

GhostDraft - GhostDraft Studio and Cloud

Executive Summary

- GhostDraft is privately held.
- GhostDraft is headquartered in Toronto, Canada, and employs 350 people. The company's annual revenue is not disclosed.
- It currently has 50 live US/Canadian insurer clients using their stand-alone document creation/CCM solution, most of which are smaller companies (under \$1B), using the solution in a mix of personal and commercial lines as well as individual and group lines.
- Publicly announced clients include People's Trust, Canal Insurance, Kentucky National, The Doctors TDC Specialty, and Lawpro (Canada).
- Live lines of business include many of the personal and commercial lines queried by Novarica, with the exception of boatowners, inland marine, commercial package, and surety. It also includes group annuities and term life.
- The company reports that the solution has a Windows client for its user interface for administrators (document authors/middle-office users) and a browser-based interface for users (like claim agents and underwriting assistances). It is written primarily in .NET/C#, plus a small amount of Javascript.
- Configuration for insurance products, screens, rules, interfaces, and document authoring is via tools intended for BAs. Configuration for workflows is accomplished through tools intended for use by developers.
- Implementation is available through the company's own resources or a partner. On-premise and SaaS software options are available.
- The company reports that average time to go-live is 90 days or less, and that the average cost for the middle 50% of the client base is \$100K-\$500K.

Lines of Business Supported

For P/C: clients are live in all 50 US states for commercial auto and specialty. Clients are live in 25-49 US states for personal auto, homeowners, dwelling fire, and professional liability (including medical malpractice). Clients are live in 2-24 US states for personal umbrella, personal package, commercial property, general liability, BOP, commercial crime, workers' comp, and other commercial lines (excess and surplus package). Clients are live in only one US state for E&O/D&O. Boatowners, other personal lines, inland marine, commercial package, and surety lines are supported but not currently used by a client.

For L/H/A: clients are live in 2-24 US states for group annuities. Clients are live in only one US state for term life.

Client Base

Globally, GhostDraft has 3,600 clients live on GhostDraft Studio and Cloud, of which 55 are insurer clients (not MGAs, self-insureds, etc.). In the US and Canada there are 50 clients, most of which are smaller companies (under \$1B), using the solution in a mix of personal and commercial lines as well as individual and group lines. Publicly announced clients include People's Trust, Canal Insurance, Kentucky National, The Doctors TDC Specialty, and Lawpro (Canada).

Key Functions and Differentiators

GhostDraft cites the key functions of GhostDraft Studio and Cloud as:

- Its document design and composition
- Omni-channel delivery
- Development and production workflow
- Discrete policy assembly module
- Simple, rich data integration methods

The company claims as key differentiators its business-driven template design that features 2 design environments—one optimized for the business user and one optimized for the technical user; loosely coupled metadata layer for logic and data; independent development and testing with scenario data; thin client that is Web interactive with real-time preview; and separate IT application for data transformation.

Solution Architecture and History

GhostDraft Studio and Cloud was launched in 2008. The latest release was in July, 2016. GhostDraft reports that 80% of the solution's customers are on the latest version, and 20% are on an older version released in the last three years. DB2/UDB, Oracle, Microsoft SQL Server, and ODBC compatible databases are supported, as well as Windows and Microsoft Azure server platforms. The solution is written primarily in .NET/C#, plus a small amount of Javascript.

Configurability and User Interface

GhostDraft Studio and Cloud has a Windows client for its user interface for administrators (document authors/middle-office users) and a browser-based interface for users (like claim agents and underwriting assistances). The solution offers mobile capabilities through an HTML5 user interface optimized for mobile use. Clients are not allowed to touch core code, but hooks

have been provided to call external custom code. The solution's configuration tools are designed to be used by non-IT staff. Configuration for insurance products, screens, rules, interfaces, and document authoring is via tools intended for BAs. Configuration for workflows is accomplished through tools intended for use by developers.

Deployment Options

GhostDraft offers on-premise and SaaS deployment options for GhostDraft Studio and Cloud.

Average Implementation Length and Cost

GhostDraft implements the solution through the company's own resources or a partner. It reports that the solution can be ready for initial go-live in 90 days or less, fully rolled out in an additional 90 days or less, and that the average implementation cost for the middle 50% of the client base is \$100K-\$500K.

Support

Of the 350 people employed at GhostDraft, there are between 10 and 50 in the product design and engineering team, between 10 and 50 in the implementation team (not counting partnerships), and fewer than 10 in the support team. The company reports that resources are located in the US, Canada, and South Africa. GhostDraft offers customer engagement initiatives such as an online community, online training, and training seminars.

Partnerships

Publicly announced partnerships include Adaptik, Delphi, Instec, CGI, and Maximum Processing.

