 CCM solutions that are included in this report.

Table 2: Vendors Profiled in This Report

Vendor Name	Headquarters Country	Year Founded	Revenue (USD)	Employees
Ayesa	Spain	1966	$797 million	13,000
Cincom Systems	United States	1968	Confidential	Confidential
Doxee	Italy	2001	$25 million	183
Doxim	United States	2000	$231 million	877
EasySend	Israel	2016	Confidential	100
Eclipse	Netherlands	2016	Confidential	25
FIS	United States	1968	$10 billion	55,000
GhostDraft	Canada	1984	Confidential	180
Intense Technologies	India	1999	$14 million	530
ISIS Papyrus Software	Austria	1988	$98 million	350
Messagepoint	Canada	1998	Confidential	138
Oracle Corporation	United States	1977	Confidential	Confidential
Precisely	United States	1968	$750 million	2,000

Vendor Name	Headquarters Country	Year Founded	Revenue (USD)	Employees
Quadient	France	1924	$1.2 billion	4,700
Sefas	France	1991	$15 million	88
Smart Communications	UK	2016	$150 million	Confidential

Source: Celent VendorMatch

Table 3: Solution Overview

Vendor Name	Product Name	First Year in Production	Was the Solution Acquired?	Last Major Technology Change
Ayesa	iberDok	2015	No	2024
Cincom Systems	Cincom Eloquence	2007	No	2023
Doxee	Doxee Platform®	2009	No	2018
Doxim	Customer Communications Management	2000	No	2020
EasySend	EasySend CCM	2016	No	2024
Eclipse	Customer Communications Management as a Service (CCMaaS)	2019	No	2021
FIS	FIS Touch-CX	2018	No	2021
GhostDraft	GhostDraft	2005	No	2019
Intense Technologies	UniServe CCM	2000	No	2023
ISIS Papyrus Software	Papyrus Communications and Process Platform	2006	No	2008
Messagepoint	Messagepoint	2008	No	2012
Oracle Corporation	Oracle Customer Communication Management (CCM)	2020	No	2024
Precisely	EngageOne™ Software Solutions	N/A	Yes	2023
Quadient	Quadient Inspire	1993	Yes	2023
Sefas	Harmonie Communication Suite	1995	No	2023
Smart Communications	SmartCOMM™	2004	No	2024

Source: Celent VendorMatch

The number of CCM solutions an insurer can consider depends on the country or region in which the insurer operates. Table 4 shows the availability of the 16 solutions profiled in this report by region.

Table 4: CCM Solution Availability by Region

Vendor Name	Africa	Asia-Pacific	Caribbean	Central America and Mexico	Europe	Middle East	North America	South America
Ayesa	✗	✗	✗	✔	✔	✗	✔	✔
Cincom Systems	✔	✔	✗	✗	✔	✗	✔	✗
Doxee	✗	✔	✗	✔	✔	✗	✔	✔
Doxim	✔	✔	✗	✗	✔	✗	✔	✗
EasySend	✗	✔	✗	✔	✔	✔	✔	✗
Eclipse	✗	✗	✗	✔	✔	✔	✔	✗
FIS	✔	✔	✔	✔	✔	✗	✔	✔
GhostDraft	✔	✔	✔	✗	✗	✗	✔	✗
Intense Technologies	✔	✔	✔	✔	✔	✔	✔	✔
ISIS Papyrus Software	✔	✔	✗	✗	✔	✔	✔	✗
Precisely	✔	✔	✔	✔	✔	✔	✔	✔
Messagepoint	✔	✔	✔	✔	✔	✔	✔	✔
Oracle Corporation	✔	✔	✗	✔	✔	✔	✔	✔
Quadient	✔	✔	✔	✔	✔	✔	✔	✔
Sefas	✔	✔	✗	✔	✔	✔	✔	✔
Smart Communications	✔	✔	✔	✗	✔	✗	✔	✗

Legend: ✔ = Available; ✗ = Not available

Source: Celent VendorMatch

Table 5 shows the initial implementation time for each solution.

