

DATA SHEET

Underwriting AI Agents

AI AGENT

Populating underwriting systems



Steps taken by AI Agent

- ✓ Processes SOV data accurately
- ✓ Increases operational efficiency
- ✓ Boosts underwriting capacity



Learn more at bevaya.ai
Contact us at sales@bevaya.ai
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Request a Demo

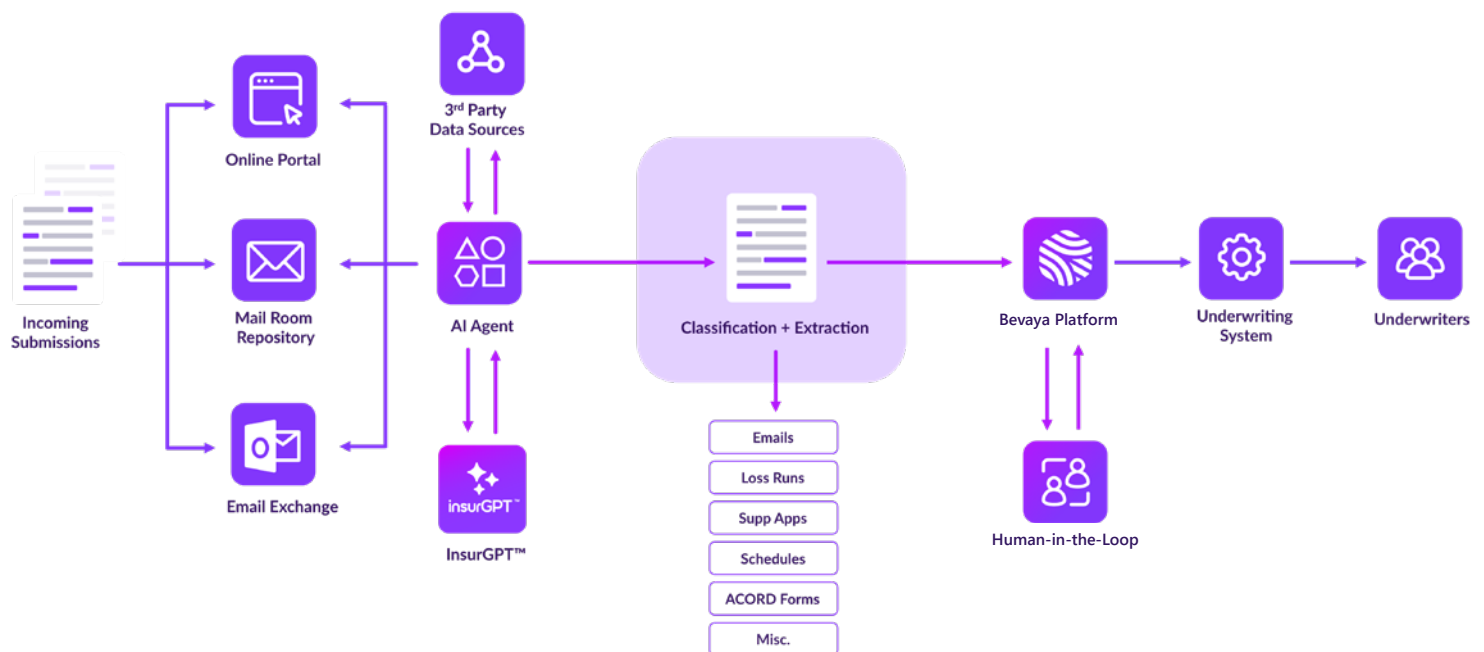
Underwriting AI Agents

Bevaya's Underwriting AI Agents are pre-trained for insurance submissions, intake processes, policy renewals, and risk analysis activities, and are connected directly with customer's insurance systems to improve operational efficiency, expand team capacity, and increase premium revenue. Our AI Agents think, read, and understand just like people do, possessing the same level of insurance industry expertise as somebody with five to seven years of experience and the skills to manage work and collaborate directly with subject matter experts on your team. Our AI Agents are always on, ultra-secure, and deliver ROI from their first day on the job.

With Bevaya's Underwriting AI Agents, you can:

- ✓ Reduce submission clearance times
- ✓ Accelerate quote cycles
- ✓ Reduce operational costs and BPO reliance
- ✓ Increase underwriting team capacity
- ✓ Increase broker/customer satisfaction and loyalty

Submission Intake AI Agent Workflow



Bevaya AI Agent Key Capabilities

Bevaya's AI Agents provide multiple integration options with customer environments including VPN, point-to-site, and site-to-site connections. Each Bevaya AI Agent can also perform the following tasks:

Document Handling

- ✓ **Document Extraction**
Automatically extract crucial data from insurance documents, increasing processing speed.
- ✓ **Email & Document Ingestion**
Read and interact with email attachments during, document ingestion to access all the data available.
- ✓ **Document Splitting**
Split large-scanned documents into individual, sub-document types automatically.

