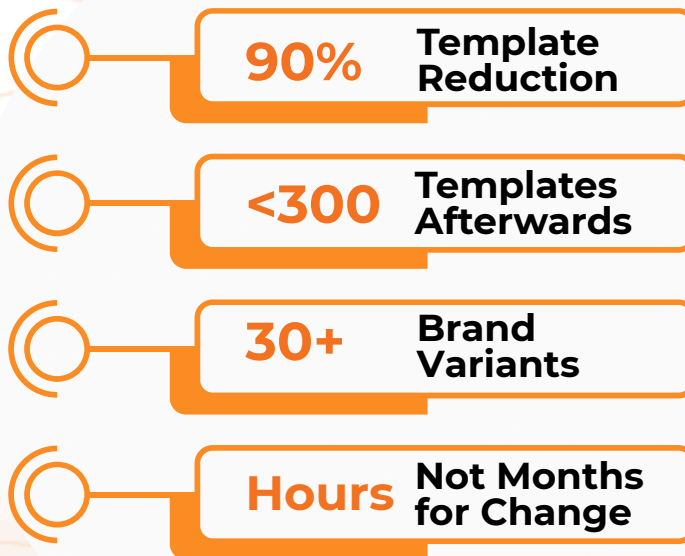


From 3,000 Templates to Under 300



How NewgenONE **Clause & Wording Management Platform with CCM** delivered 90% template rationalisation for a leading global specialty insurer

A Global Specialty Insurer Transformation Story

A tier-1 global specialty insurer managing complex, multi-jurisdictional risk portfolios faced an unmanageable document estate over 3,000 static Word and PDF template files, paralysed by duplication, absent governance, and a change cycle measured in months. Newgen's Policy Binding Studio transformed that estate permanently.

The Challenge

A leading global specialty insurer managing multi-class, multi-jurisdictional risk portfolios had accumulated over 3,000 static Word and PDF template files. What began as a manageable document library had become an operational liability with duplicated wordings, absent governance, and a change cycle measured in months rather than hours. The root cause was structural, not procedural.

Variant Explosion

Every product, territory, industry class and risk type spawned its own static file. One master policy became 50+ near-identical copies.

Duplicated Wording

The same clause text lived in hundreds of files. No single source of truth, and copies drifted apart silently over time

Clause Changes = Months

Updating a single clause required manually tracking every file that contained it. Teams spent months on what should be a one-line edit.

Brand Proliferation

Each broker co-brand required a separate template copy. Onboarding a new brand meant cloning and restyling entire template libraries.

No Governance Model

No ownership, no version control, no audit trail. Compliance could not confirm which wording was live in which document.

Paralysed by Scale

The estate was too large to manage proactively. Teams reacted to individual requests instead of governing the library strategically.



Root Cause: Three Coupling Problems

The 3,000-template estate existed because content, variation, and brand were all locked inside the same static document. Newgen's approach decoupled each dimension independently.

Coupling Problem

- Monolith Problem Wording fused into template files
- Variation Problem Each variant = a new file
- Styling Problem Brand baked into each template

Before

- Want to change one clause to open and edit every file containing it
- Each industry / risk / jurisdiction variant meant a separate file resulting in 50× duplication
- Broker logo + colours baked into each template — new brand = clone entire library

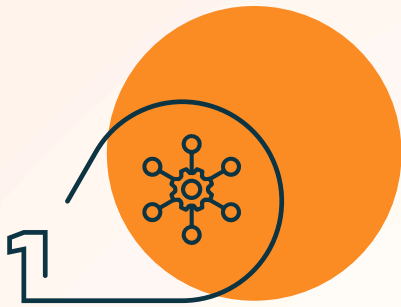
After

- Clauses stored as reusable objects in a governed library. One edit, instant propagation.
- Variations become runtime conditional rules inside a common template. No extra files.
- Brand is a runtime profile injected at generation. 30+ brands, zero template duplication.

The Solution

Newgen's Policy Binding Studio addresses template proliferation at its architectural root. It comprises two tightly integrated modules, the Clause Management Module (CMM) and the Correspondence Creation Module (CCM), which together separate wording governance from document assembly, replacing static file management with a dynamic, rule driven platform





Clause Management Module (CMM)

Governed library

- Store every clause component as a versioned, governed record
- Full workflow: requisition fi draft fi review fi approve fi publish fi expire
- Applicability rules per component including class, territory, risk type, customer type
- Full audit trail: who approved what wording, and when
- Single source of truth, where wording lives here, nowhere else



Correspondence Creation Module (CCM)

Assembly engine

- Receives risk data bundle from the Underwriting system at runtime
- Retrieves applicable clause components from CMM via usage-rules engine
- Sequences approved components into a structured document
- Injects data fields, applies brand profile, formats output
- Produces the final tailored wording PDF at bind / issuance

Runtime Assembly: From Risk Data to Tailored Policy Wording

1

Class of business, territory & jurisdiction, limits & deductibles, coverage options, and risk type attributes, sourced directly from the Underwriting system

2

Clause Management (CMM Rules Engine)
Usage rules evaluated at runtime: coverage grant, sanctions exclusions, cyber extensions, and jurisdiction clauses, with each component resolved by rule rather than manual selection

3

Document Generation (CCM Assembly)
Approved clauses sequenced per section-ordering rules. Data fields injected. Brand profile applied. Document structured and formatted automatically.