Table 5: Implementation Time

Vendor Name	Product Name	Implementation Time
Ayesa	iberDok	⧗
Cincom Systems	Cincom Eloquence	⧗ ⧗
Doxee	Doxee Platform®	⧗ ⧗
Doxim	Customer Communications Management	⧗ ⧗
EasySend	EasySend CCM	⧗
Eclipse	Customer Communications Management as a Service (CCMaaS)	⧗
FIS	FIS Touch-CX	⧗ ⧗ ⧗
GhostDraft	GhostDraft	⧗

Vendor Name	Product Name	Implementation Time
Intense Technologies	UniServe CCM	⧖
ISIS Papyrus Software	Papyrus Communications and Process Platform	⧖ ⧖
Messagepoint	Messagepoint	⧖ ⧖
Oracle Corporation	Oracle Customer Communication Management (CCM)	⧖
Precisely	EngageOne™ Software Solutions	⧖ ⧖
Quadient	Quadient Inspire	⧖
Sefas	Harmonie Communication Suite	⧖ ⧖
Smart Communications	SmartCOMM™	⧖

Legend: ⧖ = Up to 3 months; ⧖ ⧖ = From 4 to 6 months; ⧖ ⧖ ⧖ = 7 months or more

Source: Celent VendorMatch

Later in this report, Celent provides a comparison of the 16 CCM solutions—presented on a chart called the Technical Capability Matrix—that positions the solutions within one of five categories, taking into consideration the sophistication of breadth of technology and functionality of each solution.

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 16 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.

CELENT TECHNICAL CAPABILITY MATRIX

Celent ranks vendors using a Technical Capability Matrix. We've placed each solution into one of five categories based on the sophistication and breadth of its technology and functionality (i.e., plotting the A and B dimensions). Solutions are not ranked within the assigned category; they are listed alphabetically.

The five categories are:

- **Luminaries:** Excel in solution capabilities; generally, have a leading market presence.
- **Technology Standouts:** Excel in technology modernity, although often without the same depth of features as leading competitors. Frequently newer, these solutions have chosen a focused set of functions with which to begin their journey.
- **Functionality Standouts:** Excel in functionality and likely to have a large installed base. Often more established, these solutions have built out a robust set of features over many years.
- **Noteworthy Solutions:** Potential challengers to more established competition. They may occupy a niche place in the market, whether by targeted use case, sector-leading features, client size, or geography.
- **Developing Solutions:** New entrants to the market, typically. They may have the potential to mature into market challengers.

Figure 1: Celent Technical Capability Matrix
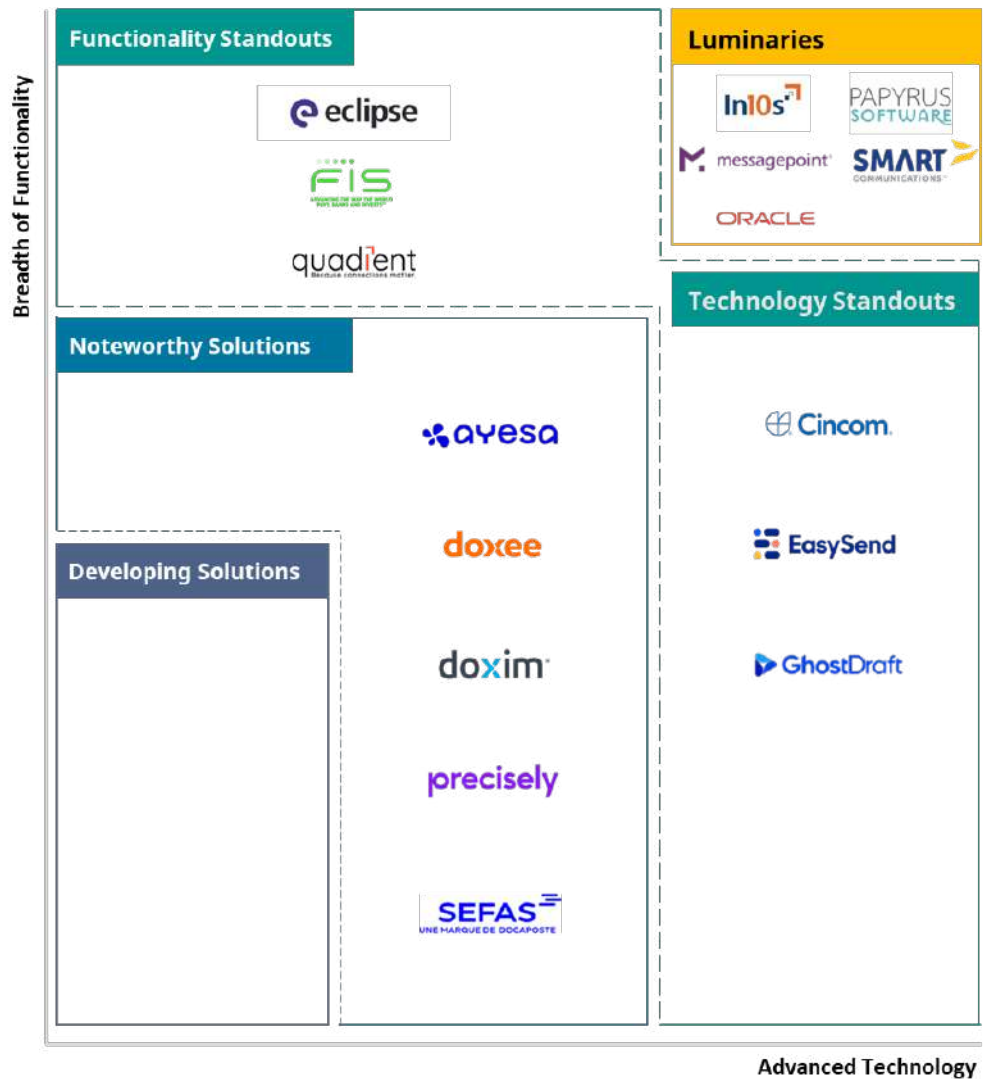
Source: Celent

