

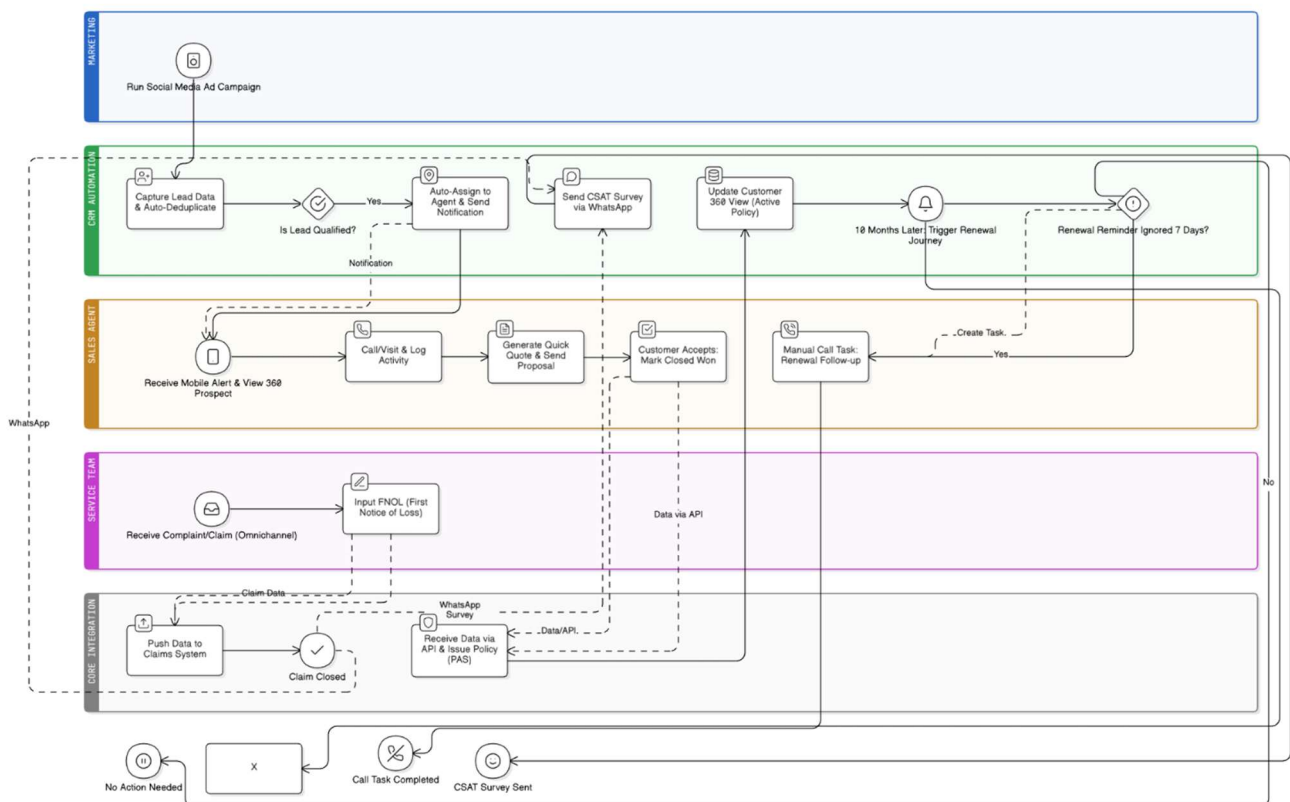
Rayterton CRM for Insurance

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.

