

GHOSTDRAFT: GHOSTDRAFT STUDIO AND CLOUD

COMPANY AND PRODUCT BACKGROUND

GhostDraft is a privately owned IT vendor founded in 1980 with headquarters in Toronto, Ontario, Canada.

Table 1: Vendor Snapshot

COMPANY INFORMATION	
COMPANY SIZE	Total corporate employees: 125 Annual revenue derived from their CCM system: Confidential
MERGERS & ACQUISITIONS	
PARTNERSHIPS	Rating system: Instec Policy administration system (full package): Adaptik Policy administration system (full package): OneShield Policy administration system (full package): Maximum Processing Policy administration system (full package): Guidewire Policy administration system (full package): Delphi Policy administration system (full package): Horizon Policy administration system (full package): CGI Policy administration system (full package): Silvervine
SOLUTION	
SYSTEM NAME	GhostDraft Studio and Cloud
LAUNCH DATE	2009
LAST MAJOR RELEASE	4.7 / 10/1/2016

Source: Vendor RFI

CUSTOMER BASE

The following table lists the customer base of GhostDraft:

Table 2: GhostDraft Customer Base

	NORTH AMERICA	EUROPE MIDDLE EAST AND AFRICA	ASIA PACIFIC	LATIN AMERICA
INSURANCE CLIENTS USING THE SYSTEM (ON ANY RELEASE / VERSION OF THE SYSTEM)	22	2	0	0
INSURANCE CLIENTS USING THE RELEASE/VERSION OF THE LAST MAJOR CHANGE OR A SUBSEQUENT RELEASE/VERSION	12	2	0	0
NEW INSURANCE CLIENTS SINCE JANUARY 2015	8	0	0	0

COUNTRIES WHERE THE SYSTEM IS IMPLEMENTED	USA, Canada	South Africa
MARQUEE CLIENTS GLOBALLY	-	

Source: Vendor RFI

GhostDraft has the following insurance business expertise:

Table 3: GhostDraft Insurance Business Expertise

	NORTH AMERICA	EUROPE MIDDLE EAST AND AFRICA	ASIA PACIFIC	LATIN AMERICA
PRIVATE P&C INSURANCE (HOME, AUTO, ETC.)	■ ■	■	-	-
COMMERCIAL P&C INSURANCE (HOME, AUTO, ETC.)	■ ■	-	-	-
SPECIALTY INSURANCE	■ ■	-	-	-
REINSURANCE	□	-	-	-
LIFE INSURANCE (INDIVIDUAL AND COLLECTIVE TERM, UNIVERSAL, ETC.)	■	■	-	-
PENSION	□	-	-	-
ANNUITY (INDIVIDUAL AND COLLECTIVE FIXED OR VARIABLE ANNUITY)	□	-	-	-
ACCIDENT INSURANCE	□	-	-	-
DISABILITY	□	-	-	-
HEALTH INSURANCE (INDIVIDUAL AND COLLECTIVE MEDICAL, LONG TERM CARE, ETC.)	□	-	-	-

Legend: ■ ■ = mature expertise > 5 clients; ■ = emerging expertise between 1 and 5 clients; □ = new entrant in the service; - = no expertise

Source: Vendor RFI

FUNCTIONS AND FEATURES

Creating Documents and Communications

Table 4: Document and Communication Creation

FEATURES	AVAILABILITY
ABILITY TO CREATE DOCUMENT USING TEMPLATE/STANDARD TEXT SECTIONS, IMAGES, LOGOS, VIDEOS, ETC.	■ ■

ABILITY TO ADD SPECIFIC SMART IDENTIFICATION ELEMENTS TO A DOCUMENT FOR INSTANCE BAR CODES, ETC.	■ ■
CREATION OF DOCUMENTS AND FORMS INCLUDING SMART FUNCTIONS ALLOWING RECIPIENTS TO FILL IN AND RETURN THE DOCUMENT IN AN ELECTRONIC FORMAT TO AN INSURER'S BACK END SYSTEM FOR FURTHER TREATMENT (E.G. NEW BUSINESS SUBMISSION, MEDICAL QUESTIONNAIRE, ETC.)	■ ■
ABILITY TO OFFER SECURED / ENCRYPTED ACCESS TO CONSUMER DATA AND INFORMATION THROUGH IDENTIFICATION FROM AN ELECTRONIC DOCUMENT (ACCESS TO INFORMATION ABOUT PREMIUMS PENDING, ETC.)	-
DIGITAL SIGNATURE SUPPORT (E-SIGNATURE)	□
AD HOC DOCUMENT GENERATION (E.G., CORRESPONDENCE)	■ ■
BATCH DOCUMENT GENERATION (HIGH VOLUME, LOW DATA COMPLEXITY, E.G. ANNUAL POLICYHOLDER STATEMENTS)	■ ■
BATCH DOCUMENT GENERATION (HIGH VOLUME, HIGH DATA COMPLEXITY, E.G. POLICY PACKAGES)	■ ■
AUTOMATE PRINTING AND ASSEMBLY PROCESSES (E.G. JOB CONTROL AND RECONCILIATION TOOLS)	■ ■
ABILITY TO PERFORM COMMUNICATIONS THAT LINK SOME BUSINESS COMMUNICATION WITH ADDITIONAL INFORMATION FOR INSTANCE A BILLING STATEMENT THAT INCLUDES TEXT ABOUT A SALES PROMOTION OR DISCOUNT IN PLACE	■ ■
ABILITY TO PRIORITIZE INFORMATION FLOWS BETWEEN DIFFERENT SYSTEMS FEEDING THE DOCUMENT COMPOSITION ENGINE	■