EASYSEND: EASYSEND CCM

Company and Product Snapshot

Table 6: Company Snapshot

Year Founded	2016
Headquarters	Tel Aviv, Israel
Number of Employees	100
Revenues (USD)	Confidential
Financial Structure	Private
VendorMatch Link	https://www.celent.com/vendormatch/discovery/solutions/698729044

Source: Vendor RFI

Table 7: Product Snapshot

Name	EasySend CCM
Year Originally Released	2016
Current Release and Date of Release	33.13.0/2024
Revenue Derived from the Product (USD)	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	NJM, Grange, RLI, AXA, WTP, Canada life, Ivari, Tokio Marine, Sompo, Generali, Sedgwick

Source: Vendor RFI

Functionality

Table 8: Functionality (Document and Communication Delivery)

Category	Function	Availability
Document and Communication Delivery	Creation of multiple print streams	🔴
	Ability to prioritize different documents coming from different print streams to assemble in a same shipment	🟢
	Send documents via Web message center (HTML or PDF)	🟢

Category	Function	Availability
	Send documents via email (PDF)	🟢
	Sending communication via social media communication vehicles	🟢
	Sending communication via web portal	🟢
	Integration or sending communication using a financial institution's mobile device application	🟢
	Sending communication via SMS	🟢
	Share documents via robo-advisors, chatbots, 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
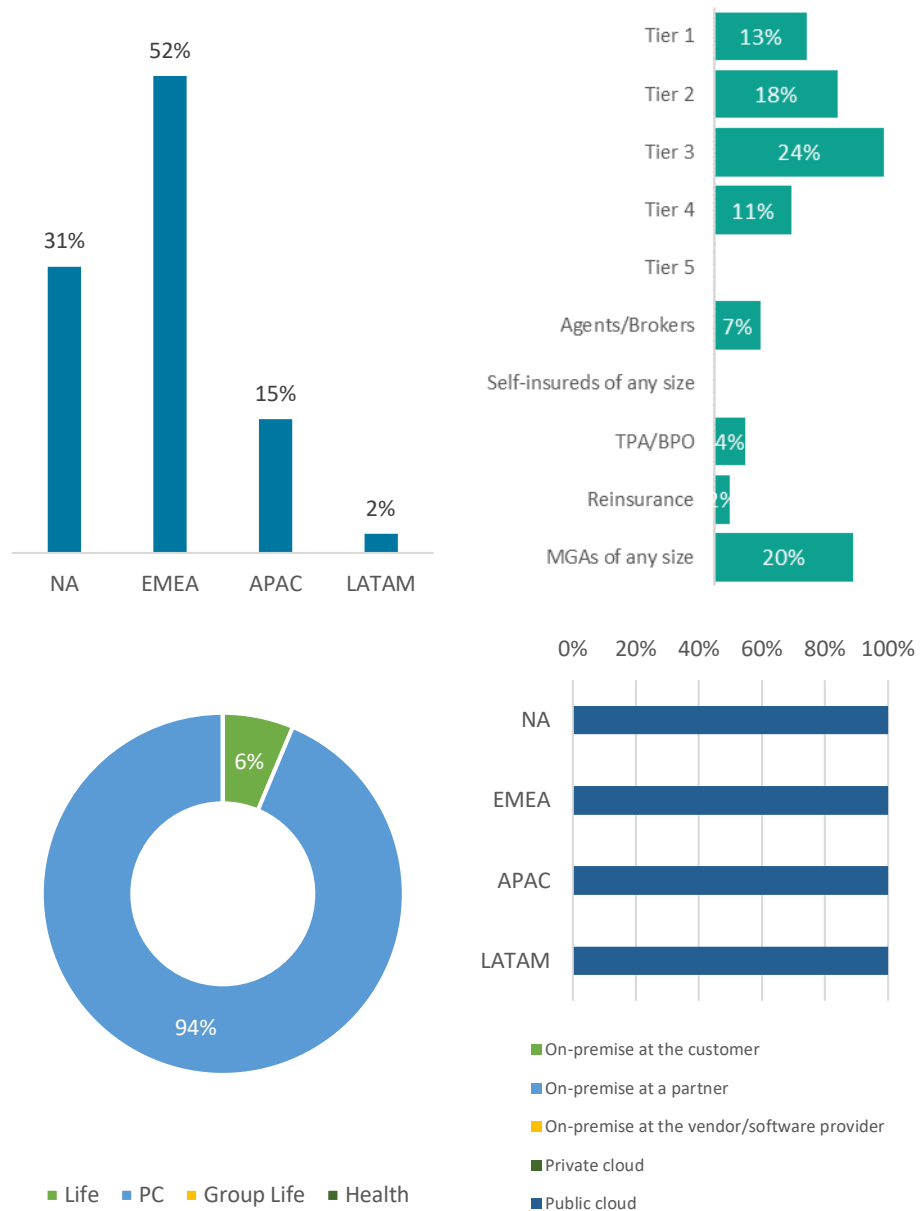
Source: Vendor RFI

Table 9: Functionality (Managing Documents/Communications)

Category	Function	Availability
Document and Communication Delivery	The system can create templates to automate document creation	🟢
	Store documents within the CCM system's digital document archive for future retrieval	🟢
	The system provides document collaboration tools (e.g., check-in/check-out functionality)	🔴
	"Review and Release" functionality for customer correspondence documents	🔴
	Search/retrieve capabilities for documents in archive	🔴
	Search/retrieve capabilities for templates in repository	🔴
	Scan created documents to image and apply indexing values	🔴