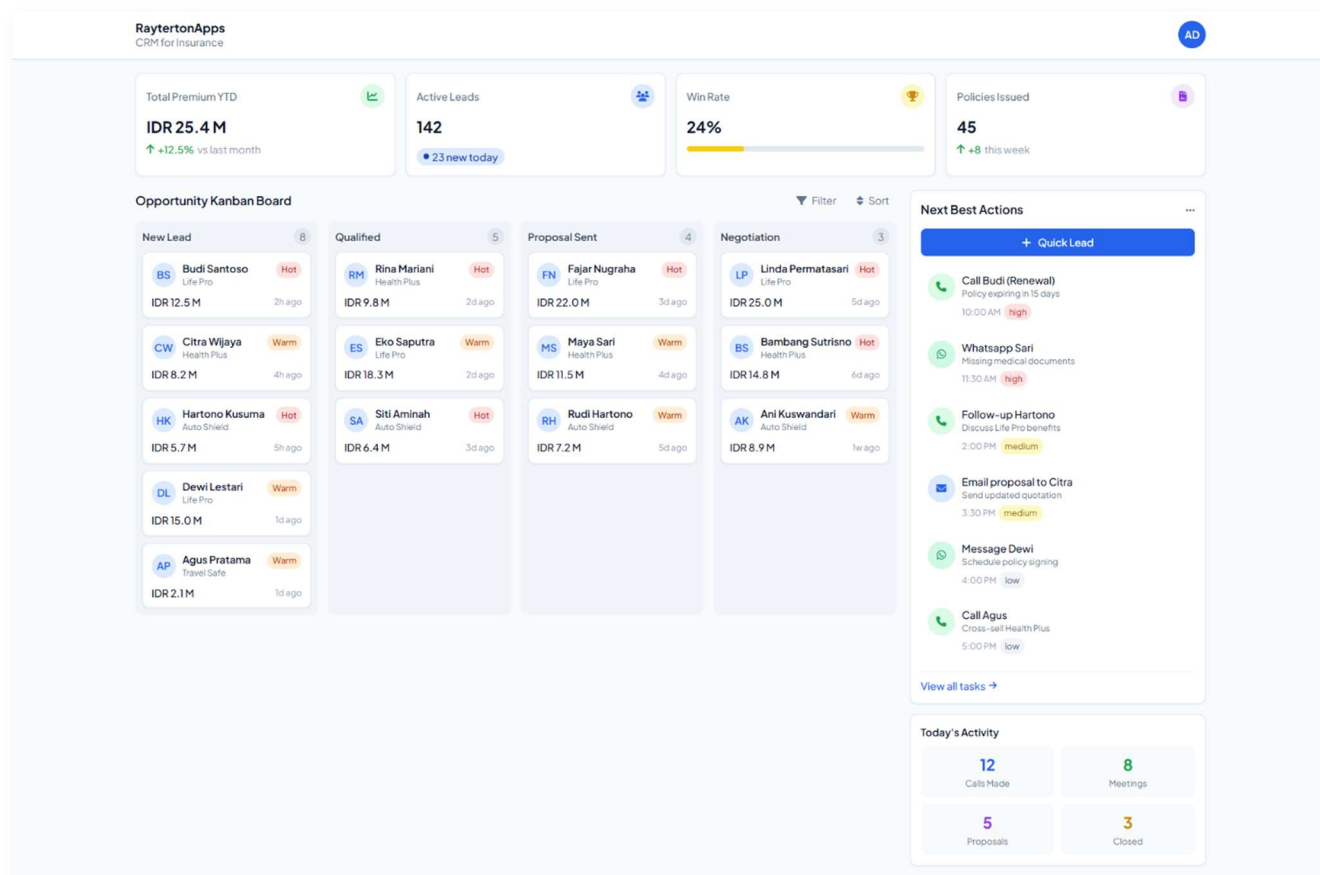
About Rayterton CRM for Insurance

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.

RaytertonApps

CRM for Insurance

AD

Agency Network

Manage your partner agents and agencies

All Ranks

+ Add New Agent

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

Showing 1-8 of 1,240 agents

<

1

2

3

...

155

>

Customer 360 and Unified Data

RaytertonApps

CRM for Insurance

AD

Search > Budi Santoso > 360 View

BS

Budi Santoso

Customer since 2019

NIK

3201XXXXXX000000

Phone

+62 812-3456-7890

Email

budi.santoso@email.com

Risk Profile

Low Risk

Score: 92/100

Household

WS

Wati Santoso

Spouse

BS

Raka Santoso

Son, 12 yrs

AS

Anisa Santoso

Daughter, 8 yrs

Active Policies

View All

Education Plan

POL-2019-04521

IDR 8.5 M/year

Active

Life Pro Plus

POL-2020-07634

IDR 6.2 M/year

Active

Health Shield

POL-2021-01230

IDR 3.8 M/year

Active

Auto Protect

POL-2018-03127

IDR 2.1 M/year

Lapsed

Interaction Timeline

Claim Paid

Health Shield - IDR 1.2M approved

2 days ago

WhatsApp Chat

Inquiry about policy renewal

1 week ago

Phone Call

Follow-up on Education Plan maturity

2 weeks ago

Email Sent

Policy renewal reminder

3 weeks ago

WhatsApp Chat

Premium payment confirmation

1 month ago

Quick Actions

Create Quote

Log Call

Ticket

WhatsApp

Email

More

Propensity Model

AI-powered recommendation

Recommended:

Critical Illness Rider

Match: 87% • Uplift: +IDR 2.5M

Generate Offer

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.

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.

The screenshot displays the RaytertonApps CRM for Insurance interface. On the left, a sidebar lists several tickets with details like customer name, issue type, and status. The main area shows a chat conversation with a customer named Budi Santoso. The chat includes messages from the customer and automated responses from the system, such as instructions on how to submit a claim and where to find documents.

Enterprise Control and Integration

The screenshot displays the RaytertonApps Enterprise Control Center interface. It features a 'System Health Status' section with indicators for PAS Core, Claims Gateway, WhatsApp API, Database Load, and Threat Level. Below this, there's a 'User Roles & Permissions' section showing a list of roles (Super Admin, Sales Manager, Agent, Support Staff) and a 'Permission Matrix' table. To the right, a 'Real-time Activity Logs' table shows recent system events. At the bottom, there's a 'Global System Preferences' section with various settings like Force Password Reset, Mask Sensitive Data, Maintenance Mode, API Rate Limiting, Audit Logging, and 2FA Enforcement.

Permission	Manager	Agent	Support
View NIK	✓	✓	✓
Approve Discount	✓	✗	✗
Export Data	✓	✗	✗
Manage Users	✓	✗	✗
System Config	✓	✗	✗

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_8821	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 required)
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

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.

Contact Us :

**+62 812 9615 0369****marketing@rayterton.com**

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**