



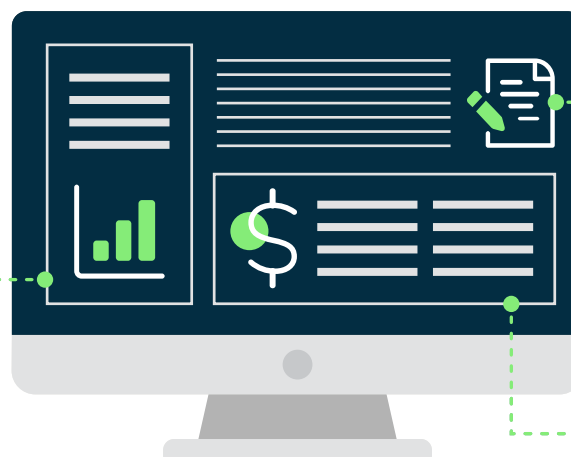
# Transform how work gets done across the insurance value chain

**Long-standing technical debt and manual processes slow down how insurers get work done.** These challenges hinder customer and distributor experiences—at a time when experience matters most.

**To keep pace with changing customer, competitive, and financial pressures, insurers must operate with greater flexibility and less waste.**

Technology advancements are underway, but changing the way work gets done is challenging:

**Technical debt from legacy systems makes it difficult to leverage new, digital investments.**



**Low-tech, manual processes complicate the way information moves across the enterprise.**

**Unclear ROI creates hesitation around the value of investments.**

**THE QUESTION IS:** How do you provide better experiences to customers and distributors, while also minimizing operational inefficiencies?

**Cloud technology should be considered foundational for achieving most digital transformation goals.**



**72%** OF GLOBAL INSURANCE LEADERS SURVEYED said they planned to increase spending on cloud.<sup>1</sup>

**ServiceNow simplifies the orchestration of work by unifying your core systems of record on a single platform—without replacing them. Improve experiences for everyone with greater transparency, more efficient processes, and more connected data.**



**REDUCE TECHNICAL DEBT**

Unify siloed, legacy systems on one platform so everyone can better leverage data. Drive product innovation with new tools and technology that minimize time to market.



**IMPROVE WORK PRODUCTIVITY**

Automate middle and back office processes to reduce tedious, manual work. Direct relevant information to underwriters, claims processors, and service agents at the right time, so they make more informed decisions fast.



**MEET CUSTOMERS' REQUESTS EFFICIENTLY**

Empower employees to move with greater speed and consistency to fulfill requests—whether it's renewals, claims, or any other matter—with digital workflows.



**CREATE END-TO-END VISIBILITY**

Coordinate work across the entire enterprise with a single system of action, connecting submissions, underwriting, claims, and distribution teams. Teams work in sync with real-time visibility into the activities underway to process requests.

Across key performance metrics, digital leaders in insurance are significantly better positioned than their counterparts, and perform at least twice as better in operational efficiency **(54% vs. 20%)** and the customer experience **(71% vs. 35%).<sup>2</sup>**

**ServiceNow is the digital platform for modernizing insurance, enabling superior end-to-end experiences for policyholders, agents, service representatives, underwriters, and distributors.**

[LEARN MORE](#)

<sup>1</sup> Deloitte, "2022 insurance industry outlook," 2021  
<sup>2</sup> The Harvey Nash/KPMG CIO Survey 2020 (insurance industry insights)