

Digital Claims & Operations for Life Insurance

Modern, scalable claims administration & policy servicing to enable straight-through processing to drive productivity, reduce costs, expedite decision making, and improve the customer experience—without writing a single line of code.



Many existing claims administration & operations systems deliver a disjointed experience and are overly reliant on manual- and paper-based processes. These systems lead to increased costs, high not-in-good-order (NIGO) rates, long processing times, and ultimately, a poor customer experience. Furthermore, these systems and their supporting “analog” processes are difficult to scale, nor are they nimble enough to address the complex needs of an evolving regulatory landscape.

By digitizing and streamlining claims & operations processes, carriers can accelerate speed-to-resolution and enhance customer experience while mitigating overhead. Carriers have, until now, had limited options when it comes to transformation. Packaged solutions may inject some operational efficiencies, but they are often difficult to customize. Building a custom system using a traditional code-based approach may offer some flexibility, but the process is guaranteed to be complex, lengthy, and expensive. This is where Unqork’s enterprise no-code platform can be a game-changer.

With Unqork’s **Digital Claims & Operations** solution, providers can rapidly build and deploy operations workbenches, customer management applications, product onboarding experiences, and highly automated supporting workflows. Since these solutions are powered by Unqork, they can be seamlessly integrated with internal legacy workflow management systems and external third-party services.

Key Benefits

- ✓ **Minimized Risk:** Reduce errors and ensure regulatory compliance
- ✓ **Enhanced User Experience:** Deliver self-service capabilities to customers, agents, claims adjusters, and employees and minimize time spent on administrative tasks
- ✓ **Improved Data Capture:** Gather relevant information through dynamic queries with automatic NIGO detection functionality that can trigger user-facing remediation workflows
- ✓ **Greater Business Agility & Collaboration:** Allow for greater collaboration between the business teams and IT to design the desired experiences and iterate based on customer feedback and accelerate speed-to-market, speed-to-value
- ✓ **Increased Transparency & Accountability:** Oversee and centrally manage the entire claims process with insights into progress and ownership



Key Capabilities



Digital Claims

End-to-end digital processing from FNOL (first-notice-of-loss) to resolution/closure including reserve management, litigation management, subrogation/recovery management, etc.



Customer & Agent Self-Service Portals

Empower stakeholders with self-management functionality across the lifecycle, including progress updates, payments, and service transactions with alerts, notifications, and electronic communication



Straight-Through Processing

Automated validations, eligibility checks, third-party data integration, and financial systems integrations to process straight-through claims resolution



Seamless Handoffs

Operations and/or customer-led digital workflows—with the ability to transfer edit rights at any point



Third-Party Data Integration

Efficiently ingest data to/from external data providers and systems to capture claims data and findings to minimize data entry

Impact

70%

Reduction in TCO

80%

Decrease in time to fulfillment

Reduced Operational Risk

Automated controls & data validation rules

Improved Customer Satisfaction

Enhanced CX with self-service functionality



Unqork and the No-Code Revolution

No-code is a new class of cloud-based development platform that empowers organizations to rapidly build robust enterprise-grade software without writing a single line of code. Advanced no-code platforms such as Unqork come “out-of-the-box” (or out-of-the-virtual-SaaS-box) with all the toolsets and elements necessary to build and manage a robust application (e.g., front-end UX, workflow, rules engine, analytics, integrations, and maintenance). Since they’re all components of the same unified platform, everything works together in instant harmony. With no-code, organizations can devote all their development resources to addressing business challenges instead of technical ones.

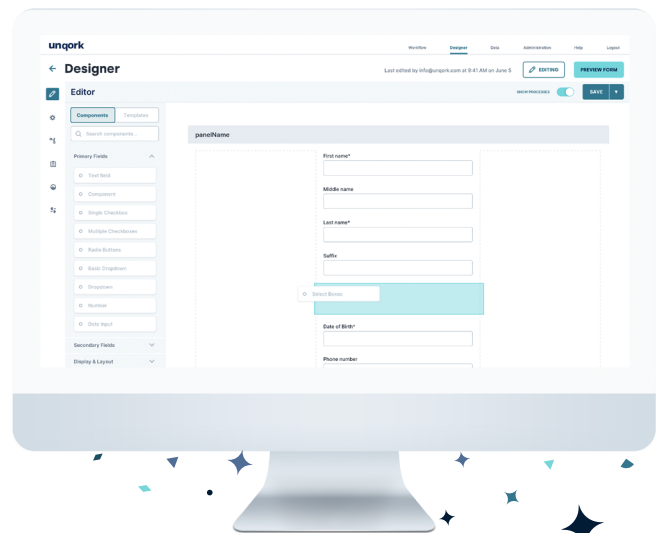
Also, by eliminating the need to write code from the building process, no-code expands the scope of who is doing the development. In a no-code platform, users (or **‘Creators’** as we refer to them at Unqork) build applications by drag-and-dropping configurable elements representing both user-facing features and back-end application logic. While modern programming languages (Java, Python, etc.) can take a year to learn and a decade to master, no-code can be picked up in **just a few weeks**, making development more collaborative and recruiting more flexible.

Unqork: the World's First Enterprise No-Code Application Platform

Unqork is specifically designed to address the challenges of the world’s most complex and regulated service environments, including **financial services, insurance, healthcare, and government**. We levy decades of industry-specific experience from our in-house experts to take on each sector’s most critical challenges.

Unqork has backing from some of the world’s most disciplined investors, including Goldman Sachs, Capital G, and BlackRock. Our technologies have been adopted by leading organizations, including Liberty Mutual, Marsh, Pacific Life, Goldman Sachs, and the city of New York, just to name a notable few.

Our clients can achieve unparalleled speed and flexibility in their development function while requiring a fraction of the resources. We can deliver these benefits through:



A Unified SaaS Platform

Unqork boasts dozens of components and capabilities related to **compliance** (up-to-date rules engines for FATCA, UK CDOT, Dodd-Frank, and more), **security** (native encryption, RBAC, and crowd-sourced penetration tests), and **application management** (SDLC governance, historic versioning, and module management).



A Visual UI

Applications are built via an intuitive, visual User Interface (UI) featuring drag-and-drop components representing user-facing elements, backend processes, data transformations, third-party integrations, and a growing library of industry-specific templates.



Enterprise-Grade Standards

Unqork comes with enterprise-ready compliance (e.g., SOC2, GDPR, Privacy Shield compliant, etc.). We have complete security capabilities, including proprietary RBAC solutions, and we provide BCP and DR support for applications built on our platform.

Curious about no-code for your organization?

Get in touch to [schedule a demonstration](#) from one of our no-code experts.

Contact Us