



Insurance Solution Brief



Middle Office Operations in Insurance Are Disjointed

Insurance companies often have complex and fragmented IT systems. Different departments and functions use separate applications and processes.

For example, front office operations like sales and customer service typically use a customer relationship management (CRM) system. In contrast, back office functions like underwriting and claims use policy administration systems and other specialized software. Integrating these systems requires significant effort.

Aligning front and back office operations requires a deep understanding of these processes and the ability to map them accurately between different systems. Complex business rules, underwriting guidelines, regulatory requirements, and product variations further complicate the integration efforts.

The absence of a cohesive layer connecting the front and back offices leads to disconnected systems causing a significant slowdown in internal operations.

When front and back offices work together, you can manage customer inquiries, policy administration, claims processing, and other interactions efficiently and effectively, resulting in high customer satisfaction.



Connecting Your Front and Back Office Operations

Organizations need a bridge between front and back office for an intelligent, seamless, and deeply integrated flow of information.

The bridge can act as a cohesive middle layer to facilitate the automation and orchestration of workflows across front and back office operations.

Augmenting this layer with custom apps gives real-time access to data from both front and back office systems.

A middle office orchestration layer:

- Defines and manages the sequence of tasks, business rules, and dependencies involved in various processes.
- Provides a unified view of customer information, policy details, claims data, and other relevant data points.
- Allows front office staff to access up-to-date information and provide better customer service.
- Enables back office staff to efficiently process and respond to front office requests.

