CASE STUDY

Automated Customer Onboarding

LIFE INSURANCE

Life insurance — AI-led, exception driven onboarding and pre-underwriting workflow

KEY HIGHLIGHTS

- Verifying KYC and identity documents automatically
- Interpreting medical and health-check reports
- Applying underwriting rules and risk checks
- Routing exceptions to underwriting teams
- Enabling faster policy issuance without compromising compliance

8 Hours	100%	↑ 70%	↓ 60%
Onboarding TAT	**KYC Coverage**	**Straight-Through Rate**	**Underwriting Errors**
vs days previously	automated verification	clean applications	via rules engine

AI AGENT WORKFLOW

Powered by Avintra

1 DOCUMENTS CLASSIFICATION

Pdf, image (email, shared-drive)

- OCR + Vision AI for scanned documents
- LLM-based document understanding
- Documents completeness check

2 KYC AND IDENTITY VERIFICATION

Documents Extraction and Validation

- OCR + Vision AI for scanned IDs
- LLM-based extraction: Name, DOB, gender, Address
- Signature detection, Face / Photo match

3 HEALTH REPORT INTERPRETATION

Medical Summary

- Identify medical parameters: Blood sugar, BP, cholesterol, BMI
- ECG findings extraction
- Flag abnormal or borderline indicators

4 UNDERWRITING RULES

Rules Engine

- Age vs product eligibility
- Lifestyle disclosures (smoking, occupation)
- Policy-specific underwriting rules

5 EXCEPTION HANDLING

Underwriting Workbench

- Low confidence in KYC flagged
- Mismatch across documents
- Abnormal medical values & regulatory flags

6 CUSTOMER COMMUNICATION

AI-driven Messaging

- Document deficiency notifications
- Medical retest requests
- Status updates to customer

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