	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/mail, email, fax, web, mobile, SMS, social networks	🟢
	Undelivered document / communication tracking and management tool	🟢
	Create and manage rule-based workflows for documents	🟢
	Model-driven workflow configuration (flowchart parameterization)	🟢

Category	Function	Availability
	Role-based and name-based workflow support	🟢

🟢 = 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 10: Functionality (Communication Data and Analytics)

Category	Function	Availability
Document and Communication Delivery	Dashboard showing indicators and information about communication and document lifecycle	🟢
	Communication delivery models / optimization tool (sort & collate content to minimize costs)	🔴
	Ability to access and extract data from social media sites out of the box	🔴
	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	🟢
	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

Customer Base

Figure 2: Client Base by Geography, Size, Line of Business, and Deployment Type (Global)

Source: Vendor RFI

Technology

Table 11: Technology Options

Technology Options	Responses
Code Base	JavaScript: 50%; Python: 50%

Technology Options	Responses	
Integration Methods	Web services; XML (not through web services); HTTP; RESTful HTTP style services; JSON format; Custom APIs; Flat files; Native messaging; Other	
API Details	✔	The API is documented
	✔	External systems can trigger an event in the system which can be responded to by a workflow or business rules system
	✘	API management supports local or global standards such as ACORD application creation and rendering
	✔	API sample codes are available to clients
	✘	API developer portal is available for support and descriptions
	✘	API testing portal and the ability to use scripts on website is available
	✔	The system allows API publishing in SOAP, REST, JSON, and XML style services as APIs
	✔	API version management is available
	✔	Access to the APIs is managed and use of APIs tracked by developers
	✔	Training in extending the system is offered

