

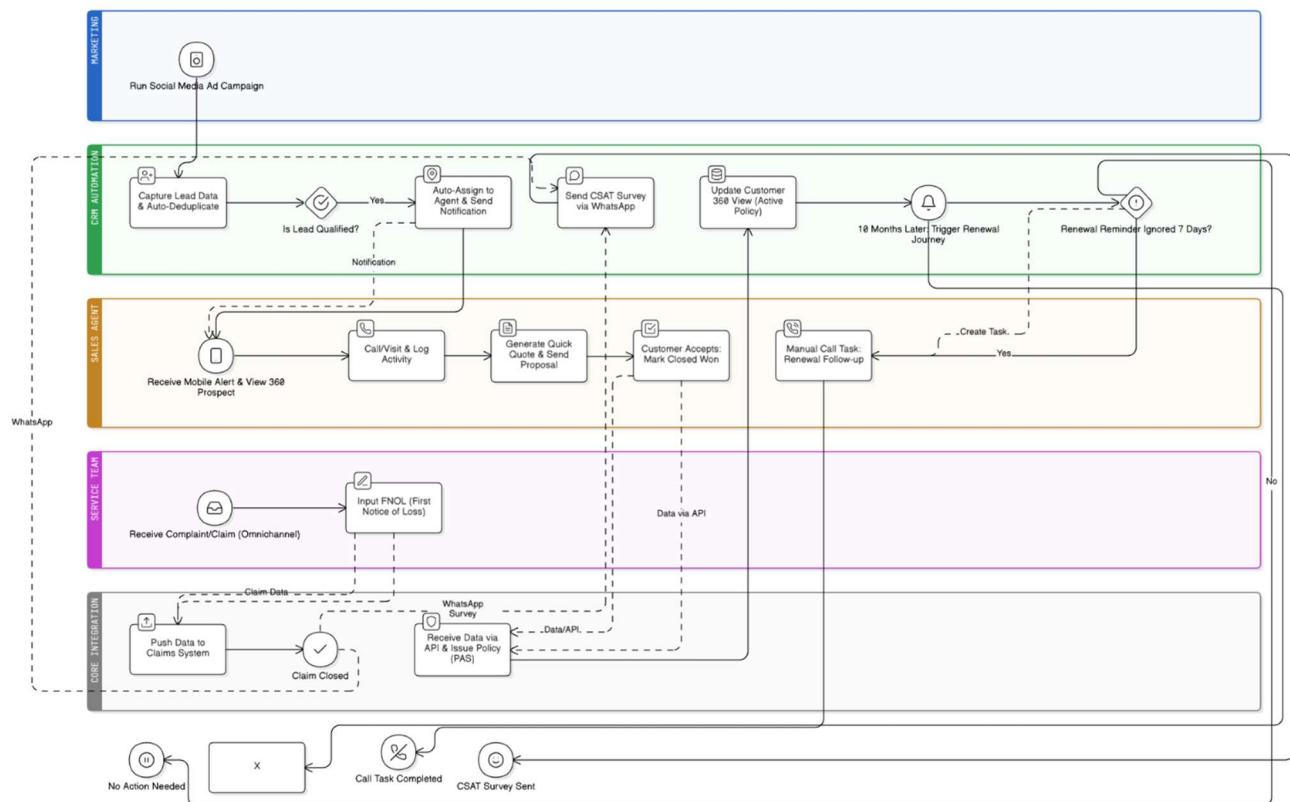
Rayterton CRM for Insurance

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.

