

CASE STUDY

Accelerating complex high-net-worth cases from submission to issuance.



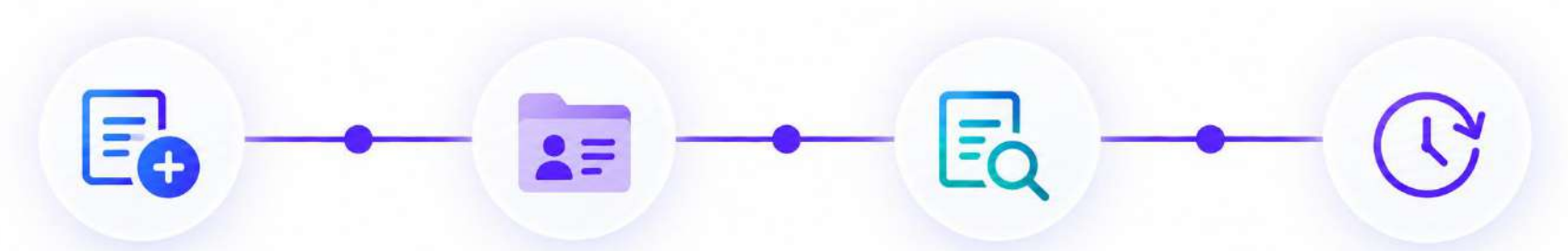
ABOUT THE CUSTOMER

This customer's High-Net-Worth business serves affluent and ultra-high-net-worth clients through specialized advisors, underwriters, and wealth planning professionals. The business supports sophisticated protection, estate planning, and wealth transfer solutions that often involve complex ownership structures, trusts, corporate entities, and cross-border financial arrangements.

SUMMARY

The customer wanted to reduce the time required to progress high-net-worth insurance applications without compromising underwriting rigor. Complex cases often remained open for weeks or months as medical evidence, financial documentation, and ownership records arrived from multiple parties.

Kamios introduced a mandate-driven orchestration layer that continuously manages requirements, tracks evidence, and prepares underwriters with a complete, cited view of each case. By keeping cases active throughout their lifecycle, the platform helped reduce delays, improve continuity, and ensure underwriters spent their time evaluating risk rather than managing administration.



THE CHALLENGE

High-net-worth underwriting cases often involve large amounts of medical, financial, and ownership information collected over extended periods. Underwriters needed to coordinate multiple stakeholders and manage evolving requirements while maintaining a complete understanding of each case throughout its lifecycle. This resulted in:

01

Large volumes of supporting evidence to review

02

Multiple stakeholders involved in each case

03

Long-running requirement tracking and follow-up

04

Difficulty maintaining case continuity over time

05

Delays that increased customer attrition risk

THE KAMIOS APPROACH

Kamios introduced a long-running case orchestration model that actively manages every stage of the underwriting journey. Rather than treating each interaction as a separate task, the platform maintains continuity from application submission through issuance preparation.

Evidence Consolidation

Created a unified view of medical, financial, and ownership information.

Requirement Management

Generated and tracked underwriting requirements automatically.

Case Continuity

Preserved context across long-running cases.

Stakeholder Coordination

Managed interactions and dependencies across parties.

Risk Narrative Generation

Produced structured summaries of key underwriting considerations.

Issuance Preparation

Prepared supporting documentation for policy issuance.

OUTCOMES

- Administrative effort was reduced through proactive case management.
- Underwriting requirements were tracked more consistently.
- Case continuity improved across extended timelines.
- Delays caused by missing evidence were reduced.
- More cases progressed efficiently toward a decision.

BUSINESS IMPACT

Kamios ensured that cases continued progressing even when evidence arrived gradually over time.

Requirements were generated, tracked, and followed up systematically, reducing the risk of delays caused by manual coordination.

Underwriters received better-prepared files with complete context and supporting evidence already assembled. This allowed them to focus on risk assessment and decision-making while reducing the administrative effort required to manage complex cases.

WHAT IS KAMIOS?

Kamios is the governed AI agent orchestration platform for insurance and regulated industries. It gives insurers, banks and financial services firms one governed place to run AI agents on live cases, from claims and underwriting to onboarding and credit decisions, coordinating agents, people, systems and decisions without replacing what is underneath. Every action is declared under a mandate, evidenced as it happens and metered per case, so leaders can answer for what their agents do. It runs on their own infrastructure, in their own region, with the models they choose. Kamios is a Neutrinos product, built by founders with decades in insurance and banking technology, and is in production today at Tier-1 carriers, where straight-through processing on new business moved from 2 percent to 35 percent. Learn more at www.kamios.ai.