Functionality

As a stand-alone document creation/CCM solution, GhostDraft Studio and Cloud has integrated with the following policy administration systems: Instec Policy, Adaptik PolicyWriter, Delphi Oasis and Velocity, CGI Ratabase Suite, and Maxpro Stingray. The solution has also integrated with the following claims systems: Sunlight (Sunlight Suite), Delphi Claims, Silvervine, Adaptik Claims, and Maxpro Stingray. In addition, GhostDraft Studio and Cloud has integrated with the following billing systems: Instec Billing, Adaptik Billing, and Delphi Financial. Finally, it has pre-integrated with the Salesforce CRM system.

In typical use cases, the document functions are designed to support both mass-produced documents such as statements, and ad hoc documents like correspondence or manuscripted policies. The suite includes pre-packaged, pre-built forms, libraries, and templates from ISO. The primary authoring environment is a custom environment. Content is designed to be managed by the average business user, with business rules maintained by the average business user, and schema mapping and data sources maintained by the technical resource.

The solution is designed to support print, e-delivery, and mobile output channels. Managing preferences for print vs. electronic delivery is available with configuration using simple tools targeted for IT analysts or BAs. For document authoring and content management workflow, clients primarily use the toolset built into the solution, but have the option to use external workflow/BPM tools.

The content repository and content management tools are available via out-of-the-box integration to a third-party system or service, and archival capabilities for all documents generated are currently not available, but could be available with integration to another system or service. The solution is designed to support industry-standard schemas like ACORD XML, ebXML, and XBRL out of the box.

Screenshots

UW Letters

The screenshot shows the GhostDraft web interface. At the top, there is a navigation menu with links for PRODUCTS, SERVICES, INDUSTRIES, RESOURCE CENTER, ABOUT US, CONTACT, and LIVE DEMO. The main content area is titled '1. Personal Lines > Underwriting > Auto > Antique Vehicle Request for Information'. It features a table with columns for 'Policy Number', 'Year', 'Make', 'Model', and 'Year'. Below the table is a 'Preview' section showing a letter template from Freedom Property and Casualty Insurance Company. The letter is addressed to JACKSON JONES at FIFTH ELEMENT CONSULTING GROUP in WASHINGTON, DC. The letter discusses a request for an appraisal and photos to maintain an antique vehicle discount on a policy.

Policy Number	Year	Make	Model	Year
15152555	2014	Ford	F-150	
	1929	Ford	Model A Roadster	
	2006	Mazda	Mazda 3	
	1971	Shelby	Shelby Cobra 427CJ	
	1957	Mercury	Mercury 300	

Demo—Antique Vehicle RFI Template

The screenshot shows the GhostDraft Studio software interface. The main editing area displays a document template for an 'Antique Vehicle Request for Information' letter. The template includes fields for 'Insured Address Block in Uppercase', 'Dear: [First Name of Insured in title case]', and 'Policy Number: [Number of Policy]'. It also contains conditional logic for 'IF Vehicles requires first notice letter:' and 'ELSE'. The project pane on the right shows a hierarchy of documents, including 'Personal Lines', 'All Lines Claims Letters', 'Auto Underwriting Letters', and 'Antique Vehicle Request for Information'.

Demo—Antique Vehicle RFI Draft Production

Freedom

Freedom Property and Casualty Insurance Company
P.O. Box 2500, Madison, WI 53707-7888
Toll-free: 800.279.4000
Fax: 608.223.9700
Web: www.freedom.com

DEZ BRYANT
5 MEDIA LANE
SUITE 200
LEWISVILLE, TX 76543

Dear Dez:

Policy Number	GGF-53452343
Why we are writing	We recently requested an appraisal and photos to maintain the Antique Discount on your automobile policy with us for your 1910 Ford Model T.
What you need to do	Because we did not receive the appraisal and/or photos, we were unable to apply this discount and were unable to maintain the Comprehensive and/or Collision coverages for your antique vehicle.

To apply this discount or to include Comprehensive and/or Collision coverages on your antique vehicle in the future, please send us the appraisal and photos. We will then add the discount and applicable coverages to your antique vehicle.

Project

- Documents
 - Personal Lines
 - All Lines Claims Letters
 - All Lines Letters
 - Auto Claim Letters
 - Auto Underwriting Letters
 - Subscriptions
 - Antique Vehicle Request for Information
 - Driver Safety-Didn't Receive
 - First Notice of Loss
 - First Notice of Loss Info
 - Good Student Discount
 - Requesting Driver Safety
 - Antique Vehicle Email
 - Antique Vehicle SMS
 - Auto Underwriting Policy Forms
 - Claim Letters
 - Homeowners Claim Letters
 - Homeowners Underwriting
 - EMC
 - Resources
 - Shared Content

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GhostDraft - Prologue

Executive Summary

- GhostDraft is privately held.
- GhostDraft is headquartered in Toronto, Canada, and employs 350 people. The company's annual revenue is not disclosed.
- It currently has 3 live US/Canadian insurer clients using their stand-alone document creation/CCM solution, all of which are smaller companies (under \$1B), and using the solution in a mix of personal and commercial lines.
- Publicly announced clients include People Trust Insurance, United Educators, Lawpro (Canada), Telesure (South Africa), and First National Bank of South Africa.
- Live lines of business include some of the personal and commercial lines queried by Novarica, including homeowners, dwelling fire, personal auto, as well as E&O/D&O.
- The solution is browser-based for all user interface functions. It is written primarily in .NET/C#, plus a small amount of Javascript.
- Configuration for insurance products, screens, workflows, rules, interfaces, and document authoring is via tools intended for IT analysts or BAs.
- Implementation is available through the company's own resources or a partner. On-premise and SaaS software options are available.
- The company reports that average time to go-live is 90 days or less, and that the average cost for the middle 50% of the client base is \$100K-\$500K.

