CONSUMER INSURANCE PRIVACY REGULATIONS

Gain visibility needed to determine relevant data subjects
Manage consumer requests for information
Track details of data shared with external parties
Map the flow of data within the insurance organization

Consumer privacy legislation in the US is a moving target. The California Consumer Privacy Act (CCPA), is set to take effect in January 2020. However, on May 22, 2019, the insurance assembly approved CCPA Amendment AB 981, which includes changes that will incorporate the California Insurance Information and Privacy Protection Act ("IIPPA") to avoid overlap with CCPA. If approved in its current form it will exempt insurance institutions, agents, and support organizations (insurers) from certain CCPA provisions. In addition, more than 25 other states have introduced and/or filed bill or bill drafts, and it is likely that other states will do the same over time to expand consumer data privacy protections.

How can insurance organizations achieve and sustain compliance while optimizing current operations?

Successful insurers will approach consumer privacy holistically, with a flexible, future-proof capability, that is able to track data collection while managing consumer consent and requests for information. The solution must provide the transparency necessary to conduct a thorough inventory of the data collected, and determine which data falls outside the scope of the GLBA (Gramm-Leach-Bliley Act) and the CFIPA (California Financial Information Privacy Act).

TURN CONSUMER PRIVACY INTO A BUSINESS OPPORTUNITY
With the focus on improving transparency, consumer privacy compliance could be a driver that increases customer loyalty for P&C and Life insurers.

- **Appian Records** enables the data management practices needed to maintain the data protection and privacy.

- **Low-Code** provides the power and speed necessary to deliver new functions and capabilities in preparation for similar legislation which is expected to be introduced in other states.

- **Configurable Reports** make it easy to provide disclosures about the collection, use, and dissemination of consumer personal information.
FOCUS
Transform your business processes to become a connected company in the digital world.

• Eliminate back-office inefficiencies with rapid digital innovation
• Converge all relevant data into a single view to improve and speed decision-making
• Improve the customer experience to increase customer loyalty

TAKE CONTROL
With Appian, you can quickly build, deploy, and scale enterprise applications for your policy issuance and underwriting operations, including:

• GDPR
• Sarbanes-Oxley Compliance and Controls
• Continuing Education Compliance
• IFRS 17 Processing

PREPARE FOR THE FUTURE
The digital world is faster, smarter and more connected, and insurance companies need a platform to adapt to the new pace of change.

It takes speed and power to deliver transformational solutions. The Appian low-code application platform provides both, while leveraging your legacy IT investments.

With Appian, organizations can build web and mobile apps faster, run them on-premises or in the cloud, and manage complex processes end-to-end, without limitations.

LEADING ORGANIZATIONS TRUST APPIAN:

Appian provides a low-code development platform that accelerates the creation of high-impact business applications. Many of the world's largest insurance organizations use Appian applications to improve customer experience, achieve operational excellence, and simplify global risk management and compliance.

For more information, visit www.appian.com