Insurance companies assume billions of dollars in financial risk annually, risk that is transferred to the insurer from individuals and businesses via the transaction of insurance. Underwriting guidelines reflect the levels of underwriting authority that are granted to varying levels of underwriters, producers, and managing general agents (MGAs).

Exactly who has what level of underwriting authority varies considerably by insurer and by type of insurance. For many insurers, the number of stakeholders in the process – combined with disparate systems and locations – can slow the process to a crawl.

How can insurers manage multiple streams of decision-making and ensure that they stay in compliance?

**Meet the challenge.**

For insurers, having a clear understanding at the underwriter, producer, and MGA authority levels are key to minimizing confusion and maintaining profitability, especially as it relates to high risk products.

Additionally, having readily available, up-to-date, underwriting authority information arms them with the documentation they need to maintain compliance, and speeds the audit process.

Appian’s advanced records management capabilities enable insurers to optimize the underwriting authority management process – digitizing the approval workflow from start to finish.
Appian enables:

- An enhanced user experience via an interactive dashboard, customized by role.
- A simplified data entry process, with dynamic generation of the approval form based on previous input.
- Automated routing of approvers based on a synched hierarchical system.
- Management reporting based on KPIs to identify areas in need of process improvement.

**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:

- Insurance Product Management
- Complex Policy Quotation
- Instant Issue Digital Policy
- Customer Correspondence Management
- Medical Underwriting
- Underwriter Case Management Workbench
- Product Profitability and Risk Reporting
- Underwriter Authority Management
- Reinsurance Risk Exposure

**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.