unqork

Insurance Claims Administration System

Modern, scalable claims administration system that enable straight-through processing to drive productivity, reduce costs, expedite decision making, and improve the customer experience.

Recent history has demonstrated the importance of carriers having the agility and scalability to process unanticipated, catastrophic-level claims volumes efficiently. Systems that are overly reliant on manual processes and checkpoints are simply not up to the task.

Unfortunately, when it comes to the transformation of legacy claims administration processes, providers have historically had poor choices. Packaged solutions may inject some operational efficiencies, but they are often expensive, resource-intensive, and difficult to customize. Building a custom system using a traditional code-based approach may offer some flexibility, but it can be complex, lengthy, and expensive.

With Unqork's P&C Claims Administration Solution, businesses are able to rapidly build a scalable, secure, sophisticated custom digital solution using a single-tenant cloud-based platform—without writing a single line of code. The solution makes it easy to build new multi-channel interfaces and workflows for all stakeholders, while seamlessly integrating with internal legacy solutions and third-party systems.

Unqork's no-code platform comes "out-of-the-box" (or, out of the virtual SaaS box) with all the industry-specific toolsets and elements necessary to build and manage insurance applications (e.g., front end UX, workflow, rules engine, analytics, integrations, and maintenance). Since they're all components of the same unified platform, everything just works together in instant harmony. This means organizations can devote all their resources to addressing business challenges instead of technical ones.

The Claims Administration solution comes with a suite of proven features including the ability to generate and manage documents, automate policy review, utilize third-party data for claim evaluation, and more. Claims solutions built using Unqork are able to deliver capabilities across the entire claims administration lifecycle, from first notice of loss to final payment to resolution. By streamlining and automating processes, carriers are able to drive benefits for themselves and their customers. Carriers are able to improve productivity and inform decisions that contribute to swift, cost-effective claim resolution while customers are able to use convenient self-service portals to improve their overall experience while expediting final payments to quickly resolve their claims.

Key Benefits

- **Reduce claim cost, life cycle time, and leakage:** Increase process and status transparency, reduce (or eliminate) a reliance on manual data entry, and increase process efficiencies.

- **Minimize risk:** Reduce processing errors and improve regulatory compliance.

- **Enhance the user experience:** Deliver self-service capabilities to claims examiners and customers and minimize time spent on administrative tasks.

- **Improve customer satisfaction/retention:** Accelerate turnaround times to improve operational efficiency and faster servicing to bring about improved customer satisfaction.

- **Increase efficiency and effectiveness:** Contextually appropriate questions and improve data capture from external sources to minimize data entry and increase responsiveness.

- **Increase business agility:** Allow business teams, not just IT, to make rapid changes to respond to market conditions and events (i.e., catastrophe) and accelerate speed-to-market, speed-to-value.

Key Capabilities

Digital Claims
End-to-end digital processing from intake to resolution/closure including reserve management, litigation management, subrogation/recovery management, etc.

Customer & Agent Self-Service Portals
Self-management of the claims lifecycle, progress updates, payments, and service transactions with alerts, notifications, and electronic communication across customers, carriers, and agents

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

Transparency & Accountability
Manage the entire process with insights to progress and ownership with automated routing, alerts, and notification

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

Third-Party Data Integration
Seamless integrations with external data providers and systems to capture claims data and findings to minimize data entry

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CUSTOMER STORY

A technology-driven subsidiary of a top-5 carrier was looking to improve its claims operations across customers, agents, and adjusters with a fully digital user-friendly system.

The company concluded that packaged solutions would require too much customization based on their product and workflow needs (negating the benefits of buying a pre-built system). Developing a brand-new custom solution using a traditional code-based approach could take years, with outcomes that were far from certain.

Using Unqork's enterprise no-code platform, the carrier built a sophisticated claims administration solution in just 4 weeks. The solution efficiently automates the workflow across adjusters/supervisors, agents, and customers and aggregating loss, policy, financial, legal, and subrogation data into one place.

- Delivered initial release in 4 weeks
- Demonstrated expedited adjuster investigation process to reduce claims lifetime by 50%
- Reduced operational costs, through standardized processes and improved data quality
- Improved transparency on claims status, owner, and process—especially in the litigation and subrogation process which were black boxes

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About Unqork
Unqork is the industry pioneer no-code enterprise application platform that helps large companies build, deploy, and manage complex applications without writing a single line of code. Organizations like Goldman Sachs, Liberty Mutual, the Cities of New York and Washington, DC and Maimonides Medical Center are using Unqork's drag-and-drop interface to build enterprise applications faster, with higher quality, and lower costs than conventional approaches.

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