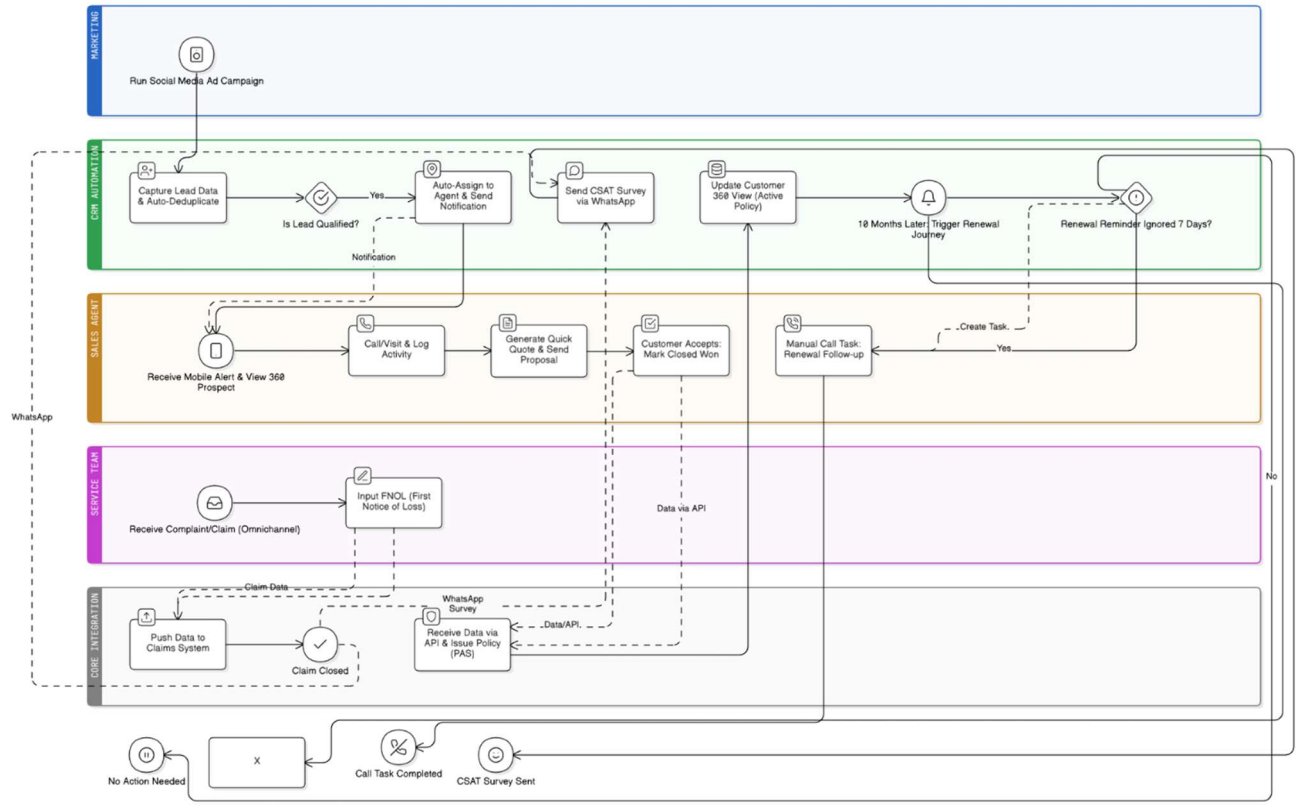
Rayterton CRM for Insurance

Rayterton CRM is a unified distribution and relationship management system designed specifically for insurance operations. It integrates sales, agency management, marketing, and customer service into a single platform to improve conversion rates and policy retention.

