

JOINT SOLUTION BRIEF

Build powerful applications & access health data to deliver benefits throughout the entirety of the value chain—without writing a single line of code.

The combination of the Unqork and Human API platforms allows carriers to rapidly build and effectively manage **life and disability insurance solutions** with robust administrative-, agent-, advisor-, and consumer-facing digital experiences.

Use Cases



New Business Acquisition

Meet the “buy now” expectations of modern customers while maintaining data privacy



Medical Underwriting

Accelerate underwriting with comprehensive digital health data



FNOL

Seamlessly integrate health data to power the FNOL process



Claims Adjudication

Streamline claims adjudication with real-time health data



Key Benefits

- ✓ **Accelerated Time-to-Market:** Rapidly build sophisticated solutions in a fraction of the time it would take with a traditional code-based approach
- ✓ **Increased Revenue:** Accelerate underwriting decisions using fewer operational resources
- ✓ **Improved Customer Satisfaction:** Provide customers with omnichannel access to services and information, including account- and data-self-management and enhanced CX
- ✓ **Streamlined Processes:** Add new workflow efficiencies by matching integrated medical data from Human API with and complex business logic designed in Unqork
- ✓ **Improved Data Quality:** Ingest health data from the Human API platform at scale and perform automatic NIGO checks to trigger automated customer-facing remediation workflows
- ✓ **Increased Flexibility:** Use Unqork's platform to efficiently tweak workflows and solutions to address changing business, technical, or marketplace requirements.

About Unqork

Unqork is the first enterprise no-code development platform. With Unqork, carriers can rapidly develop and effectively manage sophisticated insurance applications without writing a single line of code.

The cloud-based platform comes “out-of-the-box” (or out-of-the-virtual-SaaS-box) with industry-specific toolsets and elements (e.g. UX, compliance engines, APIs & integrations), which work together in instant harmony—this means organizations can focus all their resources on addressing business challenges instead of technical ones. In just three years, Unqork's platform has been adopted by top carriers around the world including Manulife, Liberty Mutual, and John Hancock.

About Human API

The Human API platform is designed to help companies securely collect and make use of various digital health data to create better consumer, agent, and channel experiences.

The company's “Total Health Data Platform” ingests and integrates data from multiple sources including hospitals, EHR networks, HIEs, pharmacies, labs, wearable devices, and fitness apps. Human API empowers consumers to share their health information digitally with organizations they trust, including insurance carriers, brokers, and independent agents.

Want to learn more?

For more information on Unqork, visit our [insurance solutions page](#) or [request a personalized demo](#) with one of our in-house experts.

For more information on how Human API's Total Health Data Platform is helping carriers accelerate digital transformation, please reach out to contact@humanapi.co