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# Insurance Architecture.

Risk management demands architectural certainty.

# Insurance technology demands architectural discipline

The insurance sector balances between customer experience and risk management. W69 implements AI architecture for insurers, reinsurers and insurtech companies where actuarial precision and client trust are core. Loss patterns change due to climate and digitization, fraud risks evolve, the regulator expects transparency. Without architectural discipline, your data advantage becomes your greatest liability.

*“You don’t merely insure a risk; you safeguard the actuarial balance for the next generation of your policyholders.”*

**We don’t build for today’s premium, but for tomorrow’s solvency. Your portfolio deserves an architecture that stands the test of time.**

## Actuarial Intelligence

Intelligent risk assessment with actuarial precision and predictive modeling.

## Claims Logic

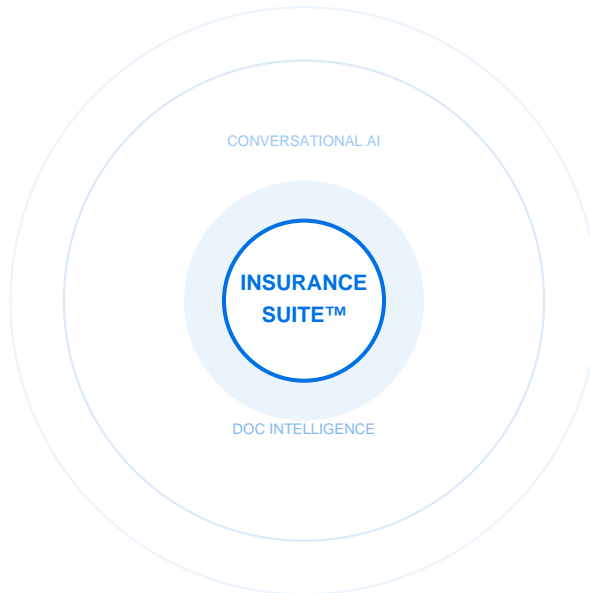
Automated claims handling with fraud detection and payout logic.

## Fair-Pricing-by-Design

Transparent premium calculation with fair and explainable AI models.

# The Insurance Suite™

How W69 connects AI components into one insurance architecture.



- **Underwriting Engine**  
Intelligent risk assessment with market data correlation, behavioral analysis and predictive modeling.
- **Claims AI**  
Automated claims handling with fraud detection, reserve calculation and payout logic.
- **Compliance**  
Automated verification against Solvency II, IDD and EIOPA guidelines.
- **Reporting**  
Automated reports for regulators, actuarial statements and management information.
- **Audit Trail**  
Full traceability of every AI decision for regulatory accountability.

**Cross-cutting capabilities:** Document Intelligence and Conversational AI are integrated into all components of the Insurance Suite™.

# From insurance documents to risk insight

AI that understands, analyzes and transforms your insurance document flow into actionable risk insights.

## 1 Policy & Clause Analysis

Automatic extraction of coverage conditions, exclusions and limits from policy terms and reinsurance contracts.

## 2 Claims & Fraud Screening

Real-time screening of claims against fraud patterns, policy conditions and historical data.

## 3 Actuarial Reporting

Generation of actuarial reports, solvency statements and portfolio analyses based on claims and premium data.

# Intelligent interaction for insurance

AI-driven conversations that guide policyholders, support advisors and ensure service quality.

## 1 Claims Filing Assistant

Automated claims intake through natural conversations with real-time policy verification and coverage confirmation.

## 2 Policy Advisory Bot

AI assistant that provides clients with insight into their coverage, premium structure and insurance options.

## 3 Internal Insurance Knowledge

Search complex policy conditions, underwriting guidelines and claims protocols through a conversational interface.

# From passive tools to autonomous intelligence

Static AI models wait for a prompt. **Agentic Systems** from W69 take the initiative. We design architectures in which AI agents independently plan tasks, consult sources, control tools and validate results.

## 1 Reasoning Engines

Chain-of-Thought protocols for insurance analysis. From risk assessment to claims handling, step by step and actuarially substantiated.

## 2 Tool Augmentation

Integration with your insurance systems. Whether it concerns policy administration, claims management systems or actuarial software.

## 3 Human-in-the-Loop

For underwriting and claims decisions, the system escalates to your professionals. No autonomy without actuarial accountability.

## 4 Continuous Learning

The architecture evolves with loss patterns and regulations. Feedback loops refine the models within actuarial guardrails.

# Your AI Readiness Score

The Navigator™ Assessment provides an initial indication of the AI maturity of your organization. Scores range from 10 to 50, distributed across three maturity levels.

## Exploration

10 – 20

AI is in an early experimental phase. Individual experiments, few organization-wide guidelines, fragmented tools.

## Integration

20 – 35

AI is already applied in specific workflows. Concrete use cases, partial integration, growing adoption by teams, governance in development.

## Strategic AI

35 – 50

AI is a structural part of the organization. Organization-wide adoption, integrated AI architecture, clear governance, AI-supported decision-making.

## Start your Navigator™ Assessment

Discover the AI maturity of your organization in 5 minutes.

[www.w69.ai/sectors/insurance.html](http://www.w69.ai/sectors/insurance.html)

W69 PROOF™



Every system W69 delivers carries the W69 Proof™ seal — your guarantee for architecture, governance and compliance.

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### **W69 AI Consultancy**

Insurance Architecture · Governance · Transformation

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