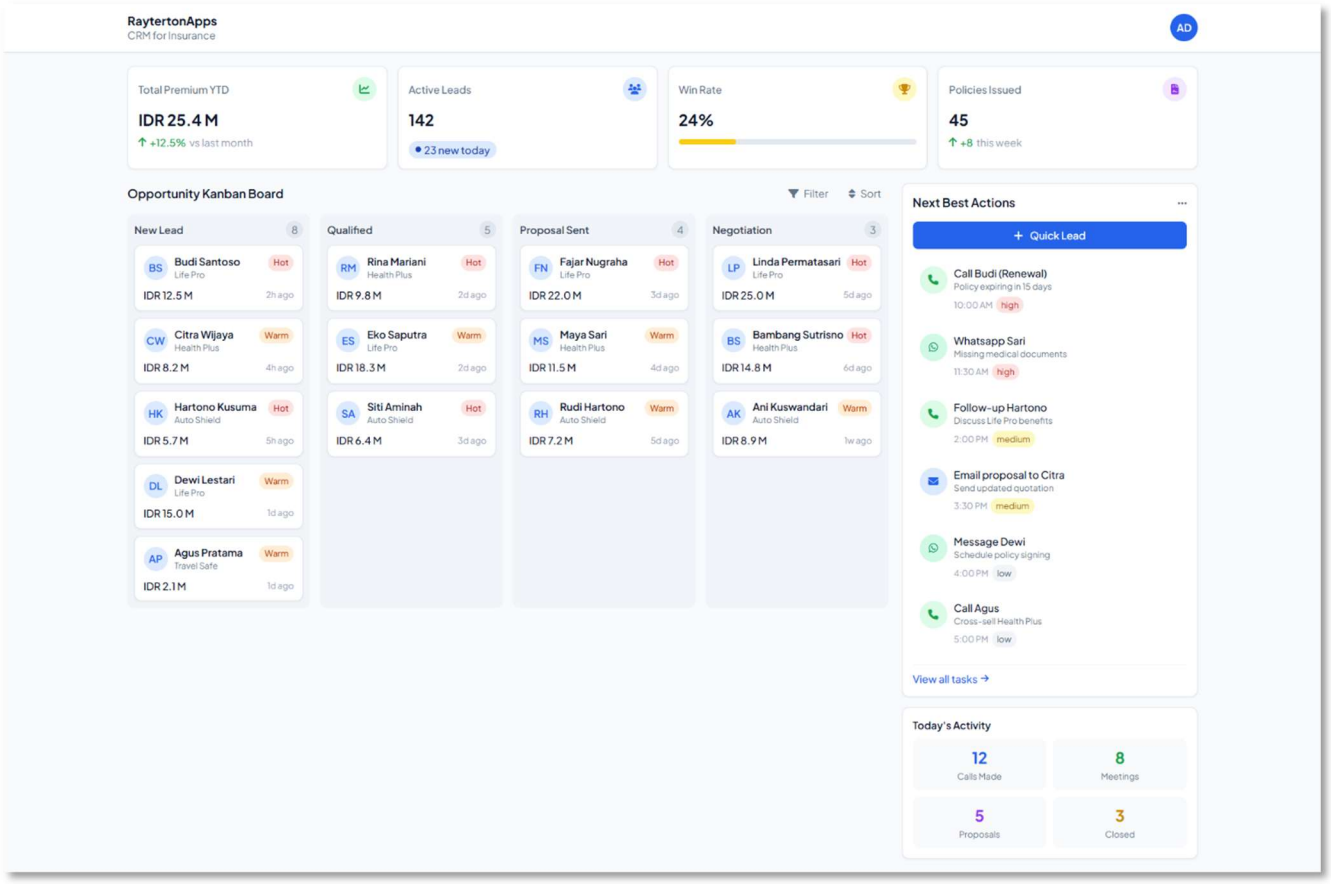
About Rayterton CRM for Insurance

Rayterton CRM is built to handle the specific lifecycle of insurance products.It supports the entire value chain including lead capture, opportunity pipelines, quotation generation, policy issuance integration, and claims intake. The system provides a single source of truth for customer data. Teams can access policy details, interaction histories, and billing status in one view. This structure eliminates data silos between departments and ensures compliance with industry regulations.

End-to-end operating Story



Distribution Growth and Lead Engine



This module standardizes the sales process from initial contact to policy closing. The system captures leads from web and referral channels and automatically removes duplicates to ensure data quality. Agents manage these prospects through the Opportunity Pipeline.

