



Modernize insurance operations on an agentic, customer-centric platform.

Streamline core insurance operations on Salesforce’s Digital Insurance Platform and harmonize these with modern digital engagement, unified customer data, and trusted intelligent automation.

Leveraging Modern Capabilities to Compete

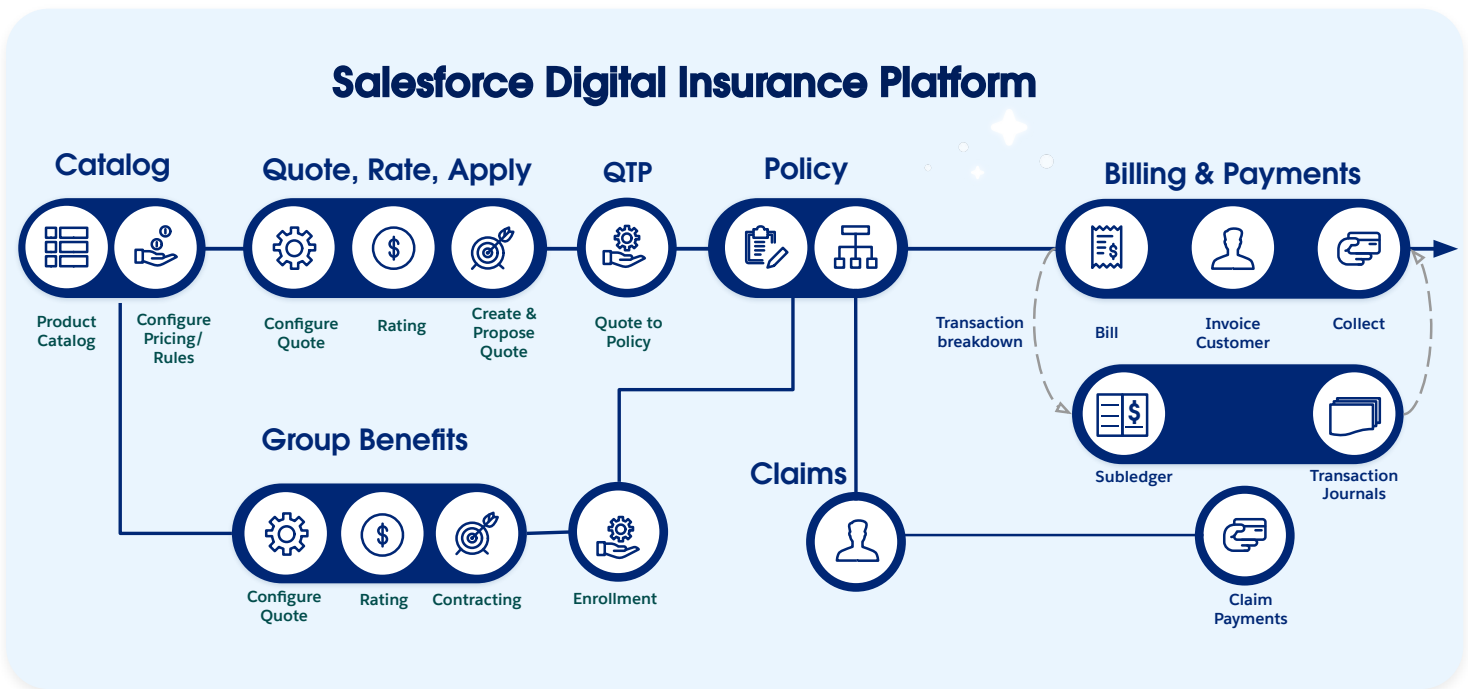
As policyholders increasingly expect easy access to more personalized products and service experiences, insurers must move beyond legacy system constraints to effectively engage customers with the right solutions, at the right time, and through their channels of choice. They also need to be able to deliver this at scale and with optimal efficiency. Profitable growth and future competitiveness are at stake.

To succeed, insurers’ operations need to bring together capabilities that drive intelligence, agility and operational efficiency. Modern technology, including agentic AI, now offers insurers unprecedented opportunities to drive those capabilities and gain a strategic advantage.

