Leading insurance organizations trust Appian’s low-code platform to deliver operational agility and enable them to innovate at the speed of the customer.

**A different approach to technology modernization**

Life, pension, and annuity companies have unique technology challenges, beginning with the number of legacy policy administration systems, point systems, and databases they must use to support their organizations. Additionally, the range of products, combined with the diversity in scope of their product portfolio, further complicates matters. The bottom line is that traditional development methods do not allow them to respond fast enough to evolving business needs. But today, there is another option. Insurers can realize tangible, documentable ROI—faster, and at a lower cost—by leveraging the capabilities of their legacy system with a low-code application platform that enables them to quickly execute enhancement and change initiatives across the business.

Insurers need a transformation strategy that is agile, innovative and adaptable without comprising one attribute to have the other.

**Deploy digital capabilities to streamline operations and increase efficiency**

In today’s competitive landscape, digital first operations are a priority for insurers. For maximum gain, this means empowering all stakeholders—including customers, agents, adjusters, and others—with a user experience that is data-centric and enables collaboration in both tasks and actions. A platform approach allows insurers to incrementally connect siloed processes while integrating emerging technologies—like robotic process automation (RPA) and artificial intelligence (AI)—resulting in a holistic view of data from across the organization, ultimately reducing operational expenses through increased accuracy and efficiency.

**Drive profitable growth and deliver the highest level of customer service**

Market and consumer demands will continue to evolve, and insurers need to respond at the same accelerated pace. There needs to be a laser focus on key areas that will enable them to elevate the customer experience, optimize processes, and exceed business goals. From new business quotes to policy issuance, pension administration and annuities, through billing and claims—all processes need to be digital—both inside and out.

“Because digital business transformation is a journey and not a destination, much of the work involved is about embedding capabilities that will position you well for the future.”

– FORRESTER, THE STATE OF DIGITAL INSURANCE, 2018

**The Appian difference for life, pension, and annuity companies**

- **Ensure consistent service levels.** Exceed expectations with an improved digital experience along the entire customer journey.

- **Streamline internal operations.** Eliminate inefficiencies through self-optimizing processes.

- **Adopt emerging technologies.** Easily integrate RPA and AI for intelligent automation, including AI-driven agent recommendations and sentiment analysis to achieve strategic business objectives, reduce costs, and drive growth.

- **Gain comprehensive visibility into business operations.** Address compliance needs and corporate functions as an integrated part of the technology ecosystem.
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Appian life, pension, and annuity customers can:

- Improve Speed to Market
- Optimize Claims Management
- Digitize Processes Inside & Out

Representative Appian life, pension, and annuity customers:

[AVIVA](#)  [AEGON](#)  [PACIFIC LIFE](#)  [PeakRe](#)

Learn more about Appian’s capabilities for life, pension, and annuity companies: [appian.com/insurance](#)

Appian provides a low-code automation platform that accelerates the creation of high-impact business applications. Many of the world’s largest organizations use Appian solutions to improve customer experience, achieve operational excellence, and simplify global risk management and compliance. For more information, visit [appian.com/insurance](#)