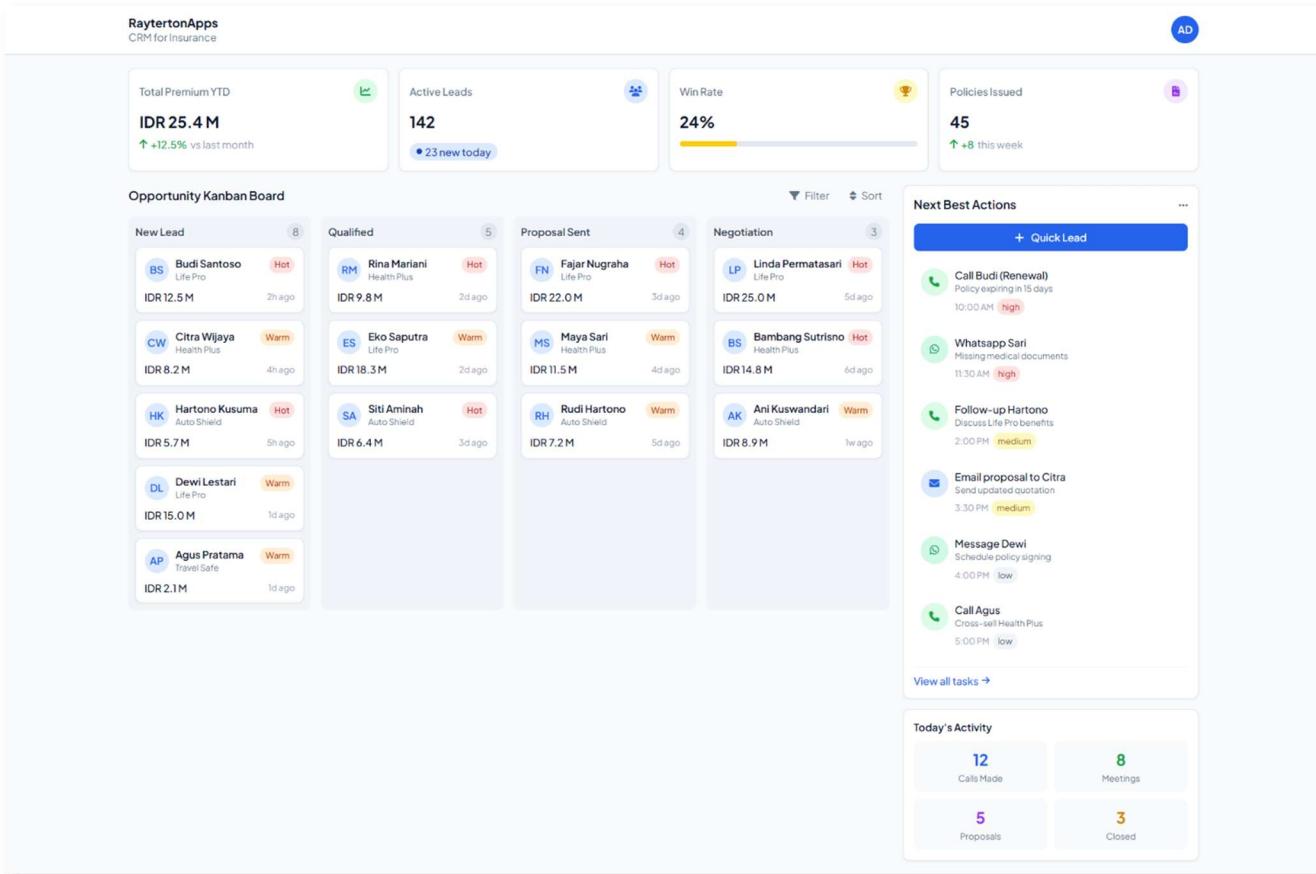
About Rayterton CRM for Insurance

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.

Agent ID	Name	Rank	Production YTD	License Status	Compliance Score	Actions		
AGT-2024-001	Budi Santoso Mitra Protokol	Gold	IDR 45.2 M	Active	95%			
AGT-2024-002	Citra Wijaya Asuransi Jaya	Silver	IDR 32.8 M	Active	88%			
AGT-2024-003	Hartono Kusuma Berkah Insurance	Gold	IDR 51.6 M	Active	92%			
AGT-2024-004	Dewi Lestari Mitra Protokol	Bronze	IDR 18.3 M	Active	78%			
AGT-2024-005	Agus Pratama Asuransi Jaya	Silver	IDR 28.5 M	Expired	65%			
AGT-2024-006	Rina Mariani Berkah Insurance	Gold	IDR 48.9 M	Active	97%			
AGT-2024-007	Eko Saputra Mitra Protokol	Bronze	IDR 15.7 M	Active	72%			
AGT-2024-008	Siti Aminah Asuransi Jaya	Silver	IDR 35.2 M	Active	85%			

Showing 1-8 of 1,240 agents

Customer 360 and Unified Data

Active Policies

Education Plan	IDR 8.5 M/year	Active
Life Pro Plus	IDR 6.2 M/year	Active
Health Shield	IDR 3.8 M/year	Active
Auto Protect	IDR 2.1 M/year	Lapsed

Quick Actions

- Create Quote
- Log Call
- Ticket
- ...