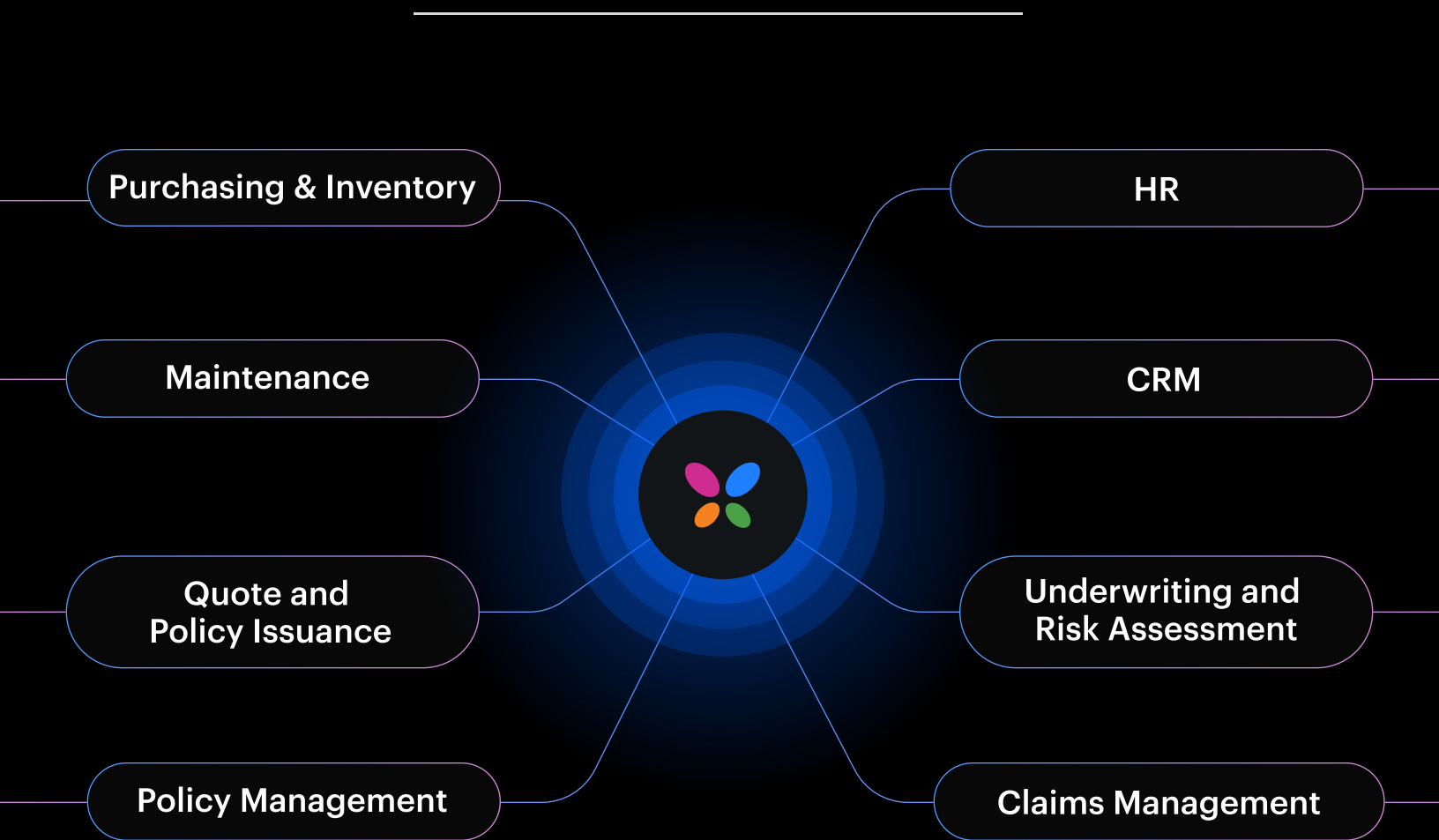
50%

of insurance executives said their main focus is on automating internal processes, digitizing operations and modernizing applications

*Survey: The State of App Development in Enterprises, 2022

Unlock the Power of Middle Office Operations With Kissflow

Kissflow connects your front and back office operations through automated workflows, powering a superior insurance experience across teams.



Quote and Policy Issuance

Front End

Generates insurance quotes, captures policyholder information, and initiates the policy creation process based on customer requirements.



Back End

Transfers the quote and policy data from the front office systems to back office the policy administration system.

Underwriting and Risk Assessment

Front End

Collects initial underwriting information from customers during the application or quote process.



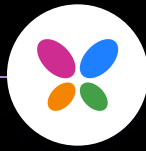
Back End

Transfers the underwriting information to the back office underwriting system, to evaluate risk, analyze, and set policy terms.

Policy Servicing and Endorsements

Front End

Handles policy servicing requests such as endorsements, address changes, or coverage modifications.



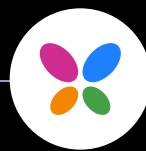
Back End

Transfers the policy servicing request from the front office to the policy administration system to process and update the policy changes.

