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Insurance SMS: policy issued, payment received, claim opened and claim paid

WhatsApp & APIs

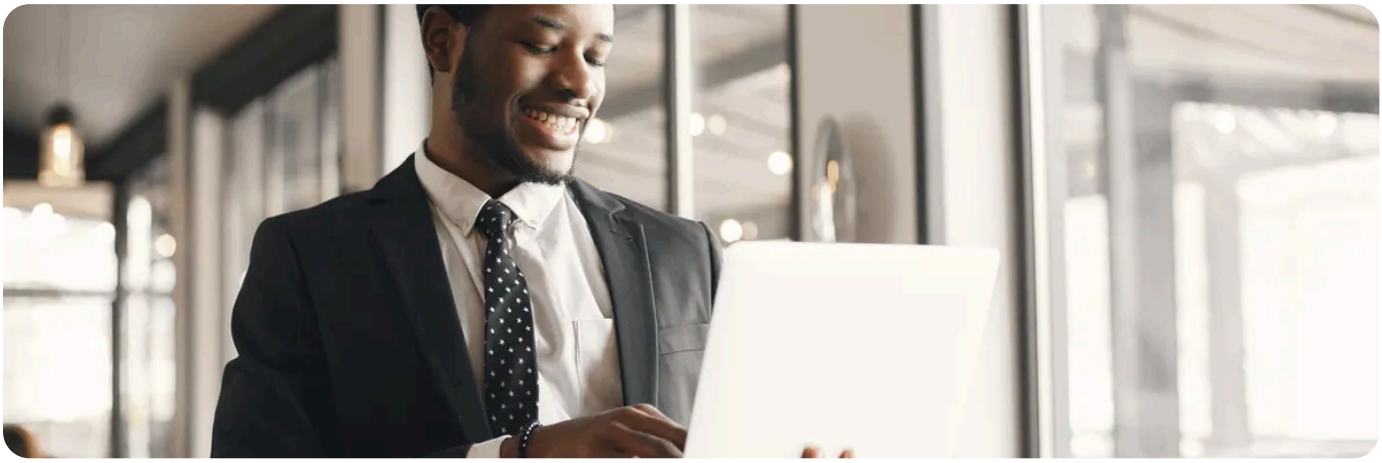
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Insurance SMS: policy issued, payment received, claim opened and claim paid

WhatsApp & APIs Created on **November 13, 2026** 2 min read



The short answer: for an insurer or broker, transactional texts follow the life of the policy and the claim: **policy issued**, **payment received**, **claim opened** with its case number, **documents missing** and **claim paid**. Each one goes out the moment your system records the step, and all of them carry the policy or claim reference.

Messages ready to adapt

Moment	Example
Policy issued or renewed	`Policy AU-2231 has been renewed until 13/11/2027. Your receipt is in your e-mail.`
Payment received	`We received 4,800 MT for policy AU-2231. Thank you.`
Claim opened	`Claim received. Case no. SN-5502. Keep this number when you contact us.`
Documents missing	`Case SN-5502: we still need a copy of the driving licence. Please send it through our website.`
Claim paid	`Case SN-5502 closed. We transferred 25,000 MT to account ***4521.`

Notices before a policy ends (renew by such a date) are a different kind of message: reminders you schedule. This article is about texts that confirm something that **has just happened**.

What needs care in insurance

1. **Health details never go by SMS.** For health or life cover, say only that the case has moved on and where to see the detail.

2 **Masked accounts.** When paying a claim, only the last 4 digits of the account. See **what never to put in a transactional SMS**.

3 **Nothing to ask for by SMS.** Documents and details are requested on your website or at the counter, never by replying to the SMS (which is not possible) or through an odd link. That is what protects your policyholders from fake messages.

4 **Always the same sender.** With your Sender ID, policyholders recognise the insurer from the sender alone.

Connecting your policy system

Your system calls `POST /v1/sms/messages` at each step, with an `Idempotency-Key` made of the reference and the step, such as `SN-5502-paid`. Keep each SMS `id` on the case: in a dispute, it shows the policyholder was told, and when. If you have many policyholders to tell at once (a change of terms, for example), a batch send puts them all in one request; see **the sending queue and batches**.

The full receipt goes by e-mail; the SMS says it has arrived.
That keeps the SMS to one part and puts the document where the policyholder can keep it.

RECOMMENDED

Want policies and claims followed by texts that go out on their own? See Transcribing SMS.

See Transactional SMS →

SEE ALSO

- **Payment confirmation SMS: what to send the moment a payment or receipt is recorded** →
- **What never to put in a transactional SMS: passwords, full card numbers and private details** →
- **Fake SMS in your company's name: helping customers recognise your real transactional messages** →
- **What a Sender ID is: SMS that arrive with your company name instead of a number** →
- **Why an SMS answer says queued: the sending queue, batches and what to tell your customer** →
- **SMS, e-mail or WhatsApp for customer notices: which channel for each message** →

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