Appian

CASE STUDY:

Crawford & Company

Based in Atlanta, Georgia, Crawford & Company (NYSE: CRDA; CRDB) is the world's largest independent provider of claims management solutions to the risk management and insurance industry as well as self-insured entities, with an expansive global network serving clients in more than 70 countries.

CHALLENGE

A core part of Crawford's business is responding to global catastrophes. Whether it's hurricanes in the US, tsunamis in Japan or earthquakes in Chile, major insurance carriers, global corporations, individuals and their families all count on Crawford & Company for rapid claims management so life can begin to get back to normal. Crawford must deploy a small army (often many hundreds) of claims adjusters to conduct business in the world's most devastated regions. These adjusters are not full-time Crawford employees — they are contractors assembled on-the-fly. The requirements for managing all the resources, data, and processes for this size of operation (anywhere in the world, under hazardous conditions) are staggering.

Crawford's Global CIO & EVP Brian Flynn embarked on a mission to transform how his IT team could accelerate Crawford's business performance through better data visibility, intelligent process automation and guidance, social collaboration and mobility – all on a global scale. Mr. Flynn's vision encompassed all of Crawford's core operational processes, spanning Adjuster Deployment, Claim Lodgement, Site Assessment, Fraud Detection, Claim Management (Doc Review, First Report, Progress Reporting), Final Reporting, and Invoicing.

APPROACH

Mr. Flynn and his IT team decided modern BPM platform technology could accelerate smarter decision-making and business action across all core process areas to improve business performance, increase customer satisfaction and enable continuous process improvement. Mr. Flynn believed BPM's ability to support rapid delivery of new solutions integrating mobility, collaboration, enterprise data, and

process management would allow Crawford IT to help shape new, more modern work patterns across the organization.

After a rigorous vendor selection process, Mr. Flynn and his team selected Appian as Crawford's global BPM platform. Crawford IT wanted to be as self-sufficient as possible, so Flynn organized a global BPM Center of Excellence driven by corporate IT and Business leadership. The COE follows an Agile methodology of rapid, iterative release cycles across global regions, typically starting in the US and moving out.

SOLUTION

Crawford has used the Appian BPM Suite to build Crawford Desktop, a revolutionary set of desktop, mobile and social business process applications built on Appian. It streamlines Crawford's catastrophe-related resource management, from the assignment of insurance adjusters to the management of claims and final claim resolution. Applications within the Crawford Desktop domain include Claim Portal, Global Claim Intake, Claim Assignment & Scheduling (CAT Connection), Contractor Extranet (repairStream), Automated Claim Report Review/Approval, GTS Large Loss Management, Customer Billing, Employee On-Boarding, and more. CAT Connection uses device geo-location and adjuster profile information to pinpoint the closest and best adjuster for a given claim site. Crawford then sends the assignment to the identified adjuster, who accepts it using the CAT Connection Mobile app. Adjusters use the app to upload photos of a claim site, along with electronic claim forms directly from an iPad or iPhone device. Forms then go into claim processing, various stages of review and reporting, through final settlement, customer communication and invoicing – all on the Appian platform.

"With Crawford Desktop and CAT Connection we are changing how quickly and effectively the insurance industry can respond to the people displaced by major catastrophes," said Mr. Flynn. *"These applications demonstrate how mobility and social collaboration accelerate business and drive value when they are rooted in core enterprise data and processes."*

RESULTS

In the areas of claims management to which the Appian solution has been applied, Crawford Desktop has **accelerated Crawford's operations by as much as 80%**. Crawford's core legacy desktop system required 174 points of data entry per claim for a user. The Appian replacement solution requires only 33 system touches per claim. Crawford has also seen an **acceleration of 70% in invoicing speed** over its previous paper-based bill review process.

For claims handled under Crawford's old systems, the average time from claim site visit to when the client received a claim report was greater than 2 hours. With Appian, **that time has shrunk to an average of 43 minutes**. Additional results from Crawford & Company's application platform solution have resulted in a **90% increase in the streamlining of call center operations, and a 97% increase in various back-office efficiencies.** Crawford & Company clients are ecstatic about these accelerated service levels. Crawford clients are ecstatic about these accelerated service levels.

The business impact of smarter, faster decisions and actions was seen during the record-setting 2013 Canadian floods, during which Crawford was able to:

• Rapidly deploy 350 adjusters to specific sites in the affected region

• Handle 7,000 thousands claims from individuals

• Allow 60 carrier customers to begin processing those claims in only 6 weeks

For Hurricane Sandy in Jamaica, the Bahamas and the U.S., Crawford:

• Deployed more than 560 adjusters in the field

• Took over 44,000 calls

• Managed more than 48,000 claims

The Crawford Desktop program is delivering on key corporate objectives to:

• Modernize architecture and software to minimize Catastrophe unit risk from extended downtime periods

• Utilize development tools that are well represented within the Crawford IT community in order to reduce delays in production support and enhancement projects due to lack of developer availability

Mr. Flynn says, *"Using our traditional toolset and methodology, it would have easily taken twice as long to deliver this functionality. Crawford Desktop and Appian have measurably improved our ability to run the business, improve our own processes and satisfy customers."*

The Appian BPM Suite, with its mobile and social capabilities, has changed the way we work with our partners, and how we service our clients.

- Brian Flynn, *Global CIO*, Crawford & Co.

Appian

Appian provides a leading low-code software development platform that enables insurers to rapidly develop powerful and unique applications. The applications created on Appian's platform help companies drive digital transformation and enables competitive differentiation.

For more information, visit www.appian.com