Legend: ■ ■ = configurable; ■ = need scripting; ● = programming required; □ = available through separate component (ISV); - = Not available

Source: Vendor RFI

Delivering documents /communications

Table 5: Document and Communication Delivery

FEATURES	AVAILABILITY
SEND DOCUMENTS VIA WEB MESSAGE CENTER (HTML OR PDF)	■ ■
SEND DOCUMENTS VIA EMAIL (PDF)	■ ■
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, CHAT BOTS, ETC. (INTEGRATION / APIS WITH ROBO ADVISORS OR CHAT BOTS)	-
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 A SAME SHIPMENT (FOR INSTANCE A CLAIMS STATEMENT WITH AN INSURANCE PRODUCT PROMOTION) ■

Legend: ■■ = configurable; ■ = need scripting; ● = programming required; □ = available through separate component (ISV); - = Not available

Source: Vendor RFI

Managing documents /communications

Table 6: Document and Communication Management and Storage

FEATURES	AVAILABILITY
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 (FLOW-CHART 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	□
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	□

Legend: ■■ = configurable; ■ = need scripting; ● = programming required; □ = available through separate component (ISV); - = Not available

Source: Vendor RFI

Communication Data and Analytics

Table 7: Document and Communication Data and Analytics

FEATURES	AVAILABILITY
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 & 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 BEHAVIOUR DATA HAVING AN INFLUENCE ON DOCUMENT PROPERTIES (FOR INSTANCE 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.	-
Legend: ■ ■ = configurable; ■ = need scripting; ● = programming required; □ = available through separate component (ISV); - = Not available	

Source: Vendor RFI

TECHNOLOGY

An overview of the technology options is provided in the following table:

Table 8: Technology Options

CODE BASE	
FEATURES/FUNCTIONS/SCREENS FOR EVERYDAY BUSINESS USERS	HTML: 90% JavaScript: 10%
CONFIGURATION AND DEVELOPMENT	.NET: 100%
USER INTERFACES	
INTERNAL BUSINESS USER	Web based: Yes Touch interfaces : Yes
CONFIGURATION AND DEVELOPMENT	Web based: Yes Application, Java client, etc.: Windows 7 style interface Touch interfaces : Yes
INTEGRATION METHODS	
PREFERRED OPTIONS	SOA/Web Services; Other XML; RESTful HTTP style services; JSON format
ADDITIONAL OPTIONS	ACORD Standard XML; MQSeries, JMS or similar queue technology; Flat files; Custom API
SAAS	
AVAILABILITY	Preferred option
PERCENTAGE OF CLIENTS USING THE SYSTEM ON AN SAAS BASIS	80%
MULTITENANT ARCHITECTURE	Yes
CLOUD PARTNERS	GhostDraft Cloud runs in the Microsoft Azure Cloud.

UPGRADE

AVAILABILITY OF SCRIPTS THAT DO THE MAJORITY OF THE UPGRADE TASK	Scripts are not required. The vendor mentions that upgrades are simple and straight forward.
APPROACH TO COMMUNICATE CHANGES TO THE API AND SERVICES	New features added to the API are outlined in release notes.
AVAILABILITY OF TOOLS TO HELP IDENTIFY USE OF DEPRECATED OR OLD SERVICES / APIS TO ASSIST WITH UPGRADES	Yes
AVAILABILITY OF TEST TOOLING TO ASSIST WITH VALIDATING UPGRADES	No

Source: Vendor RFI

IMPLEMENTATION AND PRICING

The average time from contract signing to get the system up and running is 3 - 4 months. A typical development and installation team comprises 2 employees. A typical project team is composed of GhostDraft (70%) and insurer's employees (30%).

The main cost in the first year comes from software license: 60%, initial installation and customization: 40%. In terms of license, revenue and delivery model, SaaS and perpetual license are available options.

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For more information please contact info@celent.com

NORTH AMERICA

USA

200 Clarendon Street, 12th Floor
Boston, MA 02116

Tel.: +1.617.262.3120
Fax: +1.617.262.3121

USA

1166 Avenue of the Americas
New York, NY 10036

Tel.: +1.212.541.8100
Fax: +1.212.541.8957

USA

Four Embarcadero Center, Suite 1100
San Francisco, CA 94111

Tel.: +1.415.743.7900
Fax: +1.415.743.7950

EUROPE

France

28, avenue Victor Hugo
75783 Paris Cedex 16

Tel.: +33.1.73.04.46.19
Fax: +33.1.45.02.30.01

Germany

Marshallstrasse 11
80539 Munich

Tel.: +49.89.242.68.581
Fax: +49.89.939.495.21

United Kingdom

55 Baker Street
London W1U 8EW

Tel.: +44.20.7333.8333
Fax: +44.20.7333.8334

ASIA

Japan

The Imperial Hotel Tower, 13th Floor
1-1-1 Uchisaiwai-cho
Chiyoda-ku, Tokyo 100-0011

Tel: +81.3.3500.3023
Fax: +81.3.3500.3059

China

Beijing Kerry Centre
South Tower, 15th Floor
1 Guanghua Road
Chaoyang, Beijing 100022

Tel: +86.10.8520.0350
Fax: +86.10.8520.0349