The first notice of loss (FNOL) begins the insurance claims life cycle and needs to be managed with precision. Speed, efficiency, and accuracy are key to setting the stage for a positive claims experience.

Although most insurers now have online submission capabilities for FNOL, along with call centers, the processes are often siloed and slow. They require manual intervention at multiple points over the lifetime of the claim, resulting in cycle time delays. Insurers need a solution that sets the claims process in motion immediately, with defined service responses for each claims scenario.

**Better FNOL is a business imperative.**

Successful digital FNOL capabilities address the needs of both the customer and the insurer, including a streamlined, omni-channel process that can be used by all team members, including internal staff, agents, brokers, and customers.

Optimizing the FNOL process allows insurers to reallocate expensive resources to more complex claims handling activities and ultimately increase customer satisfaction, improve straight-through processing, and reduce claims leakage. A superior experience at the claims moment of truth is key to turning a policyholder’s loss into a positive customer experience and preventing churn. After all, 87% of policyholders report their claims experience directly impacts their decision to remain with an insurance provider.

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**Improve FNOL with low-code automation.**

Built on the Appian Low-Code Automation Platform, the intelligent FNOL module with Appian Connected Claims empowers insurers to quickly deploy digital capabilities to accelerate claims management across multiple lines of business, including property and casualty, life, and specialty insurance.

Appian empowers insurers to digitize and optimize FNOL by providing the following:

- Intuitive loss report intake to capture all necessary information, optimized for any device.
- Line of business and loss cause-specific workflow to route claims to the best-matched resource.
- Omni-channel capabilities, including SMS/text and WhatsApp, to expedite claims intake.
- Smart claims bulk upload to handle catastrophic situations with greater accuracy.
- A collaborative environment for adjusters to manage each claim from the moment it is reported and enable quick, more effective responses based on claim type and severity.
Accelerate time to close and increase satisfaction during claims intake.

- **Optimize FNOL with intelligent automation.**
  Leverage built-in intelligent document processing and AI to automatically extract information from claims documents.

- **Extend your legacy systems and remain agile.**
  Accurately capture relevant claims data outside your legacy system’s proprietary data model, and increase agility by enhancing data capabilities and adding greater flexibility to the claims process.

- **Orchestrate claim flow to accelerate time-to-close.**
  Allocate resources more effectively by increasing straight-through processing on less complex claims and free up staff to focus on higher impact, more complex claims.

- **Dramatically reduce time and cost to implement.**
  Leverage the speed and power of the Appian Low-Code Automation Platform to stay agile.

**Appian delivers value across the insurance industry.**

- **Claims intake management.** One of the largest independent claims management companies has used Appian to develop an application for global claims intake process management, delivering an 80% acceleration in claim uptake and a 70% acceleration in invoice processing.

- **Claims processing with AI.** Sachcontrol used Appian AI to improve claims and payment processing time, leading to better operational efficiency and 99.7% customer satisfaction level.

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Learn more at **appian.com/connected-claims**

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