Salesforce Digital Insurance Platform

Salesforce supports forward-looking carriers and MGAs with its **Digital Insurance Platform** – the leading unified, customer-centric, AI-native platform. At its heart, the platform enables the management of end-to-end core operations spanning product management, rating, quoting, underwriting, policy issuance, MTAs, claims, and billing – across all major lines of business and distribution channels, including group benefits..

Unlike rigid, siloed, policy-centric core systems, these flexible lifecycle processes are seamlessly integrated into digital customer journeys powered by Agentforce Financial Services and the Salesforce Customer 360. And by unifying data and AI capabilities insurers can orchestrate agentic workflows and scale personalized experiences across the entire insurance value chain.





Digital Insurance Platform Modules

Digital Insurance Foundations

Launch products quickly and scale easily using low-code building blocks for coverages, terms, configuration rules, rating and taxation, provisions and clauses, and digital orchestration. This platform is designed to give insurers and MGAs the power to rapidly build, configure, and launch tailored insurance products across all major lines of business. It puts business teams, not IT, in the driver's seat, enabling product creation and updates in days, not months.

Policy Administration


Streamline and scale policy lifecycle processes for property and casualty, life, health, specialty, and commercial lines, spanning quoting, underwriting, issuance, endorsements, billing, cancellations, and renewals. Unlike conventional core systems, these processes are part of a deeply unified cloud-native platform that connects integrated customer insights, trusted intelligent automation, and end-to-end digital customer journeys.

Claims Management


Orchestrate and streamline the entire claims lifecycle across all lines of business, from First Notice of Loss (FNOL) and investigation to adjudication and settlement. Unlike legacy claims systems, this cloud-native platform powers these processes by connecting comprehensive policy data, trusted Agentforce automation, and frictionless digital journeys to resolve cases faster and drive policyholder loyalty.

Group Benefits

Modernize group insurance by automating complex quoting, enrollment, and renewal processes end-to-end. This solution automates the entire value chain, from plan design, rating, and quoting to contract generation and enrollment, on a fully configurable system. It enables modern, digital-first journeys for both employers and employees, delivering consumer-grade experiences across every touchpoint.




Digital Insurance Platform




Policy Administration

Streamline customer-centric policy journeys




Claims Management

Orchestrate end-to-end claims processes



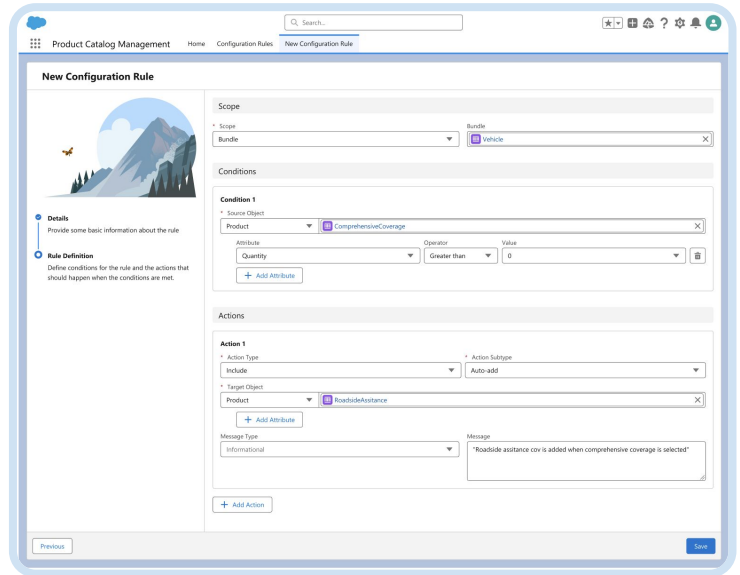
Group Benefits

Manage plans, quoting, contracts & enrollment



Digital Insurance Foundations*

Innovate, deploy, and adapt insurance products quickly to capture market opportunities and grow your business



*Digital Insurance includes allocations to get you started with Policy Administration (\$1M Gross Written Premium (GWP)), Claims Management (10K credits), and Group Benefits (500K credits) in the base SKU.

Contact us to learn more about Digital Insurance.
sfdc.co/digitalinsurance.

Key Features



Digital Insurance Foundations

Product Definition

Rapidly launch and scale coverage using a flexible product catalog, rules-based bundling, and reusable product classes.

Attribute Modeling

Streamline data entry by reusing attributes across products and linking them to live records for accelerated quoting.

