

CASE STUDY

Improving underwriting productivity through evidence- driven decision support.



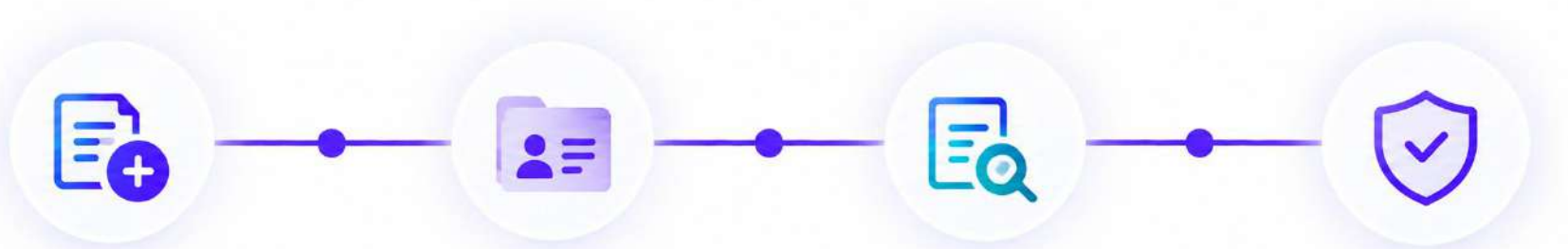
ABOUT THE CUSTOMER

This customer is one of the Philippines' leading life insurance providers, offering protection, health, savings, and wealth solutions through a nationwide distribution network. The organization manages large underwriting volumes across a diverse portfolio of life and health insurance products.

SUMMARY

The customer wanted to increase underwriting efficiency without increasing underwriting risk. While rules engines could process straightforward applications, underwriters still spent significant time assembling and reviewing medical evidence before making decisions.

Kamios implemented a recommendation-only underwriting assistant that assembles evidence, summarizes medical information, evaluates manual-rule engagement, and continuously measures performance through a dedicated evaluation framework. Underwriters retain full decision authority while benefiting from better-prepared case files.



THE CHALLENGE

The insurer wanted to improve underwriting productivity without compromising underwriting standards. While rules and expertise were already in place, underwriters spent significant time gathering, organizing, and interpreting medical evidence before they could begin evaluating risk. This resulted in:

01

Time-consuming evidence preparation and review

02

Medical information spread across multiple sources

03

Inconsistent case presentation and documentation

04

Limited ability to measure recommendation quality objectively

05

The need to maintain full underwriter accountability for decisions

THE KAMIOS APPROACH

Kamios introduced a recommendation-only underwriting assistant operating under strict human oversight. The platform focuses on evidence preparation and decision support rather than decision automation.

Evidence Assembly

Consolidated medical and underwriting evidence into structured case files.

Rule Evaluation

Identified relevant underwriting rules and supporting evidence.

Risk Profiling

Created structured applicant risk summaries.

Source-Linked Summarization

Generated traceable underwriting summaries.

Evaluation Framework

Tested workflow and model changes against historical cases.

Continuous Improvement

Incorporated underwriter feedback and overrides.

OUTCOMES

- Underwriters gained faster access to relevant evidence.
- Case presentation became more consistent and traceable.
- Time spent preparing cases was reduced.
- Model and workflow changes became easier to evaluate.
- Full underwriting authority remained with human experts.

BUSINESS IMPACT

The **most important improvement** came from better evidence quality rather than greater autonomy.

Underwriters continued making all final decisions, but they did so using more complete, structured, and traceable information.

The platform also provided a measurable framework for evaluating changes before deployment. This created confidence in continuous improvement efforts while ensuring underwriting standards remained consistent over time.

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.