Appian and Synechron introduce Open Underwriting Stack for AI-Powered, Connected Underwriting

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Joint architecture combines Synechron's InsureMESH with the Appian Platform to help carriers modernize underwriting without disrupting core systems.

NEW YORK, Aug. 11, 2026 /PRNewswire/ -- Appian [Nasdaq: APPN] and Synechron announced the Open Underwriting Stack, a joint reference architecture designed to help insurance carriers accelerate underwriting with AI process automation and an open data foundation. The architecture combines Synechron's InsureMESH—a data-first operational platform—with Appian's process orchestration, data fabric, and AI agents.

This combination enables carriers to process transactions across legacy core systems, modern SaaS applications, and external data sources without replacing the systems they already trust. The Open Underwriting Stack was demonstrated at InsurTech Insights New York with Aaron Lamp, CIO of Tokio Marine HCC PRG, sharing how connected operations are reshaping insurance.

Insurance carriers are under pressure to modernize underwriting, apply AI responsibly, and reduce operational friction. However, many remain constrained by legacy core systems, siloed data, and multi-year transformation programs. The Open Underwriting Stack gives carriers a practical way to add a governed operational AI layer around existing systems while maintaining auditability, control, and underwriter authority in decision-making.

The architecture features three connected layers working together to help carriers transact on day one: Synechron's InsureMESH platform, Appian's process automation and AI agents, and a configurable application layer via Appian Connected Underwriting.

Synechron's InsureMESH is a data-first, API-first, cloud-first layer that holds insurance transaction events in an open, universally accessible format rather than locking them inside fixed legacy sequences. The platform includes a native policy admin system or can easily integrate with an existing core system. Since the data remains open within the secured framework, the platform can call external SaaS services for discrete functions—such as rating, billing, or document printing—returning instant results at reduced cost. Always AI-ready, InsureMesh allows carriers to deploy AI at scale without the cumbersome data preparation and expensive changes legacy systems demand.

Appian Connected Underwriting and InsureMESH are fully integrated. The underwriting application and the open platform work in tandem to triage, enrich, recommend, and route workflows within auditable guardrails. Because data and AI operate continuously while transactions are in flight, underwriters retain full visibility and control over every decision. For carriers seeking a prebuilt path, Appian Connected Underwriting packages the top layer as a configurable industry application.

Traditional modernization paths often require complex system integrations and multi-month deployment cycles before completing a transaction. The Open Underwriting Stack shortens this path by replacing custom integration with prebuilt components joined at the InsureMESH layer. Carriers can continue using existing core systems—including Guidewire, Duck Creek, or a modular SaaS mix—while adding an operational AI and process orchestration layer that runs in parallel.

The result is an adaptable underwriting architecture supported by Appian's AI agents in process and the InsureMESH platform that helps carriers act on risk signals and business data in real time. Carriers can take action at any point in the transaction without disrupting the systems that already run the business.

"Underwriting has lived inside fixed cycles for a century, and the world it assesses no longer holds still," said Scott Van Valkenburgh, Senior Vice President, Global Partners and Alliances at Appian. "The Open Underwriting Stack delivers automation with AI agents in process, harnessing an open data foundation through Appian's data fabric. Process provides the AI structure and governance required for strict regulatory environments —making every decision traceable, every action auditable, every agent accountable. By combining Appian's process automation, data fabric, and AI agents with Synechron's open data foundation, the Open Underwriting Stack helps carriers modernize underwriting that keeps the underwriter in control."

"Insurance carriers have waited too long for AI to reach the transaction level," said Samir Sikri, Head of AI and New Technologies for Insurance, Synechron. "The bottleneck has never been the algorithm; it has been data trapped inside siloed architectures. InsureMESH frees the data and shifts downstream processing to parallel workflows, enabling AI to act at any point in the transaction. Together with Appian, we deliver connected underwriting with AI in process, keeping decisions auditable and underwriters in control. Carriers realize value in weeks rather than waiting years for transformation."

Contact our team to learn more about the Open Underwriting Stack for insurance carriers and brokers.

About Appian

Appian provides AI automation for mission-critical work. We automate complex processes in large enterprises and governments. Our platform is known for its unique reliability and scale. We've been automating processes for more than 25 years and understand enterprise operations like no-one else. For more information, visit appian.com.

About Synechron

Synechron is a global technology consulting firm that helps leading organizations accelerate digital transformation through innovation, expertise, and agility. With 17,000 professionals across around 60 offices in over 20 countries, we combine deep industry knowledge with advanced capabilities in AI, cloud, cybersecurity, and data engineering.

Our regional teams, supported by strategic delivery centers, provide scalable, cost-efficient solutions tailored to local markets. Through our award-winning Synechron Labs accelerators and strategic partnerships with Appian, AWS, Microsoft, Databricks, Salesforce, and ServiceNow, we enable clients to innovate fast and lead with confidence. For more information on the company, please visit our website or LinkedIn community.

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