

# AI Assistant for HNW Medical Underwriting

## Customer:

A Leading Pan-Asian Life Insurer

## Abstract:

By automating evidence review in HNW underwriting, the insurer reduced setup time, eliminated transcription errors, and freed underwriters to focus on risk analysis, speeding broker responses and improving placement without increasing headcount.

## The Context:

Medical underwriters managing high-net-worth cases face evidence packs exceeding 200 pages, which include CBCs, specialist letters, imaging, and applicant forms. Before applying judgment, they must extract basic parameters manually, a repetitive task consuming 10–15 minutes per document and prone to errors during peak volumes. Automation was essential to accelerate reviews and reduce fatigue.

- Large evidence packs with lab, imaging, and clinical reports.
- Manual parameter hunting adding 10–15 min per document.
- Error risk from fatigue-driven transcription mistakes.
- Rising workload straining underwriter capacity.



## The Solution:

Neutrinos introduced a multi-agent assistant to automate document classification, parameter extraction, clinical interpretation, and risk mapping. An intuitive workbench interface surfaced summaries alongside source evidence for faster, error-free review.

- **Document classifier** labeling lab, imaging, and APS files instantly.
- **Parameter extractor** pulling key labs and applicant demographics.
- **Clinical interpreter** flagging out-of-range results with context.
- **Underwriting-risk mapper & workbench** translating flags into decisions with side-by-side traceability.

## The Impact:

Case setup time fell significantly as manual parameter checks were eliminated.

Underwriters shifted focus from clerical tasks to risk judgment, errors dropped, and preliminary decisions accelerated, improving broker SLAs and placement rates without adding staff.

## Value Realized:



**Improved FTE efficiency** as underwriters focus on risk analysis & broker engagement



**Faster, consistent offers** driving higher broker conversion and placement rates



**Compliance-ready audit trails** meeting reinsurer and regulatory expectations



**Increased capacity and error reduction** without additional staffing or rework