Document Intelligence

- ✓ **Compare Documents**
Understand content in context and compare insurance documents to identify critical changes and differences.
- ✓ **Summarize Documents**
Summarize insurance documents based on the role or document type to make better decisions.
- ✓ **Document Triangulation**
Cross-reference data to validate accuracy across multiple documents.

Collaboration and Oversight

- ✓ **Human-in-the-Loop (HITL) Collaboration**
Reach out to your experts to solve problems and manage exceptions.
- ✓ **Team Communication**
Ensure timely alerts and updates using e-mail, Slack, or Microsoft Teams.
- ✓ **AI Agent Oversight**
Control AI Agent activities including scheduling, throughput limits, and workflow reporting.

Automate System Integration

- ✓ **Interact with Your Systems**
Update insurance systems, automating data and streamlining workflows using APIs or by navigating via the user interface.
- ✓ **3rd Party and Database Lookups**
Access third-party and database sources for data enrichment.
- ✓ **Process Customization**
Customize process automation to precisely fit the needs of your unique insurance business.

Common Underwriting Use Cases

Consider a world in which your clearance and underwriting teams are free of tedious data extraction, entry, and administrative responsibilities. That is exactly how Bevaya's Underwriting AI Agents help to automate time-consuming activities, improve team efficiency, add team capacity, deliver unrivaled data quality, and even raise premium income by quoting more business faster.



Bevaya Underwriting AI Agents can help:

Read, understand and extract data from emails and submission documents

Integrate the extracted data into carrier core systems including clearance, underwriting, rating and imaging systems

Execute set up and clearing accounts

Perform underwriting triage – determine urgency and assign risks to correct underwriters based on client's guidelines

Issue quotes and binders

Perform policy change requests and issue endorsements

Create and issue **certificates of insurance**

Integrate with **accounting and billing systems**

Create **customizable summaries of submission and underwriting files**

Bevaya Underwriting Use Cases

Setup and Clearance

- Monitor email inboxes, mailroom or broker system(s) for new business submissions / applications
- Ingest, analyze, classify, and file documents and submissions
- Extract required data from the broker email and applications, such broker info, insured info, LOB, coverage dates etc.
- Check for prior market submissions
- Open new accounts and populating with required data points
- Submit applications to the quoting queue or system

Triage

- Extract and transform initial required data from structured & unstructured documents
- Pass data to the underwriting platform for initial triage
- Assign submission to relevant underwriting resource/team based on clients' business rules

Underwriting and Rating

- Extract detailed exposure and loss history from structured & unstructured documents
- Populate data into core systems
- Request third-party data
- Providing coverage and loss analysis

Quote, Bind, and Policy Issuance

- Gather and assess quotes applicability against original application and conditions
 - Prepare the quote for final review, and issue it
 - Search for, or accepting, signed applications
 - Create and send the binder
 - Create and distribute Certificates of Insurance
 - Verify completeness of post-binding documents (e.g., signed applications updated loss runs)
 - Update underwriting systems with post-bind information
 - Notify billing of new policy
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Policy Renewals

- Flag expiring policies 60-90 days in advance
 - Request needed policy detail updates from brokers and policyholders
 - Monitor for new policy documents and details
 - Extract newly submitted policy data
 - Send alerts to underwriters when policy renewal is ready for review
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Premium Audits

- Classify premium audit document types such as carrier premium audit questionnaires, payroll reports, federal and state tax returns, and 1099 information
- Extract data from premium audit documents including those with structured, semi-structured, and unstructured formats at accuracy level greater than 98%
- Identify missing premium audit data needed to complete the process
- Automatically follow up with the insured via email to request missing data
- Seamless integration with existing audit systems to populate audit data

COI Creation

- Monitor for incoming Certificate of Insurance (COI) requests and operate 24x7
 - Extract coverages, limits, and specific clauses from business contracts
 - Automate the creation of COIs using extracted contract details
 - Integrate directly with agency management systems like Applied Epic, AMS360, Zywave and HUB International
 - Set customizable confidence level thresholds that trigger exceptions and manual review
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Endorsement Processing

- Monitor email inboxes for policy change requests
- Classify type of change and line of business
- Extract key data fields dynamically based on type of change requested
- Update policy administration systems to bind the policy changes
- Notify underwriters for premium bearing endorsement changes using customer defined thresholds

Sample Supported Document Types

Our turn-key indexing and extraction models are fine-tuned to deliver highly accurate results for the most common claims, servicing and underwriting document types our customer work with daily.