Propensity Model

AI-powered recommendation

Recommended: Critical Illness Rider

Match: 87% + Uplift: +IDR 2.5M

Generate Offer

Risk Profile

Low Risk

Score: 92/100

Interaction Timeline

- Claim Paid: Health Shield - IDR 1.2M approved
- WhatsApp Chat: Inquiry about policy renewal
- Phone Call: Follow-up on Education Plan maturity
- Email Sent: Policy renewal reminder
- WhatsApp Chat: Premium payment confirmation

Customer Metrics

Total Premium	IDR 18.5 M
Claims Made	2
NPS Score	9/10
Last Contact	2 days ago

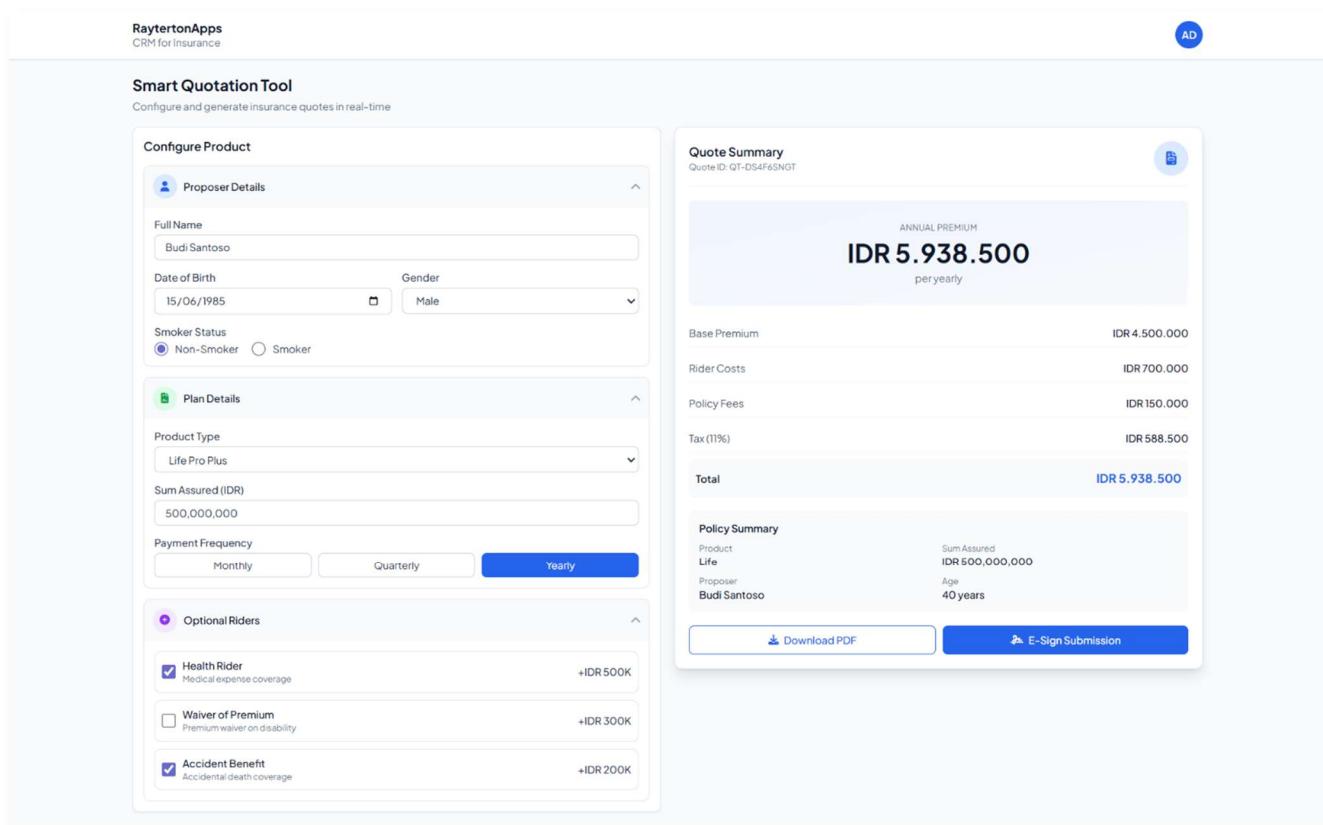
Service quality depends on having complete customer context. The Policyholder Unified View consolidates all relevant information into a single dashboard. Users can search by National ID or policy number to view active portfolios, claims history, and billing records instantly.

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.



The screenshot displays the Rayterton Apps Smart Quotation Tool. On the left, the 'Configure Product' section includes 'Proposer Details' (Full Name: Budi Santoso, Date of Birth: 15/06/1985, Gender: Male, Smoker Status: Non-Smoker), 'Plan Details' (Product Type: Life Pro Plus, Sum Assured (IDR): 500,000,000, Payment Frequency: Yearly), and 'Optional Riders' (Health Rider: Medical expense coverage + IDR 500K, Waiver of Premium: Premium waiver on disability + IDR 300K, Accident Benefit: Accidental death coverage + IDR 200K). On the right, the 'Quote Summary' section shows a total annual premium of IDR 5,938,500 per year. The breakdown includes Base Premium (IDR 4,500,000), Rider Costs (IDR 700,000), Policy Fees (IDR 150,000), and Tax (11%) (IDR 588,500). The 'Policy Summary' section details the product (Life), sum assured (IDR 500,000,000), proposer (Budi Santoso, 40 years), and download and e-sign submission buttons.

