



Five Ways Appian Drives Insurance Modernization

Intelligent automation for insurers.

Insurers are under increasing pressure to reduce costs, and at the same time, deliver a superior customer experience. Today's customers expect an experience that's on par with the likes of Amazon, but too often, insurers' disparate technologies get in the way, dragging down customer satisfaction and causing inefficiencies that drive up costs.

More and more, insurers are realizing that their competitive edge lies in their ability to quickly deploy new digital capabilities and avoid expensive, lengthy rip-and-replace initiatives. Insurers are recognizing the benefits of low-code to do everything from improve customer journeys to expedite claims management and automate underwriting.

Here are just a few examples of how the right low-code platform can help insurers accelerate their digital modernization journey.

1. Discover bottlenecks.

Insurance companies often struggle with antiquated solutions and workflows that stifle efficiency across the insurance lifecycle from customer onboarding to underwriting to claims. To improve those workflows, it's crucial to understand your current state.

Appian Process Mining empowers insurers to extract data from their various enterprise systems, visualize how processes are actually working, and take action to optimize them. For example, process mining tools can analyze event log data, like a homeowner's or auto claim journey, making it easy to see potential problem areas that are causing settlement delays or drops in customer satisfaction scores.

With real-time visibility into processes as they are being carried out from start to finish, you can see where bottlenecks or idle time are causing delays, where steps are being skipped or added, and where other deviations from the ideal target process could cause compliance issues. In addition, you can monitor for optimization opportunities on an ongoing basis.



The key expectations of process mining are process improvement, transparency, and cost reduction. 84% of decision-makers believe that process mining delivers value.

[Deloitte Global Process Mining Survey 2021](#)

2. Accelerate innovation.

Once you've discovered your bottlenecks, you can then begin to fix them. And the fastest way to do this is with low-code.

Low-code data lets you rapidly design and build data-powered apps that scale with your business. In the past, it might have taken 12+ months to create an application to automate data ingestion during first notice of loss (FNOL), but now the same application can be developed in mere weeks. This level of speed and agility is a game-changer for insurers, who have historically gotten stuck in cycles of multiyear, multimillion-dollar digital transformation initiatives that underdeliver and consume significant IT resources in the process.

3. Automate to improve customer satisfaction.

Appian empowers customer-centricity. Many insurers use one automation technology, adding third-party capabilities in a patchwork fashion to automate complex end-to-end processes. It works for the moment and generates some short-term value, but this kind of automation strategy isn't built to last.

With Appian, you can orchestrate your people, systems, data, bots, and AI into a single workflow and manage everything through a unified interface. By eliminating manual, repetitive tasks, you'll empower your employees to focus on more high-impact tasks, like managing complex claims or engaging in meaningful customer interactions.

4. Accelerate claims management.

Expediting claims is critical to improving customer satisfaction. With Appian Connected Claims, you can gain visibility into the entire claims lifecycle with a 360-degree dashboard that connects existing core claims and policy systems, including Guidewire, Duck Creek, Sapiens, FAST, and more.

Leverage built-in intelligent document processing (IDP), powered by AI, to quickly capture and verify claims intake data. Then use robotic process automation (RPA) to further drive efficiency and increase straight-through processing.



Appian customers reported a 17x accelerated application development, 50% reduction in development costs, and \$13.42 million in savings over three years.

[Forrester Total Economic Impact report](#)



Aviva chose Appian to unify 22 different systems into a single unified platform for call center operations. As a result, Aviva has seen a 9x acceleration of customer service response times and a 40% decrease in operational service costs.

Using Appian, one of the largest independent claims management companies developed an application for global claims intake process management, delivering 80% acceleration of claim uptake and 70% acceleration of invoice processing.

5. Automate underwriting.

Appian makes digital, connected underwriting a reality. Appian Connected Underwriting empowers insurers to accelerate the underwriting process and improve the customer experience by reducing time to quote and quickly integrating disparate data sources to create a single 360-degree view.

Write more business with the same number of resources by eliminating redundant, manual data entry and improve process efficiency using RPA, IDP, and AI. Connected Underwriting also allows you to pull in advanced data sources to better determine the risk level of a potential customer while increasing your quote-to-bind ratio.



To learn more about how Appian can help insurers accelerate their digital modernizations, visit appian.com/insurance.



CNA used Appian to develop a global solution for 226 strategic business partners in 164 different countries, allowing them to write and manage local-admitted policy placements around the world in real time. Now, regardless of location, CNA's agents and underwriters can track the status of all policies, any potential issues, and their timing, claims, and payment status, all within one platform.