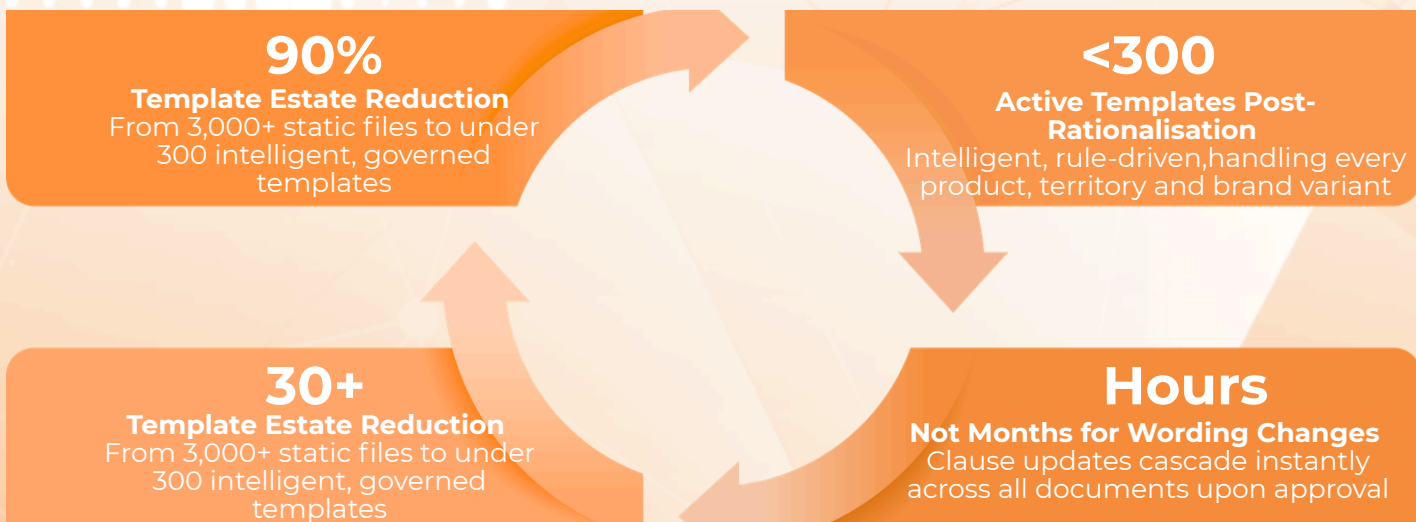
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Tailored Policy Output
Final PDF unique to the risk at bind or issuance. No manual editing. No copy paste. No new variant file created. Every output is fully auditable

Phased Rationalisation Approach



Measured Outcomes



Before & After: Transformation at a Glance

BEFORE	AFTER — With Newgen CMM + CCM
• 3,000+ static Word/PDF template files across the estate • Clause wording duplicated across hundreds of files • One clause change → months of manual tracking & updates • Industry, risk & endorsement variants multiplied the file count • Broker co-brand = separate template copy per brand • New brand onboarding required weeks of duplication work • No governance, making it impossible to confirm which wording was live	• Under 300 intelligent, logic-driven templates on the Newgen platform • All clause components live in the CMM clause library — one source • Single clause update propagates instantly across all documents • Variants handled entirely by runtime rules, with no extra files needed • Branding decoupled; brand profile injected at runtime per brand • New brand onboarding through profile configuration, completed in hours • Full governance with versioned, approved, and fully auditable clauses

The estate stays rationalised permanently because every new product, endorsement or regulatory change adds atoms, not templates.

The Newgen Difference

Single Source of Truth

The clause library becomes the authoritative repository, ensuring a single wording change cascades instantly across every document, without touching a single template file.

Variation Without Proliferation

Conditional runtime logic replaces template duplication. Every new product, endorsement, or regulatory requirement adds a rule, not another document.

Brand as a Runtime Parameter

Serve 30+ co-brand variants from a single master template. New brand onboarding is reduced from weeks of duplication effort to just hours of configuration.

Governed, Auditable Compliance

Version-controlled clauses with approval-driven workflows enable compliance teams to verify the exact wording active across every policy at any point in time.

Time Back to the Organisation

Change management cycles shrink from months to hours, allowing underwriting, legal, and compliance teams to focus on risk management rather than file administration.

About Newgen

Newgen Software Orchestrates Intelligent Enterprises at scale. The NewgenONE Platform unifies content, processes, and communications into an orchestration layer where intelligence is embedded into how enterprises operate, with trust, governance, and control built in. Enterprises move beyond fragmented initiatives to continuously adaptive, production-ready operations. Decisions, workflows, and experiences evolve in real time, shaped by context, data, and embedded AI. Trusted by leading organizations worldwide, Newgen defines how modern enterprises operate, intelligently and at scale.

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