INSURANCE

A better way to deliver important insurance documents

Documentd adds a permanent delivery layer to the communications insurers already use, reducing cost and complexity while giving customers their own long-term copy.

WHERE DOCUMENTD FITS

Use Documentd for the insurance documents customers need to keep

Documentd is not for everyday messages or live policy information. It is designed for important, point-in-time documents that customers may need to retain, review or retrieve months or years later.

- Policy schedules
- Certificates of insurance
- Renewal documents
- Policy endorsements
- Claims decisions
- Settlement documents
- Cancellation and closure documents

Use email for communication. Use the portal for live policy information and self-service. Use Documentd when the customer should receive their own permanent copy.

Illustrative savings assume around 12 important documents per customer each year. Actual savings depend on policy mix, volumes, existing processes and costs.

PERMANENT DOCUMENT DELIVERY

Documentd is a Durable Medium

A Durable Medium allows personally addressed information to be retained for future reference and reproduced unchanged. Documentd provides this electronically, meeting the characteristics set out in the FCA definition.

Personally addressed
The document is delivered to the individual customer.

Accessible later
The customer retains long-term access independently of the insurer's portal.

Reproduced unchanged
The sender cannot alter the settled copy.

DOCUMENTD IN PRACTICE

- ✓ The customer owns their copy
- ✓ The sender cannot delete the settled copy
- ✓ The original document can be downloaded again
- ✓ The sender cannot alter the settled copy
- ✓ Access survives the policy or commercial relationship
- ✓ Evidence of what was delivered and when is retained

CONSUMER DUTY

It also supports Consumer Duty outcomes

The FCA requires firms to consider whether their communication channel supports effective decision-making and gives customers an appropriate opportunity to review information. Documentd gives important insurance documents a persistent, organised place where customers can review and retrieve them.

Give the customer their own permanent copy, rather than making long-term access depend on the insurer's systems.

01

IF YOU CURRENTLY USE A CUSTOMER PORTAL

Keep the portal for policy service. Don't turn it into a permanent archive.

Customer portals are built for current policy information, claims, payments, changes and self-service. Using the portal as the customer's Durable Medium means adding permanent retention, unchanged historical records, former-customer access, authentication, migration controls and long-term support to a system designed primarily for active customers.

A few pounds
indicative annual saving per customer
From avoiding portal redevelopment, permanent archive requirements, legacy access and associated support.

CURRENT APPROACH

Making the portal the permanent copy creates a long-term infrastructure obligation

- Historical policy and claims documents have to remain accessible for the required period
- Previously supplied information has to remain reproducible unchanged
- Where access is required after a policy or relationship ends, former customers still need a way back in
- Authentication, password recovery and customer support have to remain available for those legacy users
- Retention, audit and administrative controls become part of the portal architecture
- Legacy accounts extend the identity-management and cyber-security burden
- Portal migrations and replacements have to preserve historical access and document integrity
- The insurer remains responsible for maintaining the entire delivery environment

ADD DOCUMENTD

Give customers their own permanent copy with Documentd

Keep the portal focused on policy service, claims and self-service while the customer relationship is active. Documents can still appear there for convenience, but Documentd separately delivers the customer their own long-term copy. Permanent delivery no longer depends on keeping the insurer's portal alive as the customer's archive.

- ✓ Keep the portal focused on policy service, claims and self-service
- ✓ Avoid building permanent-document requirements into the portal
- ✓ Reduce former-customer authentication and support
- ✓ Reduce the long-term security burden of legacy customer access
- ✓ Separate permanent document access from future portal migrations
- ✓ Give customers access independently of the insurer's systems

Use Documentd for the permanent copy customers keep, and the portal for policy service and self-service.

DURABLE MEDIUM BENEFIT

Use a service designed specifically to give the customer an accessible, unchanged long-term copy, rather than engineering those requirements into a live service portal.

CUSTOMER-SERVICE BENEFIT

Customers keep their important policy and claims documents when a policy ends, they change insurer or they stop using the portal.

COST BENEFIT

A few pounds per customer each year can be saved by avoiding unnecessary development, maintenance, legacy access and support.

02

IF YOU CURRENTLY USE EMAIL

Keep the email. Give customers a better long-term service.