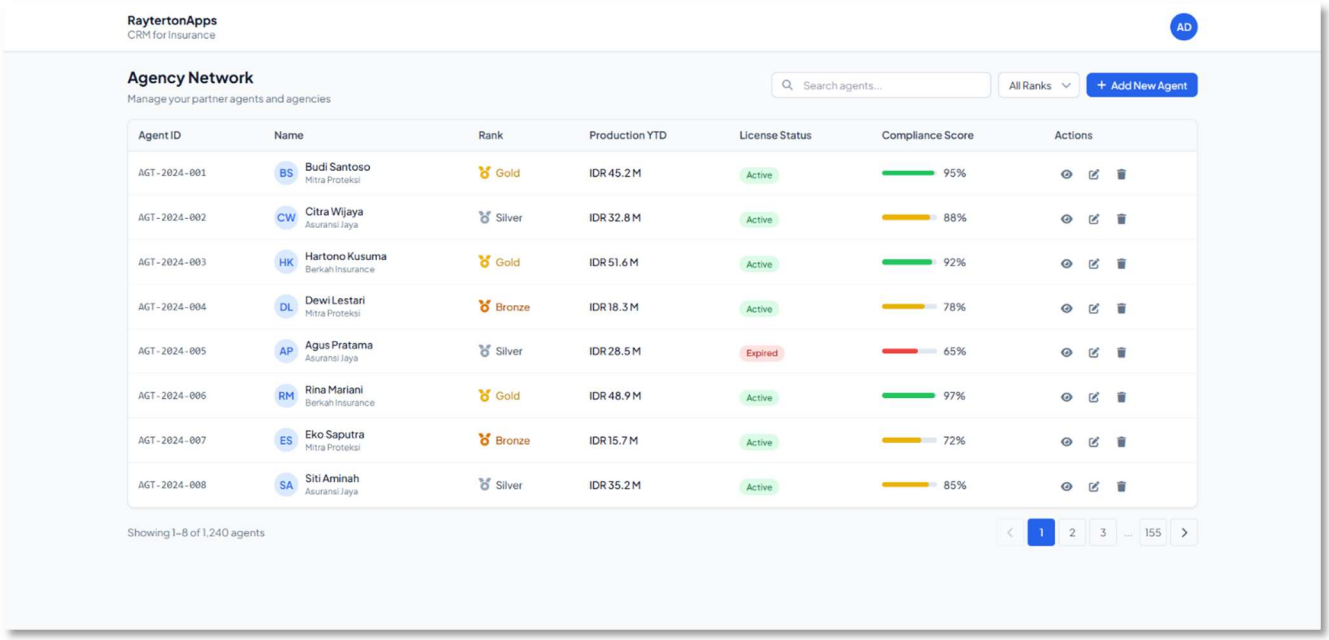
This feature visualizes sales stages and recommends the next best action to advance the deal. Managers can assign leads to agents based on location or ranking to maximize hit ratios. Campaign management tools allow teams to design automated communication journeys via WhatsApp or email based on specific audience segments.

