

Unleashing the Power of Generative AI Across Insurance Operations

Revolutionizing Commercial Underwriting with the Power of Reasoning, Self-Learning AI Agents

Reasoning AI Empowers Insurance Knowledge Work Transformation

The landscape of knowledge work within the commercial insurance sector is on the brink of a significant transformation, propelled by the advent of generative artificial intelligence (AI). Gen AI is steering a monumental shift in the characteristics of knowledge work, automating complex cognitive tasks in the critical domain of data-driven commercial insurance risk assessment and the underwriting processes of insurers, MGAs, and their distribution partners. AI agents are at the forefront of this transformation, armed with the ability to interpret, learn, and assume contextual personas. They are unlocking the full potential of AI to fortify insurance processes, including risk assessment and underwriting workflows, helping to usher in a new era of underwriting agility.

"85% of insurance executives plan to invest in AI over the next three years."
Gartner Survey, 2023

NeuralMetrics Self-Learning AI Platform

NeuralMetrics presents the groundbreaking **Smart Adaptive Multifunctional Agent (SAMA) platform** in which intelligent, autonomous AI agents embody many task-oriented personas to bolster underwriting workflows seamlessly. These role-based AI agents are both efficient and masters of autonomous learning, adaptation, and self-correction. They can fulfill specific underwriting tasks with unmatched efficiency and accuracy, instilling trust and reliability in modern automation to support knowledge work in commercial insurance.

Real-time Risk-Quality Data Trains AI Agents

A proprietary data triangulation method is at the core of an innovative approach by NeuralMetrics. It combines real-time risk-evaluation data from public sources with the latest advances in large language models and multi-task learning. The result is a rich and diverse dataset that informs the output of our role-based AI agents in the SAMA platform. Continuous enhancement with diverse real-world and synthetic data leads to accurate and credible risk analysis. The output generated by the persona-based AI agents is explanatory, ensuring complete transparency into data sources and reasoning processes — satisfying regulatory compliance and setting a new standard for data integrity in insurance operations.

"The integration of AI with real-time data is expected to improve the accuracy of underwriting decisions by 40%"
Celent, 2023

By integrating NeuralMetrics AI agents into their operations, insurers can achieve a paradigm shift in the efficiency and effectiveness of their underwriting processes. AI agents are designed to meet the industry's evolving demands and provide a competitive edge in a market that increasingly values speed, accuracy, and innovation — both for precise risk assessment and exemplary distribution-partner and policyholder services.

Meet our Role-based Agents

NeuralMetrics AI assistants enhance the commercial underwriting process with powerful flexibility to reason and learn:



ARKUS Commercial Underwriting Risk-Assessment Assistant

Assists in evaluating risks, and supports underwriters in risk qualification within company guidelines, coverage determination, and quote generation.



GIA Risk Appetite Assistant

Automatically assigns business description codes according to prevailing underwriting guidelines and assesses risk factors to determine appetite.



CHRIS Premium Audit Assistant

Verifies the reported exposures of policyholders against actual experiences, ensuring accurate premium calculations.

(check with us for more AI agent personas in development)

"Companies using AI for underwriting and risk assessment have seen a 50% reduction in operational costs."
Boston Consulting Group, 2023

NeuralMetrics AI Agents Support Underwriting Proficiency

- **Improve Risk Assessment Speed and Accuracy:** AI agent deployment leads to faster and more accurate insurer risk assessments.
- **Approach 100% Risk Data Recall:** AI agent predictive power is nearing a perfect risk data recall rate, enhancing the reliability of risk assessments.
- **Enhance Straight-Through Processing:** AI agents contribute to more efficient processing, precise quoting, and accurate policy pricing.
- **Ensure Strong Compliance:** Full transparency in using risk selection and classification data is maintained to satisfy regulatory compliance.
- **Expand Real-time Risk Insight Access:** AI agent capabilities allow real-time access to valuable risk insights and effective exposure management.
- **Avoid Data Transfer:** AI agents function in the insurer's operational and IT infrastructure, further protecting proprietary data and personally identifiable information (PII).
- **Integrate with Generative AI Underwriting Data Workbench:** In conjunction with the NeuralMetrics generative AI underwriting data workbench, the SAMA platform AI agents empower insurer and MGA underwriting teams to increase the accuracy of data-driven risk analysis and submission productivity, while reducing friction and cost in underwriting processes.