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.

RaytertonApps
CRM for Insurance

BS Budi Santos 5m ago
Claim submission for medical expense #POL-2019-04521 2hr left

CW Citra Wijaya 15m ago
Policy renewal inquiry #POL-2020-07834 2hr left

HK Hartono Kusuma 1h ago
Premium payment confirmation #POL-2021-01256 8hr left

DL Dewi Lestari 2h ago
Beneficiary update request #POL-2018-03127 12hr left

AP Agus Pratama 3h ago
Policy document request #POL-2019-04521 24hr left

RM Rina Mariani 4h ago
Claim status inquiry #POL-2020-07834 3hr left

ES Eko Saputra 5h ago
Address change notification #POL-2021-01256 24hr left

SA Siti Aminah 6h ago
Coverage clarification

Budi Santos Policy #POL-2019-04521

SLA Timer: 00:44:58

Halo, saya ingin mengajukan klaim untuk biaya medis sebesar IDR 1.2 juta. Apa dokumen yang perlu saya siapkan?

10:30 AM

Halo Pak Budi, terima kasih telah menghubungi kami. Untuk klaim medis, Anda perlu melampirkan: 1) Surat keterangan dokter, 2) Kwitansi pembayaran, 3) Rekam medis

10:32 AM

Baik, dokumen sudah saya siapkan. Bagaimana cara mengirimnya?

10:35 AM

Anda bisa mengirim dokumen melalui WhatsApp ini atau upload ke portal kami di raytertonapps.com/claims. Proses klaim biasanya memakan waktu 3-5 hari kerja.

10:37 AM

Terima kasih infonya. Saya akan upload segera.

10:40 AM

Enterprise Control and Integration

RaytertonApps
CRM for Insurance

Enterprise Control Center
System Administration & Security Monitoring

System Health Status

- PAS Core: 45ms
- Claims Gateway: Connected
- WhatsApp API: Active
- Database Load: 12% Healthy
- Threat Level: Low

Last updated: Just now

User Roles & Permissions

	Add Role		
Super Admin	3 users		
Sales Manager	12 users		
Agent	245 users		
Support Staff	18 users		

Real-time Activity Logs

Timestamp	User IP	Actor	Action	Target	Status
10:42:01	192.168.1.5	Admin Hartono	EXPORT_DATA	Customer_List_Jakarta.csv	BLOCKED (Unauthorized)
10:41:55	10.0.0.12	System	SYNC_PAS	Policy_B821	SUCCESS
10:41:48	192.168.1.8	Agent Budi	CREATE_QUOTE	QT-2024-04521	SUCCESS
10:41:32	10.0.0.15	System	FAILED_LOGIN	user@example.com	BLOCKED (5 attempts)
10:41:15	192.168.1.3	Manager Citra	APPROVE_CLAIM	CLM-2024-01234	SUCCESS
10:40:58	10.0.0.12	System	WHATSAPP_SEND	+62 812-3456-7890	SUCCESS
10:40:42	192.168.1.7	Support Dewi	VIEW_CUSTOMER	CUST-001234	SUCCESS
10:40:25	10.0.0.12	System	SECURITY_ALERT	IP_RATE_LIMIT	WARNING (100 req/min)
10:40:08	192.168.1.2	Admin Hartono	UPDATE_CONFIG	MAINTENANCE_MODE	SUCCESS
10:39:51	192.168.1.9	Agent Agus	LOG_CALL	CUST-005678	SUCCESS
10:39:34	10.0.0.12	System	BACKUP_DB	daily_backup.sql	SUCCESS
10:39:17	192.168.1.4	Manager Rina	EXPORT_REPORT	Sales_Q4_2023.pdf	SUCCESS

Manage 2FA Settings

Global System Preferences

Force Password Reset Every 90 days	<input checked="" type="checkbox"/>	Mask Sensitive Data NIK/Phone numbers	<input checked="" type="checkbox"/>	Maintenance Mode System-wide	<input type="checkbox"/>	Save Changes
API Rate Limiting 100 req/min	<input checked="" type="checkbox"/>	Audit Logging All actions	<input checked="" type="checkbox"/>	2FA Enforcement All admin users	<input checked="" type="checkbox"/>	

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