Insurers need automated and auditable processes for underwriting their large, complex accounts. The underwriting process is a careful balance of speed and accuracy. If the process moves too slowly, desirable risks will go elsewhere, but making rash decisions can result in putting an unprofitable risk on the books.

There are a myriad of siloed tasks that need to be completed in order to properly contemplate the risk for a prospective piece of business, including loss control surveys, determining coverages and classification codes, pricing, rating, and quoting. For many insurers, these processes are still done manually, with data stored on spreadsheets, and communication via phone and email.

**How can insurers modernize the underwriting process for increased speed and accuracy?**

**MEET THE CHALLENGE**

A low-code platform delivers the digitized underwriting process insurers need, integrating with their core system while pulling data together from all sources into role-relevant views for each stakeholder.

This holistic view speeds new business underwriting, and complete tracking of the decisioning process ensures that there is an audit trail of all tasks—from submission to book. At renewal, the data is automatically refreshed, with the ability to revise and requote.

**Appian enables:**

- **Easy integration** with regulatory systems from different geographies and jurisdictions
- **Visual reporting**, including coverage towers for coinsurance
- **Better management** of network partners, including loss control
- **Visibility** across broker networks and writing companies
FOCUS
Transform your business processes to become a connected company in the digital world.

• Eliminate back-office inefficiencies with rapid digital innovation
• Converge all relevant data into a single view to improve and speed decision-making
• Improve the customer experience to increase customer loyalty

TAKE CONTROL
With Appian, you can quickly build, deploy, and scale enterprise applications for your policy issuance and underwriting operations, including:

• Insurance Product Management
• Complex Policy Quotation
• Instant Issue Digital Policy
• Customer Correspondence Management
• Medical Underwriting
• Underwriter Case Management Workbench
• Product Profitability and Risk Reporting
• Underwriter Authority Management
• Reinsurance Risk Exposure

PREPARE FOR THE FUTURE
The digital world is faster, smarter, and more connected, and insurance companies need a platform to adapt to the new pace of change.

It takes speed and power to deliver transformational solutions. The Appian low-code application platform provides both, while leveraging your legacy IT investments.

With Appian, organizations can build web and mobile apps faster, run them on-premises or in the cloud, and manage complex processes end-to-end, without limitations.

LEADING ORGANIZATIONS TRUST 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 organizations use Appian applications to improve customer experience, achieve operational excellence, and simplify global risk and compliance.

For more information, visit [www.appian.com](http://www.appian.com)