The use of drones across insurance industry segments is on the rise globally, and their growing capabilities present multiple opportunities for insurers. Drones are a technology that insurers cannot ignore, as the use of drones will impact multiple business areas, including risk management, underwriting, and claims.

Insurers are uniquely positioned to capitalize on the benefits offered by Unmanned Aerial Vehicle (UAV)/drone imagery. Commercial use of drones by insurers can play a part in multiple stages of the insurance lifecycle, including gathering data prior to insuring a risk, as a risk prevention/preventative maintenance tool via inspections, or to assess damage as part of the claims process.

While drones themselves can be useful tools for improving insurance operations—and give insurers the opportunity to innovate—insurers need to operationalize this technology, so they can integrate it into existing processes. The complexity of legacy systems, governance, and business models can make adoption of drone technology slow, with insurers not getting the maximum benefit out of their investment.

Early adopters and fast-followers are seeing benefits from the use of drones in their operating strategies, but for insurers to harness the benefits of drone technology—the speed in assessing, quality and accuracy of information, and the safety in getting it—they need to integrate the data into their technology ecosystem.

Insurers need a platform that will enable them to rapidly develop applications to leverage the capabilities of drones, incorporate this imagery into multiple stages of the insurance lifecycle and the broader customer experience, and offer the flexibility to adapt as the technology evolves.

ENABLE AN ENTERPRISE-WIDE CUSTOMER EXPERIENCE WITH APPIAN

- **Optimize processes.** Streamline operations to improve productivity
- **Align capabilities.** Manage and connect the entire enterprise, increasing efficiency
- **Consolidate information.** Create comprehensive views across disparate systems
- **Extend functionality.** Connect internal users, producers, agents, and customers

*Image courtesy of DroneBase*
PRIORITIZE
Capture new markets and new business when you prioritize efforts to better serve customers.

• Increase engagement with an intuitive user interface
• Improve customer service to increase customer loyalty
• Unify process, data, systems, and people for better decisions
• Achieve rapid development of customer-centric applications

FOCUS
Transform your business processes to become a connected company in the digital world.

• Connect underwriting to downstream systems
• Improve cross-pollination of claims information to related systems
• Streamline customer, policy and contract servicing, and administration
• Improve cash flow with finance, administration, and compliance management

PREPARE
Achieve the efficiency and agility needed for the future while leveraging existing IT investments.

• Modernize IT infrastructure without a rip-and-replace initiative
• Eliminate siloed point solutions
• Advance enterprise mobility efforts

LEADING ORGANIZATIONS TRUST APPIAN:

Appian

Appian provides a software development platform that combines intelligent automation and enterprise low-code development to rapidly deliver powerful business applications. Many of the world’s largest Insurance Institutions use Appian applications to improve customer experience, achieve operational excellence, and simplify global risk and compliance.

For more information, visit www.appian.com