Lines of Business Supported

For P/C: Clients are live in all 50 US states for commercial auto. Clients are live in 2-24 US states for homeowners and dwelling fire. Clients are live in only one US state for personal auto and E&O/D&O. Personal umbrella, boatowners, personal package, other personal lines, commercial property, general liability, BOP, commercial crime, inland marine, professional liability (including medical malpractice), commercial package, specialty, workers' comp, surety, and other commercial lines are supported but not currently used by a client. L/H/A lines are supported but not currently used by a client.

Client Base

Globally, GhostDraft has 6 clients live on Prologue, of which 5 are insurer clients (not MGAs, self-insureds, etc.). In the US and Canada there are 3 clients, all of which are smaller companies (under \$1B), and using the solution in a mix of personal and commercial lines. Publicly announced clients include People Trust Insurance, United Educators, Lawpro (Canada), Telesure (South Africa), and First National Bank of South Africa.

Key Functions and Differentiators

GhostDraft cites the key functions of Prologue as:

- Its thin client UI with preview
- Validated data collection
- Document package assembly and sequencing
- User document selection
- No custom UI development required

The company cites as key differentiators its business user configurable Web UI; real-time preview; data validation for completeness; IT involvement not necessary; and speed of deployment to end users.

Solution Architecture and History

Prologue was launched in 2015. The latest release was in June, 2016. GhostDraft reports that 80% of the solution's customers are on the latest version, and 20% are on an older version released in the last three years.

DB2/UDB, Oracle, Microsoft SQL Server, and ODBC-supported databases are all supported, as well as Windows and Microsoft Azure server platforms. The solution is written primarily in .NET/C#, plus a small amount of Javascript.

Configurability and User Interface

Prologue is browser-based for all user interface functions. The solution provides no native mobile capabilities. Clients are not allowed to touch core code, but hooks have been provided to call external custom code. Prologue's configuration tools are designed to be used by non-IT staff. Configuration for insurance products, screens, workflows, rules, interfaces, and document authoring is via tools intended for IT analysts or BAs.

Deployment Options

GhostDraft offers on-premise and SaaS deployment options for Prologue.

Average Implementation Length and Cost

GhostDraft implements the solution through the company's own resources or a partner. It reports that Prologue can be ready for initial go-live in 90 days or less and fully rolled out in an additional 90 days or less. The company reports that the average implementation cost for the middle 50% of the client base is \$100K-\$500K.

Support

Of the 350 people employed at GhostDraft, there are between 10 and 50 in the product design and engineering team, between 10 and 50 in the implementation team (not counting partnerships), and fewer than 10 in the support team. The company reports that resources are located in the US, Canada, and South Africa. GhostDraft offers customer engagement initiatives such as an online community, online training, and training seminars.

Partnerships

Publicly announced partnerships include Adaptik, Maximum Processing, Delphi, Instec, and CGI.

Functionality

As a stand-alone document creation/CCM solution, Prologue has integrated with the following policy administration systems: Adaptik PolicyWriter, Delphi Oasis and Velocity, Instec Policy, CGI Ratabase Suite, and FirstBest (UMS). Prologue has also integrated with the following claims systems: Adaptik Claims, Delphi Oasis and Velocity, Sunlight (Sunlight Suite), and Silvertine. Finally, the solution has pre-integrated with the Salesforce CRM system.

In typical use-cases, the document functions are designed to support ad hoc documents like correspondence or manuscripted policies (the exclusive use case). The suite includes pre-packaged, pre-built forms, libraries, and templates from ISO. The primary authoring environment is a custom environment. Content is designed to be managed by the average business user, with business rules maintained by the average business user, and schema mapping and data sources maintained by the technical resource.

The solution is designed to support print, e-delivery, and mobile output channels. Managing preferences for print vs. electronic delivery is available with configuration using simple tools targeted for IT analysts or BAs. For document authoring and content management workflow, clients primarily use the toolset built into the solution, but have the option to use external workflow/BPM tools.

The content repository and content management tools are available via out-of-the-box integration to a third-party system or service, and archival capabilities for all documents generated are currently not available, but could be available with integration to another system or service. The solution is designed to support industry-standard schemas like ACORD XML, ebXML, and XBRL out of the box.