Legend: ✔ = Available; ✘ = Not available

Source: Vendor RFI

Table 12: 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	Preconnected cloud environment (fully connected and ready to use)
Ability of the deployment model to leverage a serverless approach	✘
Ability to enable independent services (microservices)	✔
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	✔

Elements	Availability
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

Artificial Intelligence Capabilities

Table 13: AI Capabilities

Elements	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	✗
Generative AI / LLMs	■

✔ = Built into the solution; ☐ =Available via another product offered by this vendor; ■ = Available via integration with a third-party solution; ✗ = Not available

Source: Vendor RFI

Table 14: Change Tooling and Upgrades

Types of Changes	Availability
Business Rule Definition	✔
Data Definition	✔
Table Maintenance, List of Values, etc.	☐
Interface Definition	☐
Product Definition	✔
Role-Based Security, Access Control, and Authorizations	☐
Screen Definition	✔
Workflow Definition	✔

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

Source: Vendor RFI

Table 15: 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 16: Implementation and Support

Type of Partnership	Partner Vendor
System Integrators	Guidewire, Sapiens, Salesforce, Microsoft Dynamics, DXC, UI Path
Fintech Partners	Input, SIGNiX, One Inc, Stripe, SSO

Source: Vendor RFI

Implementation, Pricing, and Support

Table 17: Implementation, Support, and Pricing

Typical Implementation Team Size	1 to 5
Resource Breakdown	Vendor: 30%; Client: 55%; Third party: 15%
Location of Employees	EasySend has 5 employees in North America, 18 employees in EMEA, and 2 employees in Asia-Pacific
Average Time to Implementation	Initial implementation: 1 to 3 months 2nd and subsequent line of business: 1 to 3 months 2nd and subsequent states/jurisdictions: 1 to 3 months
Pricing Models	Enterprise license, Subscription-based license, Other

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 continuously 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 improving 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

LEVERAGING CELENT'S EXPERTISE

If you found this report valuable, you might consider engaging with Celent for custom analysis and research. Our collective experience and the knowledge we gained while working on this report can help you streamline the creation, refinement, or execution of your strategies.

Support for Financial Institutions

Typical projects we support include:

Vendor short listing and selection. We perform discovery specific to you and your business to better understand your unique needs. We then create and administer a custom RFI to selected vendors to assist you in making rapid and accurate vendor choices.

Business practice evaluations. We spend time evaluating your business processes and requirements. Based on our knowledge of the market, we identify potential process or technology constraints and provide clear insights that will help you implement industry best practices.

IT and business strategy creation. We collect perspectives from your executive team, your front line business and IT staff, and your customers. We then analyze your current position, institutional capabilities, and technology against your goals. If necessary, we help you reformulate your technology and business plans to address short-term and long-term needs.

Support for Vendors

We provide services that help you refine your product and service offerings. Examples include:

Product and service strategy evaluation. We help you assess your market position in terms of functionality, technology, and services. Our strategy workshops will help you target the right customers and map your offerings to their needs.

Market messaging and collateral review. Based on our extensive experience with your potential clients, we assess your marketing and sales materials— including your website and any collateral.

RELATED CELENT RESEARCH

Data Privacy—P&C Insurance
June 2024

Data Privacy in Life Insurance
June 2024

EastWest Ageas: Transformation Journey, Where Speed Meets Better Customer Experience
March 2024

Unum: Project Trident, A Customer Intelligence Engine
March 2024

Peppercorn Insurance: Leveraging a Specialist Insurance Conversational AI Platform
March 2024

Akad Seguros: Empowering Brokers with Generative AI
March 2024

Technology Trends Previsory: Life Insurance, 2024 Edition
November 2023

Technology Trends Previsory: P&C Insurance, 2024 Edition
November 2023

AIA Thailand: Customer Acquisition Through Digital Ecosystem
March 2023

nib Group: The Always-On Voicebot
March 2023

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