



# Automated Underwriting in Insurance Industry

## What is Underwriting?

Underwriting is the procedure of assessing and quantifying the financial risk associated with an entity or an individual, typically in the context of extending loans, offering insurance coverage, or making investments. This evaluative process is conducted by underwriting experts employed by various financial institutions.

## Types of Underwriting



### Loan Underwriting

**30%-40%** of Underwriter Time is Spent on Administrative Tasks



### Securities Underwriting

Around **40%** of Time Underwriter Spent on Data Analysis



### Insurance Underwriting

Around **60%** Insurers See a Rapid Rise in Fraud

*As per Deloitte, 68% of insurers are prioritizing using automation technologies to enhance customer experience.*

## How can Automated Underwriting Accelerate Decision Making?

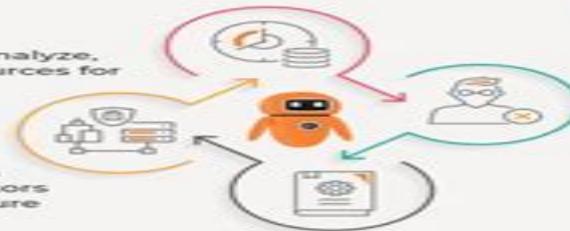
Instead of insurers spending time on handling multiple process involved in underwriting automation tools can take over the administrative tasks and faster track underwriting process. RPA tool can automate the below tasks for underwriting process and these are-

### Data Intake

Employ intelligent document processing solution to extract, analyze, data collected from multiple sources for accurate decision making

### Risk Assessment

Analyze large volumes of data in real time and assess the risk factors like credit score, and predict future risk using RPA.



### Fraud Detection

Leverage RPA to identify the inconsistency in the information provided and flag suspicious activities.

### Regulatory Compliance Management

Adhere to regulatory requirements and compliance standards using programmed RPA bot and reduce the risk of non-compliance and associated penalties.

## Why Choose AutomationEdge's IDP Solution DocEdge?

- Choice of OCR vendors
- Robust architecture for upscaling and downscaling
- Native support for major use cases
- OS agnostic
- Built-in image correction to deal with image flaws
- Feature-rich web console with RBAC
- Easily switch between document formats
- Java-based tool
- Seamless integration and automation
- Native support for Maker-Checker processes

# Automated Underwriting System For Life Insurance

**Anthony S. Fauci**



## **Automated Underwriting System For Life Insurance:**

*Expert Systems in Banking* Dimitris N Chorafas, Heinrich Steinmann, 2016-07-27 This book presents the reader with a complete and comprehensive picture of what is happening today in banks and other financial institutions in terms of expert systems implementation In addition it helps in refining the reader's thoughts on how to build an environment for the successful implementation of expert systems in banking and how to sell this concept to management including risks and opportunities

LIFE INSURER CHARACTERISTICS THAT FACILITATE AUTOMATED UNDERWRITING IMPLEMENTATION. Shelley Shen, 2018 Automated underwriting is set to transform how insurers underwrite risk The conventional practice of underwriting which relies on historical data and analytical expertise has been pivotal to the insurance industry for centuries In this process an insurance underwriter evaluates the risk and potential exposure of a prospective insured The underwriter typically uses factors such as age gender and others to determine the applicant's risk class for premium pricing purposes Automated underwriting systems have been developed to reduce the manpower cost and time necessary to underwrite a life insurance application while maintaining the quality of underwriting decisions These virtual underwriters are a combination of sophisticated artificial intelligence AI machine learning and robotic process automation RPA technology This report gives a brief overview of automated underwriting in the life insurance industry and covers the advantages and challenges of implementing automated underwriting for life insurers This report will also discuss trends in life insurer characteristics that seem to facilitate the implementation of automated underwriting Factors examined include company size profitability organizational structure and age Of the factors examined company size seems to be the only significant factor in determining the likelihood a company has implemented an automated underwriting system

**Electronic Financial Services** Hakman A Wan, 2006-02-28 Electronic Financial Services provides an extensive overview of technology management and information communications technologies ICT in the financial services Chapters cover E banking E insurance E stock trading and E fundraising and use examples of state of the art information systems that are supporting the Internet operations of many financial service institutions Jargon is not avoided but is explained thoroughly Includes studies of e finance systems in use by the major financial services in the world Small case studies are included plus questions for discussion are given at chapter ends

The Chronicle, 1922      **Occupational Outlook Handbook**, 2010  
Describes 250 occupations which cover approximately 107 million jobs      *17th Innovative Applications of Artificial Intelligence Conference*, 2005      **Encyclopedia of Microcomputers** Allen Kent, James G. Williams, 1994-10-27 The Encyclopedia of Microcomputers serves as the ideal companion reference to the popular Encyclopedia of Computer Science and Technology Now in its 10th year of publication this timely reference work details the broad spectrum of microcomputer technology including microcomputer history explains and illustrates the use of microcomputers throughout academe business government and society in general and assesses the future impact of this rapidly changing technology      *Occupational*

*outlook handbook, 2010-11 (Paperback)* ,1990     Contingencies ,2008     **The Indicator** ,1908     **Expert Systems in Finance and Accounting** Robert J. Thierauf,1990-01-19 The book is divided into four parts and begins by offering a framework for developing expert systems in finance and accounting In the second part the author reviews the current state of development for programming languages in expert systems the computer hardware necessary to run expert systems and expert system shells useful in developing business expert systems Part 3 presents an in depth examination of the procedures used in developing expert systems while the final part focuses on typical applications of expert systems in finance and accounting     The Aetna-izer Supplements ... Aetna Life Insurance Company, Aetna Casualty and Surety Company, Automobile Insurance Company, Standard Fire Insurance Company of Hartford, Conn ,1920     **Books of 1921-1925** Chicago Public Library,1927     The Indicator William H. Burr, Frank H. Leavenworth, John J. Oliver, 1906     **The Standard** ,1926     *The Weekly Underwriter and the Insurance Press* ,1930     *Life Association News* ,1930     United States review ,1926     **Books of 1912-** ,1922     *THE BIG BOOK OF JOBS 2012-2013* McGraw-Hill Editors,2011-07-26 Up to date authoritative job information from the most trusted source the U S Department of Labor Does your resume tell employers what they really need to know Which fields are showing the most growth opportunity What is a realistic salary for the job you want Whether you ve recently earned a degree decided to change careers or reentered the workforce after an extended absence is the guide you need to make the right decisions the first time around The Job Seekers Guide provides expert advice on Choosing a career path Building career management skills Researching careers in the information age Writing effective cover letters and polished resumes The Occupational Outlook Handbook offers the latest statistics on Working conditions Employment trends and outlooks Training qualifications and advancement Salary ranges

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