Claims Processing

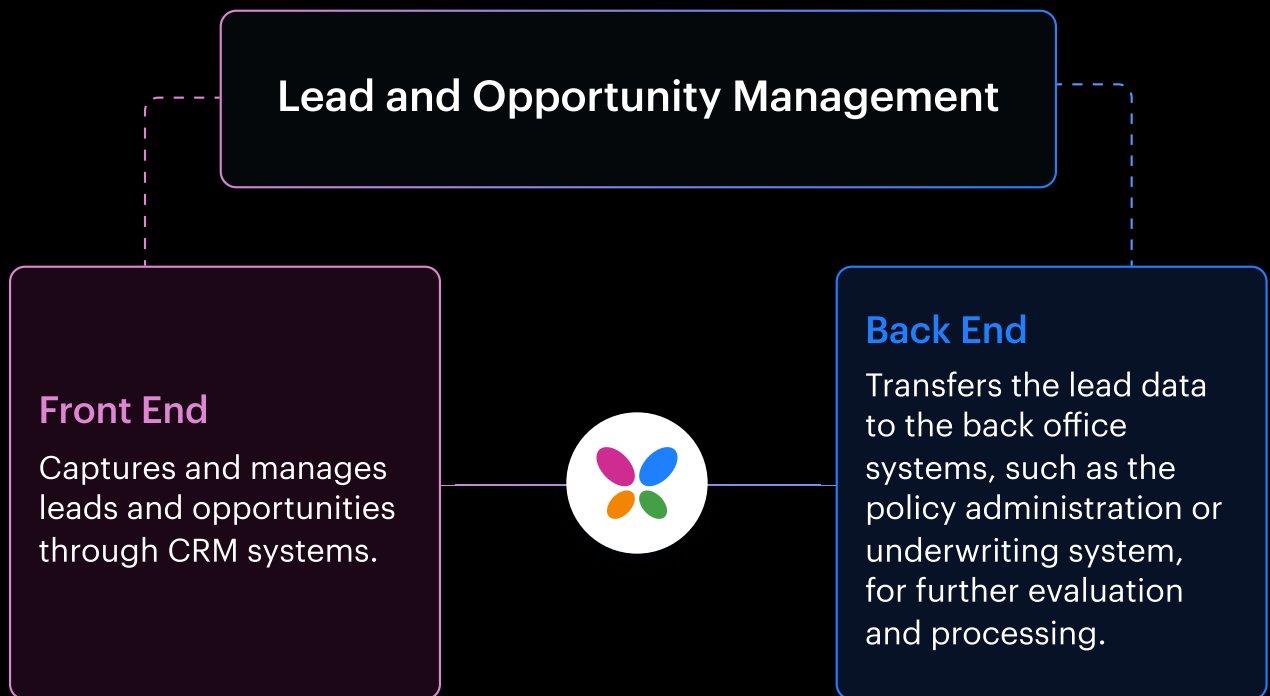
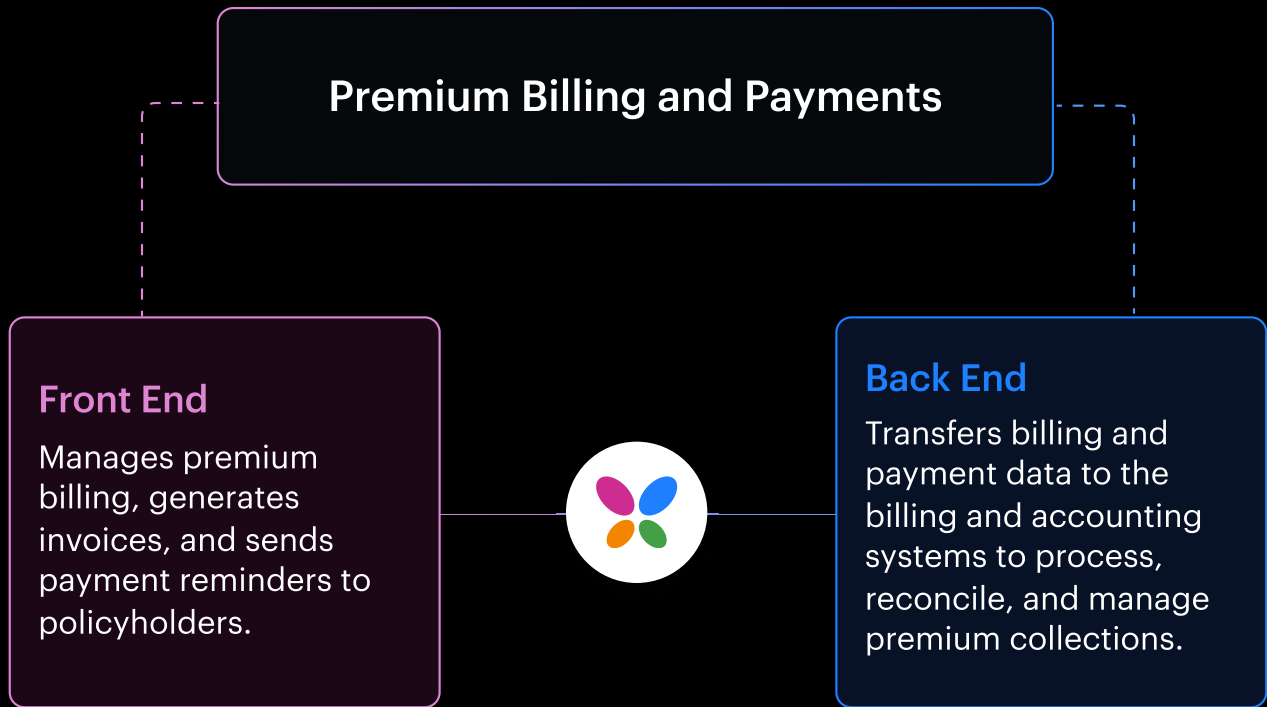
Front End

Receives initial claims information from policyholders, gathers necessary documentation, and initiates the claims filing process.



