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Appian Connected Claims: First Notice of Loss Coordination

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. In fact, according to a J.D. Power survey, FNOL comprises 26% of the customer satisfaction index model, making this first step critical in delivering a positive claims experience.

Better FNOL is a business imperative.

Today's claims leaders face a number of challenges when it comes to optimizing their FNOL processes, including the following:

- A lack of omni-channel capabilities to report new claims and meet customers' rising digital expectations.

- Increased costs and error rates due to time spent manually extracting and rekeying data from claims documents.

- Difficulty integrating legacy core claims systems with policy systems and advanced new sources like telematics and IoT devices.

- Fragmented and inefficient fraud detection, resulting in lower profitability.

- Delays in ordering appropriate services and proper claims triage and segmentation, lengthening time to close.

- Missed SLAs and fines for delays in loss reporting and contact.

Improve FNOL with Appian Connected Claims.

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

Appian Connected Claims offers insurers the following best-in-class FNOL features:

- Omni-channel capabilities to report claims anytime, anywhere, including SMS/text, WhatsApp, email, chatbots, and more.

- Built-in intelligent document processing (IDP) and artificial intelligence (AI) to extract both structured and unstructured data from claims documents and emails, which prefill data and accelerate intake.

- Robotic processing automation (RPA) for data entry and validation.

- Easy access to services based on loss type, including reserving rental cars, arranging a tow, scheduling an estimate, providing repair options and notifying the repair facility, and more.

- Open integrations and APIs to easily connect with existing legacy systems and third-party data sources, no data migration needed.

- Touchless processing capabilities for low-dollar-value claims to increase straight-through processing.

- Augmented triaging and coverage verification to allow for more control, accuracy, and speed in decision-making.

- Early and enhanced fraud detection to prevent payout on suspicious claims and initiate SIU referrals for further investigation.

Key benefits of Appian Connected Claims for FNOL.

- **Accelerate speed to settlement.** Increase straight-through processing on simpler claims and free up staff to focus on more complex claims.

- **Boost customer satisfaction.** Provide more omni-channel capabilities and minimize the need for manual intervention, allowing insurers to better anticipate customers' needs throughout the claims process.

- **Control loss costs and claims adjustment expenses.** Increase efficiency and profitability by leveraging intelligent claims intake powered by IDP, AI, and RPA.

Appian delivers across the claims process.

- **Claims intake management.** One of the largest independent claims management companies used Appian to develop an application for global claims intake process management, delivering an 80% acceleration in claims 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 a 99.7% customer satisfaction level.

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Learn more at **appian.com/connected-claims**.
Contact us at **info@appian.com.**