

Transform Life Insurance Underwriting with Hexaware's Agentic AI Solution

Flyer



Faster Policies, Lower Costs, and Smarter Customer Experiences

We understand – traditional underwriting is slow, manual, and costly. It is often plagued by delays, compliance hurdles, and dissatisfied customers. Life insurers must accelerate issuance, cut costs, and ensure transparency for both advisors and clients.

With Hexaware's agentic AI solution for life insurance underwriting, you can unlock AI-driven risk insights and decisioning to drive a smarter, faster, and more compliant approach that builds trust while driving efficiency.

How Traditional Underwriting Holds You Back

Outdated processes don't just eat up your time; they can also lead to mistakes and missed opportunities. At Hexaware, we help you break free from all that red tape and move forward with confidence.

- **Slow policy issuance:** Paperwork collection, medical testing, and repeated reviews slow down the process significantly.
- **Rising costs and limited scalability:** Manual steps and frequent back-and-forth with evidence providers increase operational expenses.
- **Inconsistent risk assessment:** Lack of advanced technology leads to inconsistent underwriting decisions, reducing speed and customer confidence.
- **Lack of transparency:** Limited visibility into application status frustrates underwriters, agents, and customers who need real-time updates.

How Hexaware's Agentic AI for Life Insurance Underwriting Works

We combine intelligent automation with human expertise to deliver exceptional results. Our Agentic AI solution transforms traditional underwriting into a seamless, intelligence-driven process to streamline operations across three critical stages:

Stage 1

Smart Application and Evidence Orchestration

- Automates eligibility checks using application data
- Integrates diverse evidence sources for full assessment
- Auto-fills and collects evidence, minimizing manual effort
- Offers real-time case tracking via digital Kanban

Stage 2

AI-driven Risk Insights and Decisions

- Enables straight-through processing via AI-based classification and routing
- Accelerates standard cases with autonomous decisioning engines
- Eliminates medical tests through fluidless underwriting
- Ensures fairness and transparency with human-in-the-loop checkpoints

Stage 3

Human-AI Collaboration Framework

- Clarifies decisions with knockout rules and explainable AI
- Escalates high-touch cases to underwriters via seamless workflows
- Drives human-AI collaboration through digital Kanban for accountability

Why Hexaware: Automated Underwriting System

Unlock Accelerated Life Insurance Underwriting with Hexaware's Agentic AI Solution

At Hexaware, we are redefining the future of life insurance underwriting. Our smart automation captures the right information directly from your application and trusted sources, so you receive a comprehensive, up-to-date assessment every time.

- **Accelerated growth through faster issuance:** Policies move from approval to 50–70% quicker, cutting underwriting cycles from weeks to hours.

- **Significant cost efficiency:** Operational expenses drop by 30-40% as AI automates data entry, evidence collection, and other routine tasks.
- **Boosted advisor effectiveness:** Advisor productivity rises 20–25% with increased visibility in real-time insights and seamless workflows that eliminate back-and-forth delays.
- **Higher straight-through processing (STP) rates:** Over 30% more policies are issued end-to-end autonomously, freeing underwriters to focus on complex cases

Harness the Power of Data-Driven Underwriting with our Digital Insurance Application

Discover how Hexaware's Agentic AI solution accelerates policy issuance, reduces operational costs, and enhances customer satisfaction through smarter, data-driven underwriting.

Contact us at hexaware@marketing.com.



About Hexaware

Hexaware is a global technology and business process services company. Every day, Hexawarians wake up with a singular purpose: to create smiles through great people and technology. With this purpose gaining momentum, we are well on our way to realizing our vision of being the most loved digital transformation partner in the world. We also seek to protect the planet and build a better tomorrow for our customers, employees, partners, investors, and the communities in which we operate. With offices across the world, we empower enterprises to realize digital transformation at scale and speed by partnering with them to build, transform, run, and optimize their technology and business processes.

Learn more about Hexaware at <https://www.hexaware.com>.

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