Back End

Transfers claim data to the claims management system, where claims adjusters review, investigate, and process the claims.











Automate Internal Operations End-to-End

Discover the convenience of building multiple custom solutions on a single platform.

 Claims management	 Policy servicing	 Underwriting	 Finance	 Risk management
Claims intake	Policy management	Policy evaluation	Budgeting	Risk assessment
Claims assessment	Premium collection	Risk assessment	Accounting	Risk mitigation
Claims settlement	Renewals	Pricing	Investment management	Regulatory compliance


Key Features of Kissflow

Use a single platform to manage all your work needs.


 Process Builder	 App Builder	 Form Builder
 Boards	 Integration	 Analytics
 Governance	 External Portals	

Enable Everyone to Experience a New Level of Convenience


Agents, LOB, and IT Managers




Customized agent portals



Streamlined application and underwriting



Mobile access and on-the-go support



Automated quote generation

Customers



Self-service portals



Faster claims processing



Faster resolution

Leaders

Accelerated application development

Consolidated systems

Scalability and performance

Security and compliance

Collaboration and governance

Lower Total Cost of Ownership (TCO)

More Reasons Why **Kissflow** is Better Than Other Low-Code Platforms



Collaborative Development

Empower developers, business users, and IT professionals to collaboratively build and deploy applications with zero to minimal hand-coding. Anyone can extend functionality or incorporate custom business logic as needed.



Fastest Time-To-Value

Emphasize speed and agility in application development with visual tools and pre-built components. Developers can rapidly prototype, iterate, and deploy applications, reducing time-to-market.



Easy Change Management

Enable your team to make changes without extensive coding expertise. Reduce the reliance on specialized developers and make it easier for business users to contribute to roll-out updates and allow for faster feedback and refinement.

Build Your Everyday Insurance Apps on Kissflow in **Weeks**

1

Claims Management

Build claims and settlement workflows to receive, investigate, and resolve claims automatically for faster closure

2

Policy Management

Build processes to review, approve, and deliver a repository of policies. Monitor the performance of the policy management process

3

Underwriting Management

Define rules and policies that calculate insurance premiums, establish rating rules, create auditable document trails, and more

Deliver Significant Impact on Major Areas of Your Business Through Automation

Customer Self-Service Enable self-service through powerful automation to connect customers, employees, and processes	Security Compliance Adopt new regulations without rebuilding platforms from scratch	Internal Operations Get rid of legacy systems by enabling citizen developers to transform simpler processes
Innovation Speed up time-to-market by streamlining the launch of new products rapidly	Employee Experience Provide the right tools to employees to connect them to processes and customers	Integration Integrate faster and better as Kissflow can coexist with insurtech and other low-code enterprise platforms
Reduced IT Costs Decrease sunk costs of IT investments significantly by minimizing technical debt		

Ready to Reap the Kissflow ROI?



Reduce Maintenance Costs

Build modular and maintainable apps that can reduce the complexity of maintenance.



Reduce IT Development Costs

Enable business teams to leverage their expertise and reduce the need for dedicated IT resources.



Increase Developer Productivity

Translate IT productivity into cost savings, allowing developers to deliver more applications and features in a shorter time frame.



Lower Total Cost of Ownership (TCO)

Bring down your costs in evaluating licensing models, deployment options (cloud or on-premises), and the development time.

Top Brands That Use Kissflow



Connect Front and Back Office for Complete Visibility

Talk to us



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