An Innovation Platform for Claims

Manual workflows and siloed, one-dimensional systems are costing the insurance industry millions of dollars - resulting in stagnant claim handling as well as inefficient management and adjustment techniques. All of this is alienating a whole new generation of consumers along the way.

Even considering the increased usage of claims segmentation — that drives no-touch, low-touch and high-touch models — recent investments in claims analytics, smart assignment technology, and predictive handling assistance processes are not yet widely operational.

A technology platform which provides a cohesive claims innovation layer can deliver downstream benefits for the connected insurer.

Claims technology strategy must include more than a consolidated systems approach, where the tangible results have been hard to come by and difficult to achieve. Insurers must build a smart claims layer with a single point of reference for all stakeholders, and apps made available exactly when they are contextually relevant.
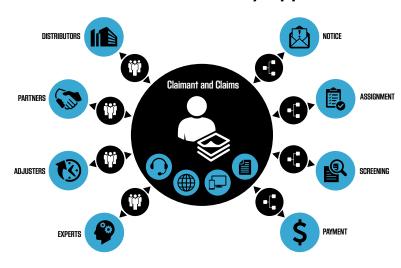
This is all possible...with Appian.

The Appian Platform flips the status quo by enabling all claims organizations – across personal lines, commercial lines, specialty, accident and health, life and annuities – to quickly build innovative, fit-for-purpose apps by line, facts, claims, or company. Add functionality to your claims tool belt via a single, unified platform from Appian that helps insurers:

- **Build** relevant claims apps on-demand
- **Improve** field adjustment processes and workflows
- **Streamline** call center operations
- **Boost** productivity and gain efficiencies
- **Deploy** effortlessly in the cloud or on premise
- **Reduce** loss costs and improve cycle times
- **Deliver** a differentiated claims experience

Leverage the Appian platform to build contextually relevant apps. Target claims functions to actively drive efficiency and effective handling while delivering a unique claims experience.

Connected Claims by Appian

FOCUS ON IMPACT

Legacy, one dimensional claims software hinders communication and collaboration and wastes valuable insurer time and resources. With Appian, connected insurers and claims organizations can:

- Drive innovation and agility
- Reduce loss costs (LAE & indemnity)
- Enable mobile access and self-service
- Promote straight-through claims processing

FOCUS ON CAPABILITIES

Appian delivers a modern technology platform and new capabilities to help insurers overcome agility challenges in claims across all lines of business, including:

- Personal
- Commercial
- Specialty
- Reinsurance
- Accident & Health
- Life & Annuities
- Pension

FOCUS ON THE FUTURE

By unifying the claims ecosystem, insurers and claims organizations alike can be better prepared for the future and respond faster to challenges by:

- Rolling out tailored micro apps rapidly
- Improving communication & collaboration
- Increasing integration opportunities
- Operationalizing data & analytics

Innovation is the key to addressing the ongoing needs of the customer. Growth in the diversity of products, programs, risks, and technology across this industry will only accentuate the need for a unified view into a single claim. The ability to create on-demand apps based on the unique needs of each customer will drive competitive differentiation.

With claims still being the largest line item in any insurer's budget, promoting agility in claims is the paradigm for reducing or maintaining costs, delivering better service and improved resolution times to commercial and retail customers. **The Appian Platform provides insurers the mobility and self-service opportunities needed for an enhanced customer experience across the customer life cycle and through the ecosystem.**

Appian

Appian delivers an enterprise platform for digital transformation that enables insurers to become connected enterprises in the digital world. Powered by industry leading Business Process Management (BPM) and Case Management capabilities, Appian's low-code approach can radically accelerate the time it takes to build and deploy powerful, modern applications, on-premises or in the cloud. The world's most innovative organizations use Appian to revolutionize their customer experiences, transform their business operations, and master global risk and compliance. **For more information, visit** www.appian.com