Agency and Partner Management

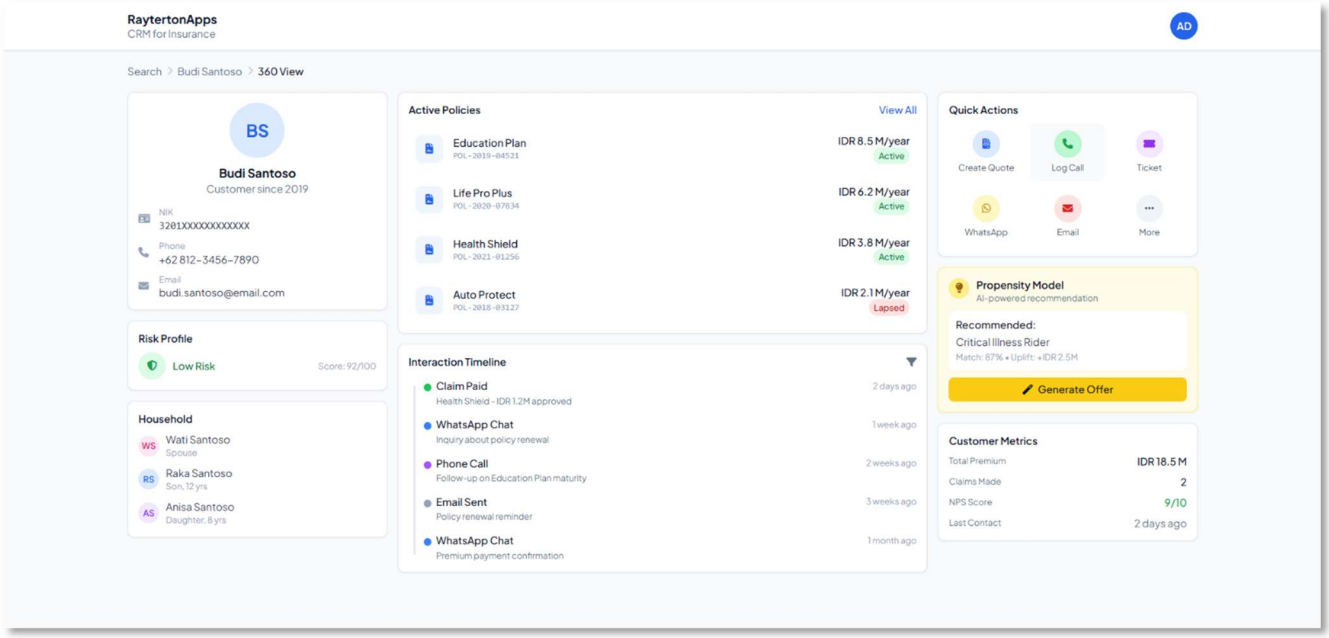
Insurance companies require precise control over their external sales force. The Agent 360 feature provides a comprehensive database of all agents and brokers. It tracks license validity and alerts administrators before licenses expire to maintain compliance.

The system monitors daily activities such as calls and visits through digital logs. Performance scorecards display real-time achievement against targets. This transparency

