



Realize agile claims management now

KPMG Insurance Claims Modernization, enabled by Appian

After the disruptions of 2020, insurers clearly understand the importance of operational agility for remaining competitive. Yet, this agility is difficult to achieve with legacy architecture.

Today, many insurers are embarking on implementations of modern, cloud-based core administration systems. Unfortunately, these large projects are costly, multiyear initiatives. Most organizations cannot wait this long to realize the benefits of digitized processes. They need a simpler way to create scalable, flexible solutions—fast.

Claims management is one of the areas where agility is needed quickly. Claims lie at the intersection of customer experience and business profitability. They provide the opportunity to deliver a positive customer experience and build loyalty, and they also require insurance companies to pay out, an action that impacts profitability.

The KPMG Insurance Claims Modernization offering can accelerate time to value for digital claims management by transforming wide-ranging claims processes and connecting legacy applications to modern digital applications. The offering, built on the Appian Low-code Automation Platform, enables insurers to:

- Accelerate the benefit realization of multiyear transformation projects
- Reduce the payback period for core administration systems
- Drive innovation and new technology adoption concurrently with modernization efforts
- Increase the volume of no-touch claims by integrating automation into the business workflow

By providing a bridge between legacy applications and modern core administration systems, this joint offering from KPMG and Appian can help streamline claims operations to optimize claims handling, improve customer experiences, and reduce leakage.

Meet today's claims management challenges with KPMG and Appian

KPMG Insurance Claims Modernization combines Appian Connected Claims with KPMG professionals' deep experience in insurance to improve customer experience and operational efficiency.

Appian Connected Claims

Built on Appian's industry-leading low-code automation platform and deployed on the Appian Cloud, Appian Connected Claims offers a versatile way to connect systems and automate wide-ranging claims processes. The technology provides:

- Low-code and automation capabilities to integrate claims systems, policy systems, and third-party applications
- Metric dashboards to deliver full visibility into claims as they move through the claims lifecycle
- Built-in intelligent document management and robotic process automation to streamline claims handling.

The modules in Appian Connected Claims encompass the entire claims workflow—including first notice of loss, fraud case management, claim operations and settlement, customer service, litigation and recovery management, and field inspections. Additionally, process mining capabilities enable continuous improvements to your claims process.



KPMG Insurance Claims Modernization

Our offering wraps your core administration system—whether legacy or modern—in the Appian low-code automation technology. It can enhance and extend your core systems and hedges against obsolescence through flexible integrations with market-leading microservice calls. KPMG professionals can build integrations to a wide variety of third-party artificial intelligence (AI) and analytical tools fluidly into the Appian workflow. These capabilities may include:

- AI algorithms for predicting vehicle or property damage
- A live telematics feed that infers an accident, triggers a claim, and predicts injury
- AI-enabled ingestion of documents and invoices
- Dynamic generation of document templates and facilitation of claimant signature collection
- Texting and communication technologies
- Initiation and recording of phone calls directly from the application
- Ability to launch surveys, capture responses, and analyze feedback across claimants
- Intelligent automation, advanced analytics, Internet of Things, blockchain, and other technologies.

Once integrated, KPMG then connects the Appian claims workflow into your new core administration system—meaning that claims advance through the workflow while still keeping the core administration system as the system of record. All system users—including members, adjusters, operations, and third-party vendors—can access the claims workflow and view the claim at any point in its lifecycle. Meanwhile, you benefit from the core administration system as it is being rolled out; any connections between Appian and legacy systems can be ported over to the new system at a later date.



Use cases for KPMG Insurance Claims Modernization

Enable no-touch claims processes

Today's core administration systems will enhance automated decision-making, but they require additional automation tools to achieve truly no-touch claims across a wide-ranging workflow.

Our offering helps you travel the final mile to no-touch claims. Its orchestration engine integrates microservice calls into business processes to create coordinated hand-offs between humans and machines, therefore achieving the level of automation necessary in the claims workflow processing of the future.

Customize for local markets

In the U.S., insurance is regulated at the state level, so insurers must navigate 50 regulatory regimes. Further, local market idiosyncrasies may not fit the out-of-the-box capabilities of your new core administration platform. Customizing to address local preferences, process variations, or regulatory requirements in each market can be costly and time consuming.

Local market customization is much easier to accomplish with KPMG Insurance Claims Modernization, enabled by Appian. KPMG professionals can enable your core administration system to handle varying forms and disclosures, support different document retention standards, and generally regulate claims procedures across states. With KPMG and Appian, you can accelerate core administration system implementation by taking some of the labor out of customization.

Build a bridge to enterprise data

Modern core administration systems will replace many function-specific legacy platforms. However, not all systems will be rationalized within the core administration system, resulting in operational blind spots or manual effort to gather data from data houses or policy and underwriting systems.

Our offering quickly connects core systems and enterprise data stores so you can see all the data in one place. With it, you can orchestrate a workflow that extends across multiple platforms, resulting in a simplified, impactful user experience.

Claims are part of a connected enterprise

Insurance practice professionals at KPMG have extensive industry experience defining distinct digital transformation strategies, driving operational change, upgrading customer experiences, and leveraging technological innovation—all as part of a broader vision to build a connected, agile, customer-centric enterprise. By integrating business processes from front to back office, KPMG can help you build a connected enterprise with streamlined, digital processes.

Realize digital transformation benefits now

Don't wait years to realize the benefits of moving to a cloud-based core administration platform. KPMG Insurance Claims Modernization can boost your agility before the system is fully rolled out. Contact us to learn how to innovate, automate, and customize your claims processes today.

Contact us

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