

PRODUCT BRIEF

360 DEMANDREVIEW**Control demand package risk before it drives settlement.**

Demand packages arrive as hundreds of pages built to create leverage early in the claim. 360 DemandReview turns them into structured claim intelligence in seconds.

AT A GLANCE**Use case**

Demand package and demand-letter review

Outputs

Demand terms, claimant, limits, and medical summary

Availability

On the Guidewire Marketplace

Integration

Secure API; prebuilt pathways for Guidewire, Salesforce, AWS

Oversight

Human-in-the-Loop validation on every file

2.5 hrs

REVIEW TIME BEFORE

**43 sec**

REVIEW TIME AFTER

95%+ACCURACY WITH HITL
OVERSIGHT**15m+**

TRANSACTIONS PROCESSED

Scale reflects transactions processed to date. Review time and accuracy are client-reported production results.

THE PROBLEM

A demand package is where the negotiation is framed and where exposure is decided. The terms and the medical record sit buried in hundreds of pages, review quality varies with capacity, and time pressure produces missed detail — which becomes a reserve set wrong and a position that is hard to defend.

THE APPROACH

Read the package once, completely. Capture the demand terms, identify the claimant and limits referenced, summarize the medical record enclosed, flag what needs a human, and hand the adjuster findings instead of paper.

WORKFLOW**1 INGEST**

Arrives via API or the claim file, OCR'd page by page.

2 EXTRACT

Medical, billing, and treatment data pulled from every page.

3 STRUCTURE

Normalized into one consistent, repeatable output.

4 VALIDATE

Human reviewers confirm flagged items before delivery.

5 DELIVER

Findings and highlighted pages return with the claim.

EXTRACTED INTELLIGENCE**Type of letter**

Demand, representation, or other

Demand date

Date the demand was issued

Demand due date

Response deadline captured up front

Claimant

Named party and representation

Policy limits

Limits referenced in the demand

Medical summary

Summary of the medical record enclosed

HUMAN-IN-THE-LOOP

AI enhances, not replaces, the expertise of the team.

Confidence scoring routes flagged items to trained reviewers before anything reaches the adjuster, so attention goes to exceptions rather than re-reading the file, with an audit trail throughout.

API CAPABILITIES

Documents post to a secure, encrypted endpoint; structured findings return as JSON plus highlighted source pages, ready to write back as notes, fields, activities, and attachments — with enterprise integration pathways for Guidewire, Salesforce, and AWS environments.

BUSINESS OUTCOMES**More consistent evaluation**

Every adjuster works from the same structured output

Improved reserve accuracy

Demand terms and medical summary earlier in the file

Less rework and escalation

Fewer files reopened for detail missed on first pass

Capacity without headcount

Throughput scales with volume, not with hiring

ILLUSTRATIVE USE CASE

A non-standard auto carrier was reviewing demand packages by hand at roughly 2.5 hours per file, so cycle times tracked adjuster availability rather than claim complexity. 360 DemandReview was deployed against its existing Guidewire environment across a document volume in the millions. The carrier reported average review time falling to 43 seconds per file at 95%+ accuracy with Human-in-the-Loop oversight. Client-reported production results; client identity withheld.



See DemandReview in action. Explore the products and request a demo:

360intelligentsolutions.com/solutions-insurance/demand-review

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PROVEN SCALE · EASY INTEGRATION**