



Frictionless Document Workflow Automation for The Insurance Industry

Certified: ISO/IEC 27001:2022

1 Introduction

Insurance has a talent crisis in Europe and US. Research from RSM UK's Re:Generation report reveals, for instance, that more than a quarter of UK insurance staff are already over 50, with 50% of the current workforce expected to retire within the next 15 years — taking decades of tacit underwriting know-how with them.

Yet much of that workforce's time is consumed by manual document work: assembling renewal packs, populating endorsement schedules, and formatting regulatory filings. Document automation eliminates these repetitive tasks so skilled professionals focus on underwriting judgement and risk analysis rather than document assembly.

“Rules-based underwriting automation enables quote generation in minutes instead of manual cycles, improving quote-to-bind speed.” — Automation Atlas, 2026

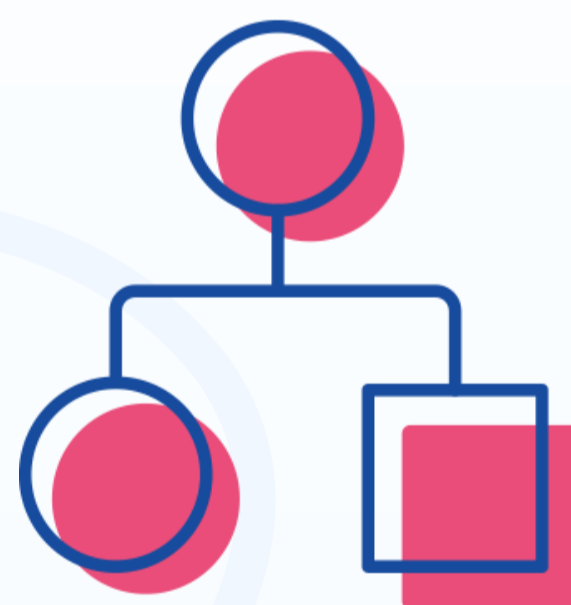


2 Industry Landscape

Key trends driving demand for document automation for insurers include:

- **Hyper-personalisation at scale.** Policyholders expect coverage terms and claims correspondence tailored to their risk profile — impossible to deliver manually at portfolio scale.
- **IDP market growth.** The IDP-in-insurance market reached \$2.4bn in 2024, forecast to grow at 25.7% CAGR through 2033.
- **Regulatory complexity.** Solvency II, FCA conduct rules, Lloyd's reporting standards, and IFRS 17 require audit-ready outputs generated consistently and on schedule.
- **Operational cost pressure.** Digital-first insurers report up to 40% reduction in claims management costs — a benchmark legacy carriers must match.
- **E-trading expectations.** Coverholders and brokers demand real-time digital exchange of bordereau submissions, MRC slips, and endorsement confirmations.

“End-to-end process redesign (not just AI) is a primary driver of insurance productivity gains, with automation of core workflows a foundational step.” — McKinsey, 2024



88%

of customers say a seamless experience matters as much as the product

3 Key Industry Challenges

Which specific obstacles make document automation essential for insurers?

Manual document assembly bottlenecks — Policy wordings, schedules, and endorsement packs built by hand introduce inconsistency, version errors, and compliance risk at renewal.

Disconnected systems and rekeying — Data siloed across policy administration, claims platforms, and CRMs slows cycle times and multiplies error risk.

Collaboration friction in complex risks — Multi-party negotiation of bespoke wordings without a shared workspace causes version control failures and timeline slippage.

Audit and traceability gaps — Regulators and Lloyd's performance management require evidence of what was issued, from which template version, and when.

Talent utilisation — Underwriters and claims professionals spend disproportionate time on document production rather than risk analysis.



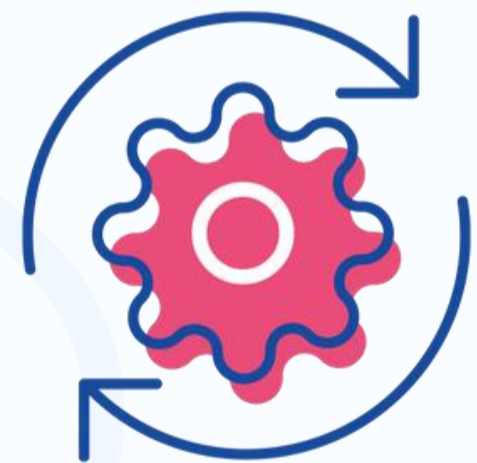
Up to
9%
of annual revenue lost to
inefficient contracting

4 Documill Solutions Overview

Documill provides a Salesforce-embedded document automation platform connecting data, templates, workflows, and collaboration in a single auditable environment.