Email is cheap and effective for communication. But important insurance attachments become mixed into the customer's everyday inbox, leaving the customer responsible for storing and finding documents they may need again when renewing, making a claim or checking historic cover.

Around 50p
indicative annual saving per customer
Assuming around 12 important documents a year and a low level of document-related customer-service contact.

CURRENT APPROACH

Email delivers the document, but leaves the customer to manage it

- Important insurance documents are mixed with everyday email
- Customers must organise and retain attachments themselves
- Historic policy and claims information can become difficult to find
- Customers may contact support for copies or help locating documents
- The insurer still needs to consider whether the communication channel supports effective customer review

ADD DOCUMENTD

Add Documentd alongside email

Keep the existing email communication. Documentd also places the important document into the customer's own organised Keepd account, where it remains available for future review and retrieval.

- ✓ Existing email communication can remain unchanged
- ✓ Important insurance documents are separated from everyday messages
- ✓ Customers can review historic information again later
- ✓ Customers can retrieve copies themselves
- ✓ Fewer document-related support and resend requests
- ✓ A better long-term customer-service experience

Better customer service, stronger Consumer Duty outcomes and lower support cost, without replacing email.

CONSUMER DUTY BENEFIT
Consumer Duty requires firms to consider whether their communication channel supports effective decision-making and gives customers an appropriate opportunity to review information. Documentd gives important documents a persistent, organised place for that review.

CUSTOMER-SERVICE BENEFIT
Customers can find and retrieve important insurance documents themselves instead of searching old emails or asking the insurer to resend them.

COST BENEFIT
Around 50p per customer each year in illustrative servicing savings, meaningful at insurance scale.

03

IF YOU CURRENTLY USE POST

Phase out paper where electronic delivery is appropriate.

Paper gives the customer something permanent to keep, but every delivery carries printing, fulfilment and postage costs, and leaves the customer with another physical insurance record to file and retain.

£10+
indicative annual saving per customer
Based on around 12 posted documents per year. Postage alone is around this level before printing and fulfilment.

CURRENT APPROACH

The physical delivery process

- Printing
- Paper and envelopes
- Folding and inserting
- Fulfilment
- Postage
- Returned mail
- Replacement copies
- Customer paper filing and storage

WITH DOCUMENTD

Replace post with Documentd

Where electronic delivery is appropriate, phase out physical post and give the customer their own permanent electronic copy instead.

- ✓ No printing
- ✓ No fulfilment
- ✓ No postage
- ✓ Immediate electronic delivery
- ✓ Documents remain organised in one place
- ✓ No paper filing burden for the customer

Keep the permanent copy, lose the cost and inconvenience of paper.

DURABLE MEDIUM BENEFIT
Move from physical durable delivery to a purpose-built electronic delivery model while still giving the customer their own long-term copy.

CUSTOMER-SERVICE BENEFIT
Customers avoid the hassle of filing and storing paper and can retrieve important insurance records electronically when they need them.

COST BENEFIT
More than £10 per customer each year can be available from postage alone, with printing and fulfilment savings on top.

THE BUSINESS CASE

Add Documentd where permanent delivery matters

Portal
Keep it for policy service, claims and self-service. Reduce the burden of making it the sole permanent archive.

Email
Keep using it for communication. Improve customer service, support Consumer Duty outcomes and reduce servicing cost.

Post
Phase it out where appropriate and remove printing, fulfilment, postage and paper-filing costs.

Documentd does not ask you to replace systems that already work. It adds a permanent delivery layer that can reduce cost, simplify compliance and give customers a better long-term service.

Documentd

Documentd adds a purpose-built permanent delivery layer to the systems insurers already use, reducing cost and complexity while giving customers better long-term access to important policy and claims records.

BUSINESS CASE
documentd.com/business-cases/insurance

COMMUNICATION GUIDE
documentd.com/industries/insurance

Illustrative savings assume around 12 important documents per customer each year. Email savings use a low level of document-related customer-service contact and an average inbound-call cost of approximately £6. Post savings use current retail Second Class postage as an indicative benchmark; business mailing rates vary. Portal savings are illustrative and depend on architecture, scale and existing capabilities. Regulatory summary is a practical overview rather than legal advice.