

Al to Support Policy Review and Comparison



The Context

Policy review and comparison helps commercial insurance organizations to ensure contract certainty and limit risk exposure prior to the underwriting process.

Policy Review is Integral to:











Given the complexity and breadth of policies, the amount of manual work required of underwriters is **overwhelming**.

Pain Points

Limited Capacity and Scalability

Resource needs and requirements vary throughout the process, making it difficult to staff appropriately.

Recurring, Cumbersome Review Process

A single policy review can take as long as six hours.

Subjective Review Standards

There are no standard or consistent criteria on which to base reviews, often resulting in the exclusion of key details.

How AI Helps

Expert.ai

\$20MM+ USD Annual Underwriting

Leakage Prevention

artificial intelligence
directly addresses
the underwriting issues
by augmenting human
capacity with natural
language understanding
technology.

4 Hours

Saved Per Policy Review

The Policy Review and Comparison Process





beginning of a policy.





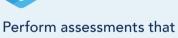
each policy.





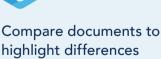
based on customizable logic to understand explicit or implicit coverages, exclusions and endorsements.





identify and detect key information, over-exposures and misalignments.





between policies (company's gold standard policy guidelines, competitor's policy, etc.).





aggregated results, then export and integrate them into existing processes and systems.

Benefits



Exposure



Policies



Scalability

Auditable and Explainable Results



expert.ai

Expert.ai is the premier artificial intelligence platform for language understanding. Its unique hybrid approach to NL combines symbolic human-like comprehension and machine learning to transform language-

www.expert.ai