- **Template-driven generation:** Conditional logic, data binding, and version control — identical, compliant output every time.
- **Batch processing:** Thousands of renewal packs, bordereaux, or claims letters in a single automated run.
- **API connectivity:** Live data from policy administration, claims, and third-party enrichment sources.
- **Collaborative negotiation:** Real-time co-editing and redlining for bespoke wordings and MRC slips.
- **Automated delivery routing:** Dispatch via email, broker portal, print, or regulatory channel based on counterparty preferences.
- **Full audit trail:** Every document linked to its template version and data snapshot — regulator-ready.

“This transformation reduces the burden on employees and improves the customer experience by delivering faster resolutions.”
— Forrester, 2024



Up to
40%
reduction in admin
workload

5 Documill Use Cases

Sales Operations

Automate proposal generation, quote documents, and broker submission packs from Salesforce opportunity data. Templated MRC slips and renewal invitations personalise outreach at portfolio scale.

- Faster quote-to-bind cycles
- Brand-compliant proposals
- Reduced underwriter admin.

Client Engagement & Onboarding

Generate personalised policy schedules and product disclosure statements the moment a risk is bound, with conditional logic ensuring correct jurisdiction and coverage terms.

- Zero rekeying errors
- Same-day digital delivery
- Full audit trail.

“78% of customers will recommend insurers that deliver excellent digital communication experiences, showing strong ROI for improved delivery.” — Smart Communications, 2025



Applicant Engagement & Onboarding

Automate coverholder appointment agreements and binding authority documents, with collaborative review replacing email-based redlining.

- Accelerated coverholder approvals
- Version-controlled negotiation
- Compliant executed agreements.

After-Sales Services

Mid-term endorsements, premium adjustments, and claims correspondence flow automatically from source systems, with exceptions routed for handler review.

- Standard endorsements without underwriter involvement
- Correspondence reflects current reserve position
- Reduced Errors and Omissions (E&O) exposure.

“Automation ensures consistent application of KYC/AML rules and risk checks through policy-based workflows, reducing compliance variability.” — Moody’s, 2026



70%
of customers value a
omnichannel experience

Compliance & Regulatory Documentation

Solvency II, Lloyd's bordereau, FCA, and IFRS 17 outputs generated on schedule. Regulatory template changes implemented once, applied everywhere.

- On-time regulator-ready submissions
- Single control point for updates
- Full traceability.

“Insurance workflows inherently require coordination across multiple stakeholders (underwriters, claims adjusters, brokers, third parties), making collaboration essential rather than optional.” — Forbes, 2025



80%

faster contract cycle time
with automated approvals

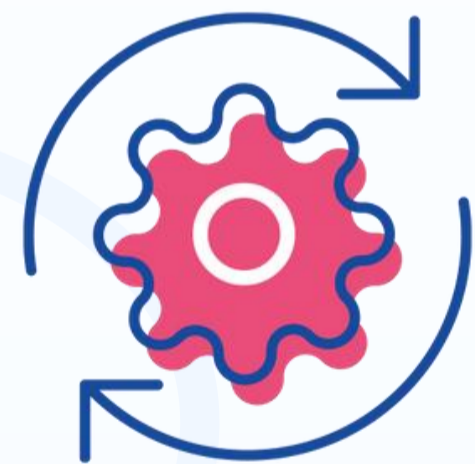
6 Editions: Generate, Automate, Negotiate

Generate — Template-driven creation: drag-and-drop designer, Salesforce data binding, clause library management, PDF/Word/HTML output, and full audit trail.

Automate — Everything in Generate, plus: trigger-based auto-generation, batch generation, approval workflows, automated delivery routing, Legally Binding E-Signatures, and external API connectivity.

Negotiate — Everything in Automate, plus: real-time co-editing and redlining, external party collaboration without Salesforce licences, and negotiation history locking.

“Modern collaboration platforms provide version control, permissions, and shared access, ensuring governance and compliance for sensitive documents.” — Gartner, 2026



Up to
40%
reduction in admin
workload

7 Security & Compliance

Documill is fully embedded in Salesforce, inheriting ISO 27001-certified infrastructure and SOC 2 Type II attestation. Document access follows existing Salesforce role-hierarchy and permission sets.

- **Data residency** — Generated and stored within Salesforce tenancy boundaries; no data leaves your approved cloud footprint.
- **Immutable audit trail** — Every document cryptographically linked to its template version, data snapshot, and generating user.
- **GDPR & data minimisation** — Template logic controls which personal data fields appear in each document class.
- **E-signature legal validity** — Compliant with eIDAS (EU) and E-SIGN Act (US).

“Automated workflows enforce consistent application of rules and regulatory language, reducing the risk of non-compliant documentation.” — Gartner, 2026



2.7

times higher cost of non-compliance vs. investment in compliant systems

About Documill

Founded in 1997 and headquartered in Espoo, Finland, Documill is the largest Salesforce-focused ISV in the Nordics. Its solutions enable organizations to generate, manage, collaborate on, and sign documents directly within Salesforce.

Documill combines document generation, workflow automation, real-time contract collaboration, and built-in e-signatures in a single unified solution. Visit documill.com or contact sales@documill.com.