Submission Documents

Loss Runs (multiple carrier versions), Schedules, SOVs, Agent Reports, Census Files, etc.



Medical Records, Bills and Invoices

i.e., Medical Records, Explanation of Benefits, CMS 1500, Medical Authorization, Medical Narrative Report, Medical Cards, Return to Work/Work Status, Patient Referral, UB04, etc.



Claims Correspondence

First Notice of Loss/ First Report of Injury, Claim Analysis, Claims Photos, Domestic Return Receipt, Affidavit, Acknowledgement Letter, etc.



Premium Audit Documents

Carrier Premium Audit Questionnaires, Payroll Reports / Schedules, Federal & State Tax Payroll Tax Returns, 1099 information, COIs for 1099 contractors, etc.



ACORD Forms

Multiple versions and types



Legal Correspondence

Demand Letters, Subpoena, Petition, Complaint, Notice of Lien, Notice of Hearing, Notice of Representation, Invoices, etc.



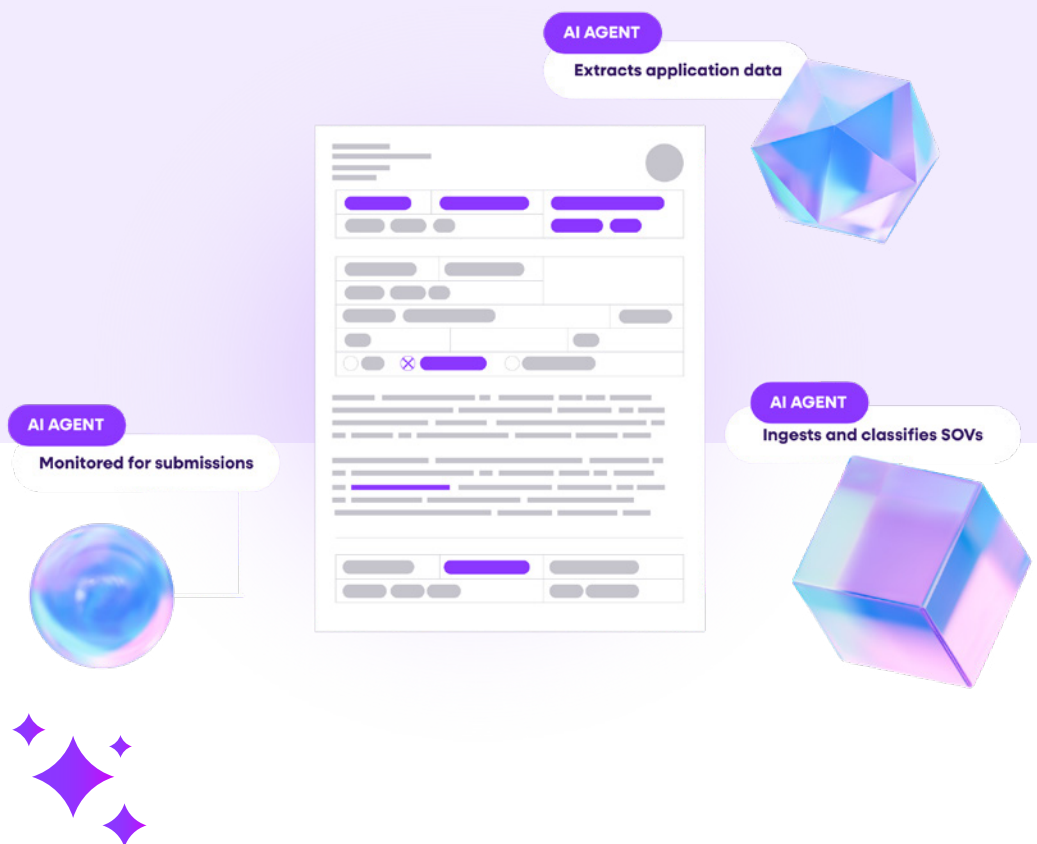
Multiple Reports

Police Reports, Expert Reports, ISO Reports, etc.

Ready to partner with a vendor committed to your success?

Discover how Bevaya can empower your teams with AI and automation.

Schedule a personalized solution demo and see how our platform can accelerate your transformation goals with confidence.



Visit bevaya.ai or contact us at sales@bevaya.ai to learn more.

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