

INSURANCE

Underwriting analytics coworker

Underwriters spent most of their time gathering data across systems and applied guidelines inconsistently. Wexa built a coworker that prepares the case and recommends a decision.

-40%

underwriting time

1

consolidated risk view per applicant

100%

of cases checked against embedded guidelines

CLIENT

Retail and commercial insurance group

REGION

Confidential

WHEN

2025

ENGAGEMENT

Proof of concept

WEXA COMPONENTS

Data sourcing agents · risk scoring · guideline engine · decision dashboard

01 — CASE 27

The challenge

- Manual searches across internal and external sources

- Variation between underwriters' interpretations
- Application spikes causing delays
- Routine work crowding out complex cases

What Wexa built

- ✓ Automated sourcing of applicant data from internal and external systems
- ✓ Risk scores and anomaly flags from historical patterns
- ✓ Embedded underwriting guidelines for consistent decisions
- ✓ Decision-support dashboard; the underwriter makes the final call

02 — CASE 27

How it runs on Wexa

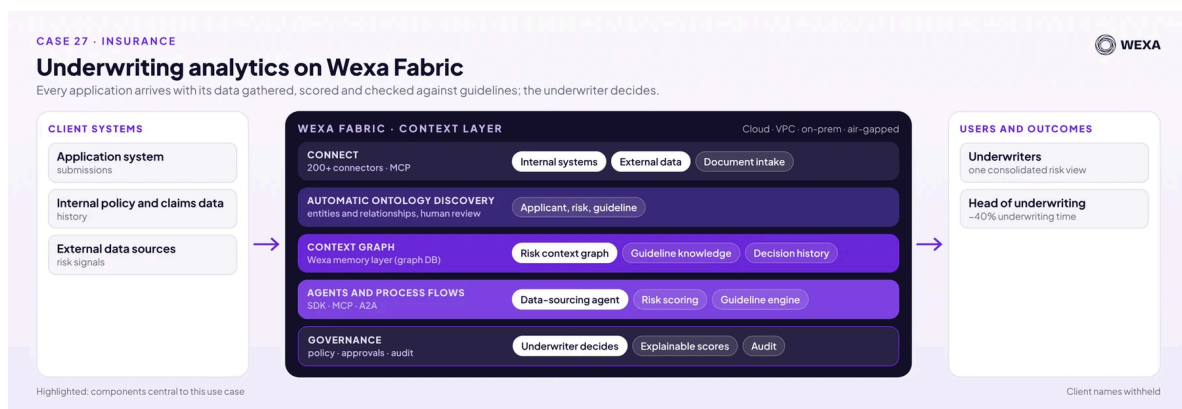


FIGURE How this use case runs on Wexa: client systems connected, ontology discovered, context graph in the Wexa memory layer, agents and process flows, and governance. Highlighted components are central to this use case.

Solution architecture



FIGURE Underwriting coworker architecture (redrawn from the project design).

Results

MEASURE	BEFORE / WITHOUT WEXA	WITH WEXA
Underwriting capacity for the same application volume	30 underwriters	18 underwriters
Annual cost of the process	\$2.7M	\$1.6M
Time to implement the AI solution	6 months	6 weeks
AI build cost (one-time)	\$480K	\$44K
AI operating cost per year (models, infrastructure, upkeep, platform)	\$312K	\$166K
Total AI cost in year 1	\$792K	\$210K

WITH WEXA

\$914K

net annual value to the client after Wexa's
own operating cost

4x

faster to implement

47%

lower AI operating cost

\$582K

less AI spend in year 1



"The Wexa Underwriting Analytics Coworker gave our underwriters a new level of clarity and speed. We issued policies faster while improving the quality and consistency of our decisions."

HEAD OF UNDERWRITING, CLIENT