

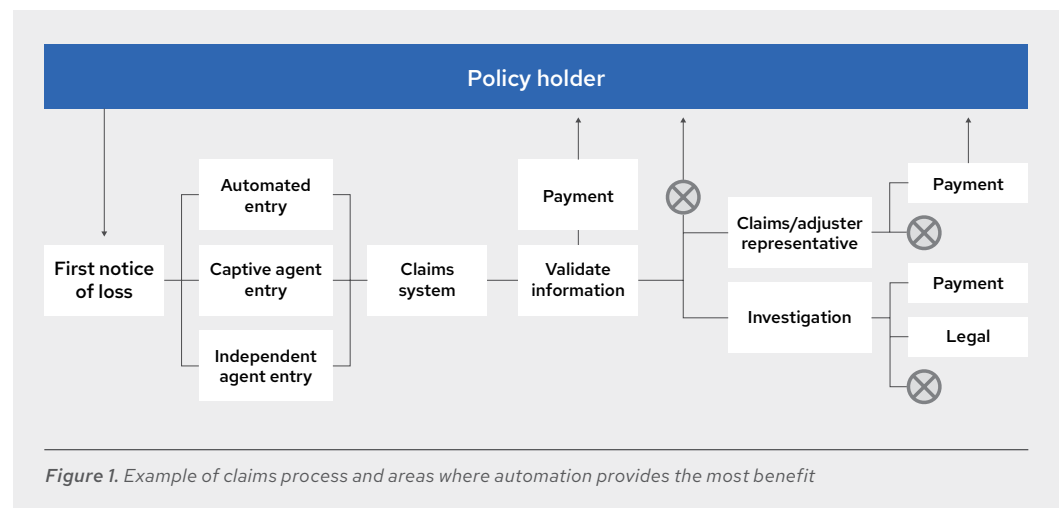
# Transform insurance operations with Red Hat Process Automation

## Introduction

The insurance industry, like many established industries, has been built on layers of processes. Some are centuries old, tested, and reliable, and some are new and use modern applications and technologies. The way these processes fit together represents a delicate balancing act for most insurers. From first notice of loss straight through to payment, from underwriting to risk management, insurers are looking to intelligent automation to modernize legacy processes, provide efficient tools and applications, and improve the overall policyholder experience.

Red Hat empowers business experts to design and configure more intelligent workflows, and digitize labor-intensive, time-consuming processes. Red Hat works with insurers to automate the complete process – including claims, underwriting, billings, and more – for business users and IT groups. Red Hat® Process Automation, which includes Red Hat Process Automation Manager and Red Hat Decision Manager, helps automate business decisions and processes. These capabilities – along with partner-provided, insurance-specific robotic process automation (RPA) and other artificial intelligence solutions – help customers speed their journey to being a truly digital insurer.

## Insurance process transformation



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The manner in which an insurance company handles claims is critical to its success. An inefficient, time-consuming, error-prone claims process can negatively impact every area of the organization, from new business and renewals to risk and compliance. Figure 1 shows a simplified claims process with several opportunities for continued automation. Red Hat Process Automation, along with Red Hat's partners, can help streamline claims operations by implementing various data capture points, integrating existing claims systems, and using case management routing for potential fraud investigation.

Red Hat Process Automation helps insurers capture business logic and develop applications that automate business processes and decisions. It combines business process management, business rules management, business resource optimization, and complex event processing technologies into a single, integrated, open source platform. In conjunction with RPA providers, Red Hat Process Automation allows users to configure computer software or a robot to capture and interpret existing applications for processing transactions, manipulating data, triggering responses, and communicating with other digital systems.

### **Business advantages of Red Hat Process Automation**

Red Hat Process Automation helps insurance companies create agility beyond their IT groups through collaboration with the business unit. The skills and knowledge base of the business users are integrated with the technology, allowing the technology to be more than a bandage over a single area of the process. The technology can be transformative and provide more automation across the entire process.

Red Hat Process Automation's business advantages include:

- **Consistency:** Building a consistent platform for processes allows business units to collaborate with IT. Analysts within the business areas can create, remove, and edit business rules, applying changes to processes faster without long development cycles. This can be particularly useful for compliance changes or for risk management. In addition, the processes are easily mapped and documented for regulatory review.
- **Cost savings:** Using straight-through processing and eliminating manual review for simple claims, insurance companies can play claims faster and more accurately to increase efficiency and reduce costs. They can achieve additional savings through improved underwriting and onboarding automation. The reduction of errors and delays can help attract new policyholders and mitigate risk and compliance issues.
- **Ease of use:** Red Hat works with your business units to help simplify the process for users. In addition, Process Automation's user interface enables nontechnical business users to easily make changes to rules.
- **Optimized IT involvement:** Business rules and models are maintained and enhanced by the end user. This reduces the day-to-day involvement of your IT teams, as well as lengthy delays deploying certain new features.
- **Agility:** Red Hat Process Automation has a variety of use cases. You can adapt it to your claims process and use it for underwriting, human resources, payments, or governance, risk, and compliance (GRC).

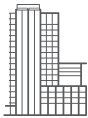
## Learn more

Red Hat helps financial organizations adapt their business to new, open digital ecosystems. More than 90% of companies in the Fortune 500 rely on Red Hat.<sup>1</sup> [Contact us](#) to see how we can help you get started.

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<sup>1</sup> Red Hat client data and Fortune 500 list for 2019.

## About Red Hat



Red Hat is the world's leading provider of enterprise open source software solutions, using a community-powered approach to deliver reliable and high-performing Linux, hybrid cloud, container, and Kubernetes technologies. Red Hat helps customers integrate new and existing IT applications, develop cloud-native applications, standardize on our industry-leading operating system, and automate, secure, and manage complex environments. Award-winning support, training, and consulting services make Red Hat a trusted adviser to the Fortune 500. As a strategic partner to cloud providers, system integrators, application vendors, customers, and open source communities, Red Hat can help organizations prepare for the digital future.



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