helps operational teams calculate incentives accurately and identify coaching needs for underperforming agents.



Customer 360 and Unified Data



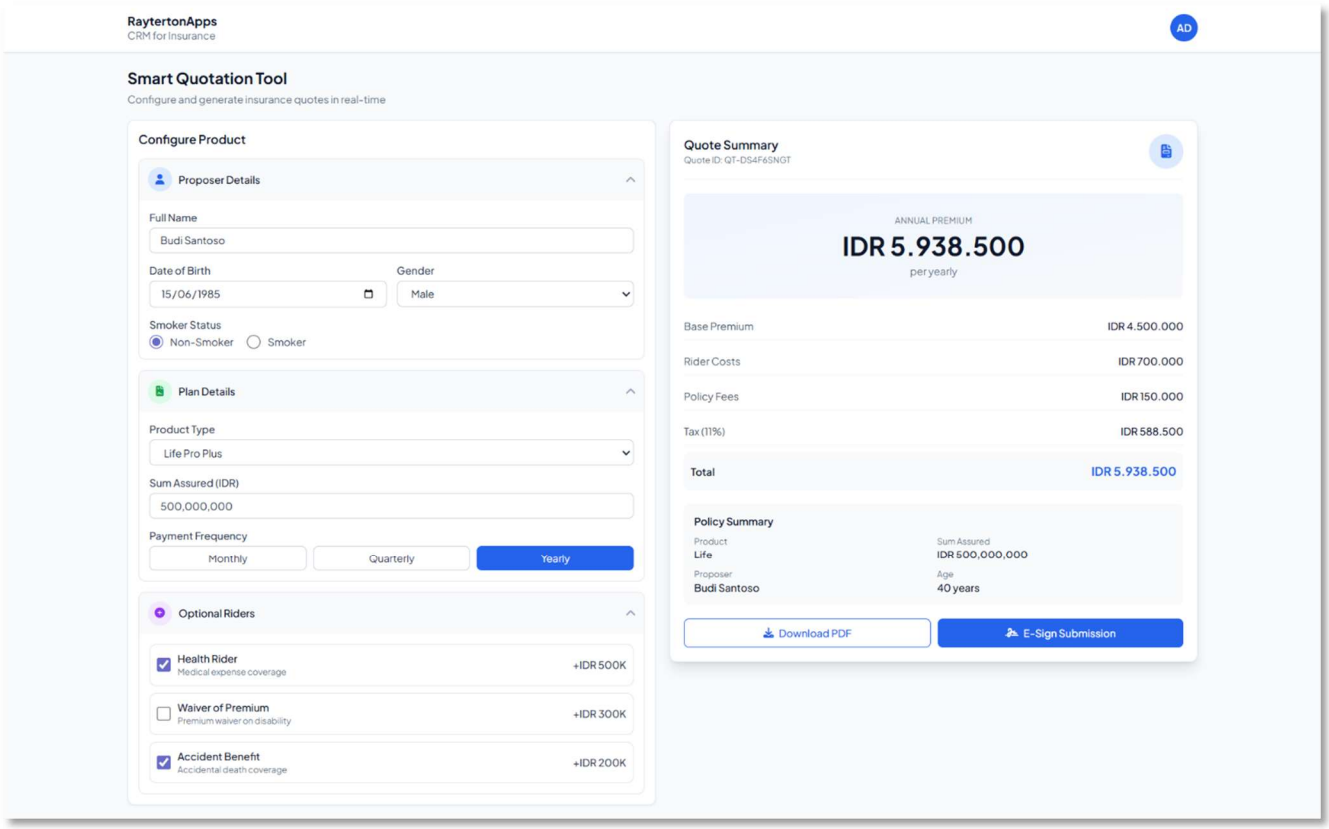
Service quality depends on having complete customer context. The Policyholder Unified View consolidates all relevant information into a single dashboard. Users can search by National ID or policy number to view active portfolios, claims history, and billing records instantly.

