Intelligent automation for insurers.

Five ways Appian drives insurance transformation.

The wider adoption and advancement of Robotic Process Automation (RPA), the growing practical application of Artificial Intelligence (AI), and the rapid rise of Insurtechs, has spawned an enterprise-wide need for change.

Realizing that differentiation lies in the ability to quickly deploy new digital capabilities without an expensive, lengthy rip and replace, insurers are discovering the benefits of a low-code application platform approach: **digital power, improved customer journeys, accelerated claims management, more efficient underwriting, and ultimately faster speed to innovate.**
**Speed to market**

*Appian is fast.* In fact, application development on Appian is 10x-20x faster than traditional development. That’s because applications are configured in Appian’s low-code platform, not coded.

With visual tools and drag-and-drop functionality, your IT organization can build and deploy natively-mobile apps. What this really means for insurance organizations is effective, rapid implementation of mission critical applications and change initiatives.

Appian customer references reported a median-time-to-production implementation of less than three months, the lowest of any vendor surveyed.

– GARTNER IBPMS MAGIC QUADRANT

Speed enables your organization to easily pivot and move to meet market demands, allowing you to achieve flexibility and business agility.

**Improved customer service**

*Appian empowers customer-centricity.* Digital disruptors are taking insurance incumbents by storm, offering new and innovative ways to purchase and manage policies. According to Strategy Meets Action, improving the customer experience is the #1 strategic initiative in insurance, with 97% of L&A insurers and 94% of P&C insurers recognizing it as a priority (SMA Research, IT Spending and Priorities).

Appian’s advanced integration capabilities bring disparate data from siloed systems together seamlessly on one unified platform, allowing insurers to view an accurate, complete, and up-to-date record of the customer. Role-relevant views provide staff with contextual information at the right time, making touchpoints efficient, speedy, and helpful to customers. Plus, apps developed on Appian’s low-code application development platform are natively-mobile, so service can happen at any time and on any device.

We are enabling our front-line people to really serve our customers. *This is fundamentally changing the way I run my operation I am so passionate about this.*

– DIRECTOR OF OPERATIONS

This multinational, multi-line insurer was able to consolidate over 20 systems into four synergistic apps using Appian, and having a single view of the customer resulted in a 40% decrease in operational service costs in just six months and nine times faster customer service times.
Accelerated claims management

Appian helps master your claims ecosystem. Insurers can gain visibility to the entire claims management process with Appian’s unified platform view, providing crucial data in the claims lifecycle and customer moments of truth, and creating an informed claims system that accelerates processing and administration.

A large outsourcer of insurance claims management achieved significant results with Appian:

- 80% acceleration of claims uptake
- 90% streamlining of call center operations
- 70% acceleration of customer invoicing
- 97% increase in back-office efficiencies

Empower your claims organizations across all lines of business to rapidly build fit-for-purpose apps using Appian’s low-code approach and intuitive, role-based user interfaces. Using sophisticated process management and case management functionality, along with seamlessly integrating with RPA and AI, the Appian Platform can automate and optimize core claims operations.

Efficient underwriting

Appian makes efficient, connected underwriting a reality. Insurers can automate manual operations, such as new business clearance and risk appetite assessment, streamlining processes and reducing operational expenses. Insurers can gain insight and take action on relevant information using one, integrated platform that leverages data from existing systems, ultimately positioning insurers to easily access future sources of data. Supercharge core systems with a digital overlay approach and business process rules that ensure risk is mitigated and opportunities for the business are maximized.

A multinational life, pension, and asset management company was able to maximize their investments in legacy systems by integrating data from silos and saw a decreased turnaround time from two weeks to just one day. Quote automation was spurred, with straight-through processing rising from 5% to 60% of quotes.

Underwriting efficiency directly impacts the bottom line and significantly increases the ability to generate new business and review and re-underwrite renewals using new parameters.
Power to transform

Appian is a powerful platform capable of transforming the enterprise. The foundation of an agile digital platform — with advanced business process management, case management, RPA, AI/IPA, chatbot and collaboration capabilities — can extend the reach of mature core systems, maximize the investment of existing legacy platforms and provide a launchpad to tackle enterprise-wide transformation efforts.

Appian’s integration capabilities can handle data from thousands of sources, breaking down silos and unlocking valuable information from multiple systems and databases into a single view. The scalable architecture of the platform supports performance no matter how many users, so insurers can roll applications out globally with confidence.

Plus, mobile apps built on Appian are native. That means you design once, and your app works natively and as expected on virtually any device. Staff can perform their jobs remotely as needed, and customer-facing apps live up to rising digital demands and expectations, reducing layers and complexity that result in a lower overall cost to service, and increased customer satisfaction.

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Appian’s mobile and social capabilities have made it easy to help our clients in tough circumstances.

- GLOBAL CIO AT OUTSOURCER OF INSURANCE CLAIMS MANAGEMENT

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Appian helps insurers improve customer journeys, accelerate claims management, and achieve more efficient underwriting.

Scan to learn about how appian can help deliver your digital everywhere insurance strategy.