Eligibility Rules

Define precise product eligibility requirements based on any captured attribute.

Configuration Rules

Govern product and attribute behavior to ensure all policy customizations remain valid and compliant.

Underwriting Rules

Automate the quote lifecycle to ensure applications move smoothly through underwriting and approval stages.

Insurance Rating

Enable real-time pricing updates that automatically adjust whenever rules modify specific product attributes.

Taxes and Fees

Automate complex tax and fee calculations via reusable rules integrated directly into every quote.

Exclusions and Clauses

Manage risk with rule-based logic for the automated inclusion or exclusion of riders and clauses.



Policy Administration

Policy Issuance

Generate new policies directly from approved quotes, including the automated creation of all associated insured items.

Policy Endorsement

Automate mid-term adjustments and ensure accurate premium recalculations following policy changes.

Out-of-Sequence Endorsements

Maintain data integrity by applying backdated changes to policies while preserving transaction history.

Policy Cancellation

Process policy cancellations with automated calculation and post refund amounts.

Policy Reinstatement

Quickly reactivate lapsed or canceled coverage through automated policy restoration and integrated payment processing.

Policy Renewal

Configure automated renewal workflows triggered by expiration dates and tailored to specific product or class requirements.

Bulk Renewals

Execute large-scale renewals of policies and quotes with automated repricing and rules-based evaluation.

Multi-Root Policy Management

Manage complex hierarchies by linking child policies to a parent, featuring automated premium roll-ups and transaction support.

Policy Transactions

Ensure full accountability by tracking every modification with an immutable audit trail and comprehensive version control.

Custom Term Support

Enable flexible coverage periods with support for daily, monthly, or custom policy terms and mid-term adjustments.

Key Features



Claims Management

Peril-Specific Data Attributes

Capture specialized data for claimants and witnesses by defining peril-specific attributes for granular loss detail.

Peril-Specific Adjudication Rules

Trigger "In Good Order" (IGO) and adjudication rules based on specific peril types and claim status transitions.

Dynamic Data Enrichment

Leverage real-time callouts to external web services and enterprise data sources for risk scoring, data enrichment, or AI insights.

Claim Party Management and Mapping

Create and manage all involved parties—individuals or businesses—and link them directly to Salesforce accounts and contacts. Associate claim parties to policy coverages and terms.

Policy Term Integration

Link claims directly to the policy version in force at the time of loss to ensure coverage terms accurately govern claim payments.

Coverage Usage Tracking

Monitor the real-time consumption of different levels of policy and coverage limits based on coverage scope, duration, and prior payouts.

Financial Summary

Access a comprehensive view of claim financials with multi-currency support for both posted (fixed) and pending (floating) amounts.

Payment Initiation & Tracking

Integrate with third-party gateways to initiate, authorize, and track the status of claim payments seamlessly.

Omni-Channel Guided Journeys

Deliver consistent, guided experiences for claims intake, payments, policy updates, and modifications across any digital channel.

Experience Cloud Accessibility

Empower users to access real-time claim statuses and transaction history through secure Experience Cloud customer logins.



Group Benefits

Group Class Management

Streamline benefits eligibility by configuring logical workforce segments and tiers within a unified administration interface.

Census Member Data Bulk Ingestion

Simplify complex data migrations by effortlessly importing and cleansing large-scale employee rosters into a centralized, actionable view.

Contract Creation

Convert won opportunities into binding agreements seamlessly, reducing manual overhead and ensuring document accuracy.

Employee-Employer Contributions

Define and calculate complex cost-sharing models with precision to ensure accurate billing and financial transparency.

Automated Member Onboarding

Transform raw census data into active customer records automatically to accelerate the transition from prospect to policyholder.

Employee Eligibility and Plan Assignment

Automate complex enrollment logic by dynamically determining eligibility and assigning tailored plans based on unique business criteria.

Error Handling and Reporting

Maintain data integrity with real-time validation and intuitive reporting tools designed to identify and resolve discrepancies instantly.

Quote Configuration

Master complex plan structures by configuring coverages and attributes across a dynamic, multi-level product hierarchy.

Bulk Enrollment

Handle high-volume enrollment periods with ease using asynchronous processing, automated error handling, and status notifications.

Individual Enrollment

Empower members with intuitive self-service tools, providing a modern, frictionless enrollment experience for every employee.