The Interaction Timeline records every touchpoint including chats, calls, and emails. This feature ensures that any staff member can continue a conversation without asking the customer to repeat information. It also maps household and corporate relationships to reveal broader service opportunities.

Smart Quotation and Underwriting

Speed is critical during the proposal phase. The system includes a Smart Quotation engine that generates standard premium offers instantly. Agents input risk parameters to produce professional PDF proposals that support electronic signatures.

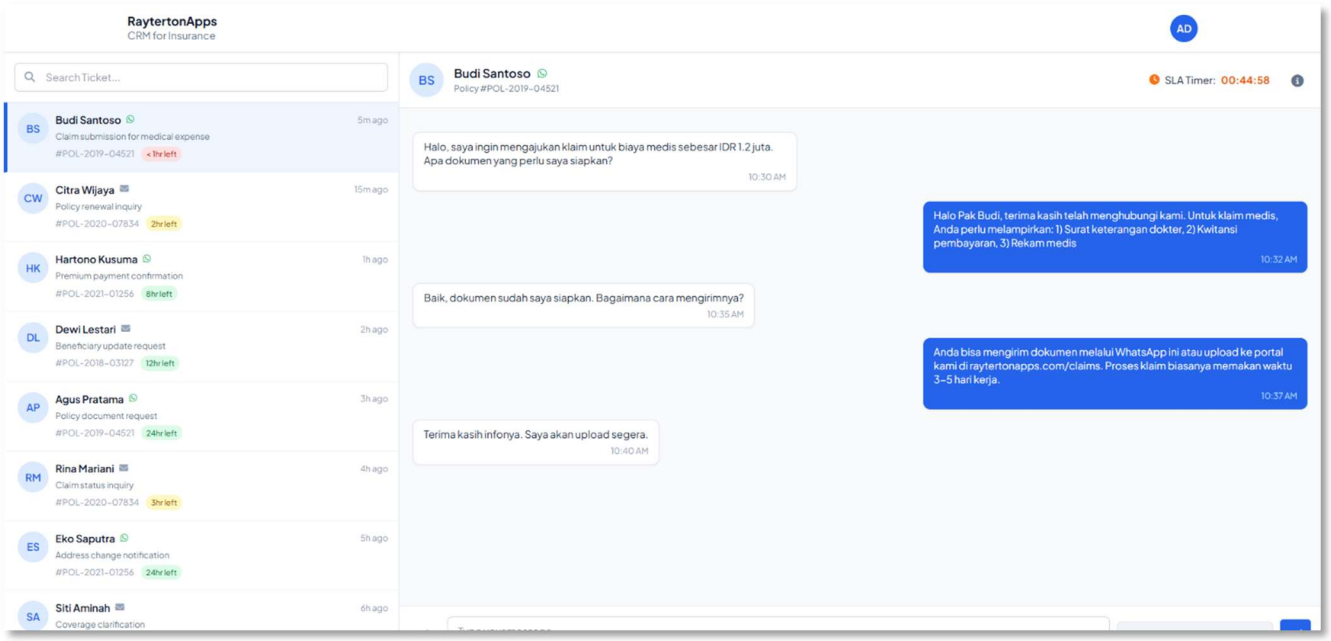
This digital workflow facilitates a smooth handoff to the core Policy Administration System for issuance. Complex cases trigger an automated Underwriting Referral workflow. This ensures that high-risk applications receive necessary approvals before binding without slowing down standard sales.



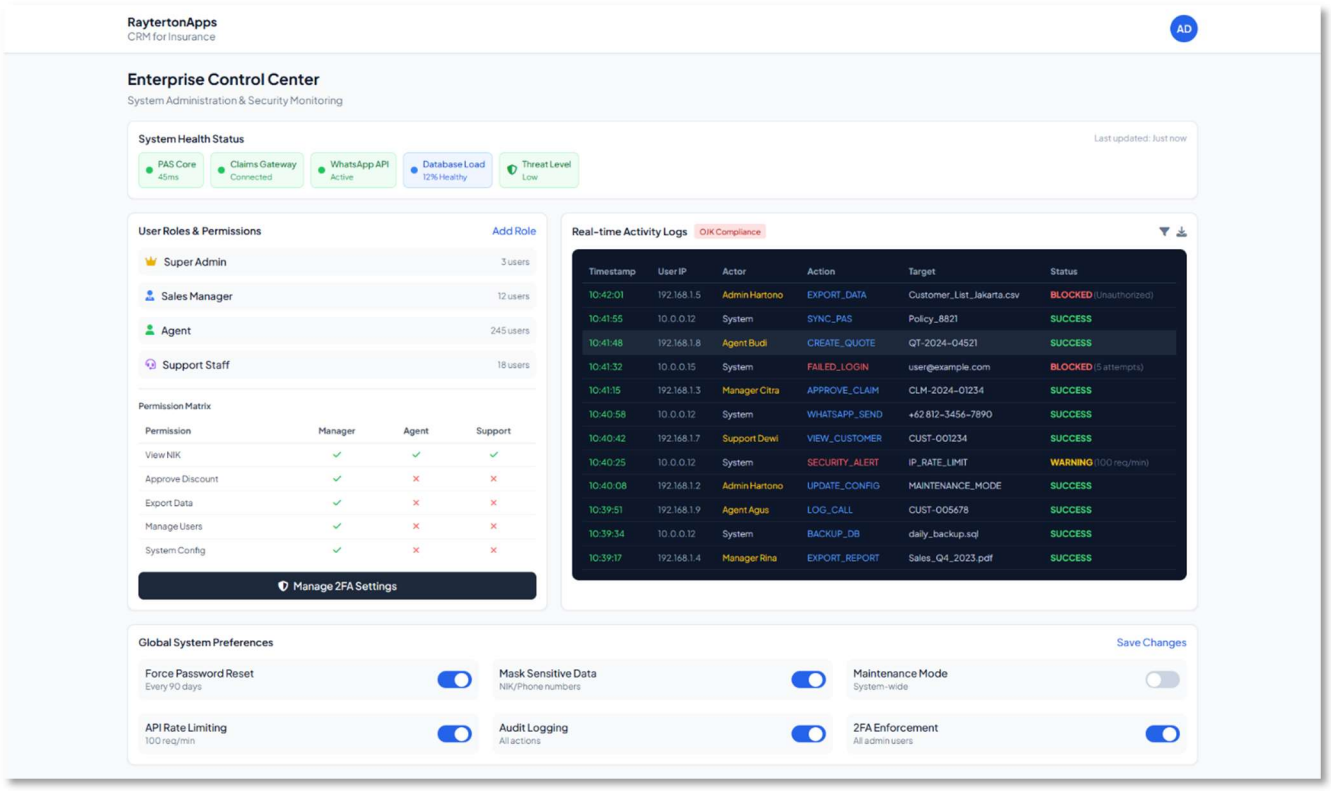
Omnichannel Service and Retention

This module equips service teams to handle inquiries and retention proactively. The Omnichannel Desk unifies WhatsApp, email, and voice calls into a single ticket queue. The system supports First Notice of Loss (FNOL) intake to record initial claim details before

routing them to the core claims system. Automated retention journeys monitor policy expiration dates. The system sends renewal reminders to customers at set intervals to prevent unwanted lapses. This systematic approach helps insurers maintain high persistency rates and reduce churn.



Enterprise Control and Integration



Rayterton CRM is designed to meet strict enterprise security and regulatory standards. Role-based security controls ensure that sensitive data such as National IDs are visible only to authorized personnel.

The platform maintains a detailed audit trail of all user access and data changes. An API-first architecture allows seamless connectivity with legacy Policy Administration Systems and external billing gateways. The system also manages customer consent history to comply with data protection regulations.

Glossary of terms & abbreviations

- **API** = Application Programming Interface. A connection method that allows the CRM to exchange data with Core PAS, Claims systems, and external channels.
- **CAC** = Customer Acquisition Cost. A metric used to measure the total cost required to acquire a new paying policyholder.
- **Core PAS** = Policy Administration System. The backend system of record where insurance policies are formally issued and maintained.
- **CTI** = Computer Telephony Integration. Technology that allows agents to make and receive telephone calls directly within the CRM browser interface.
- **FNOL** = First Notice of Loss. The initial report made by a policyholder to the insurer regarding loss, theft, or damage to an insured asset.
- **Hit Ratio** = The percentage of leads or quotes that successfully convert into active insurance policies.
- **Journey Builder** = A tool within the CRM that allows marketers to design automated sequences of messages based on customer behavior and time triggers.
- **KPI** = Key Performance Indicator. Metrics used to evaluate the success of agents and operations, such as conversion rates and daily activity volume.
- **OJK** = Otoritas Jasa Keuangan. The Indonesian regulatory authority that oversees financial services and consumer protection compliance.
- **Propensity Scoring** = An analytics model that predicts the likelihood of a customer purchasing a specific product or churning.
- **SLA** = Service Level Agreement. The target time set for resolving customer tickets or processing applications.
- **Single Source of Truth** = The practice of structuring information models so that every data element is mastered in only one place.
- **Underwriting** = The process of evaluating the risk of insuring a potential client and deciding on coverage eligibility and premium pricing.

Validate Your Distribution and Service Architecture

Share your lead acquisition channels, agent hierarchy datasets, and current policy administration workflows. Rayterton will configure a unified distribution blueprint aligned to your specific conversion and retention targets. We then deliver a complete lifecycle simulation featuring automated lead deduplication, real-time agent scorecarding, smart quotation generation, and omnichannel service ticketing. This enables leadership to validate sales pipeline efficiency, service response speeds, and OJK compliance readiness before full deployment.

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About Rayterton

Established in 2003, Rayterton delivers comprehensive Best Fit Software Solutions, server and hardware products, and technology services to a wide range of industries and organizations. Our core expertise lies in Business Process Improvement (BPI), IT Infrastructure, and IT Management.

At Rayterton, we are committed to empowering our clients by enhancing their business operations through tailored IT and management solutions. We combine innovation, experience, and client collaboration to ensure long-term success and digital transformation.

Our Competitive Strengths

100% Risk Free	**Best fit to client requirements**	**Easy to customize**	**Software ownership**	**No Change Request (CR) fees during maintenance**

For more information, visit rayterton.com