

AI Underwriting, with human authority

Prepare stronger submissions, assess risk consistently and keep binding authority with authorized people.

[Explore capabilities →](#)

[Business value →](#)

[Genellipse.com](https://genellipse.com)

info@genellipse.com

AegisNow Underwriting Workbench + Cortex AI + Genellipse



More time for risk judgement

Give underwriters a complete file and a clear explanation of what needs attention.

AI prepares

Structure the submission, summarize evidence and flag uncertainty.

People own the pen

Assess the risk, challenge assumptions and approve the decision.



One case from submission to issue

Preserve evidence, rating provenance and authority across each handoff.

01

Prepare

Capture the submission, resolve identity and track evidence gaps.

AI suggestions do not confer binding authority.

02

Assess

Review risk, run approved pricing and evaluate authority.

03

Authorize and issue

Resolve referrals; carry the reviewed record into policy administration.

AI assistance with a governed workbench

Separate language assistance, risk analysis, rating and transaction authority.

01

Cortex AI

Prepares summaries, evidence questions and referral drafts.

02

AegisNow

Holds case facts, requirements, rate books and authority checks.

03

Genellipse

Connects systems, configures controls and measures delivery outcomes.

Confirm each integration and model's intended use during scoping.

A structured file with visible uncertainty

Extract proposed fields from forms, broker messages, schedules and loss runs.

01

Trace the source

Show the document, extraction method and field confidence.

The product describes a human-accepted apply step.

02

Resolve ambiguity

Review unclear values and possible duplicate insured records.

03

Accept before applying

Keep proposals separate until a person accepts the changes.

Evaluate appetite before the pen moves

Use the programme's rules for line, jurisdiction, limit and premium.

01

Within authority

Proceed to the remaining evidence and approval checks.

A rule result is distinct from the final customer communication.

02

Referral required

Name the breached rule and route to the required approver.

03

Outside the programme

Block binding; record the reason and the appropriate next step.

A commercial property submission

An underwriter receives a statement of values, loss history and inspection material.

AI builds context

Highlights missing values, inconsistent facts and open questions.

The underwriter tests risk

Reviews occupancy, construction, protection and applicable terms.

Illustrative workflow. External hazard and inspection integrations are scoped.



A Life case with sensitive evidence

Improve evidence preparation while preserving privacy and specialist assessment.

AI organizes the record

Summarizes authorized evidence and identifies missing requirements.

Specialists assess

Evaluate medical and financial evidence under approved standards.

No autonomous eligibility decision from a generative summary.



Know what is outstanding and overdue

Track required, ordered, received and waived evidence on the case.

01

Visible ownership

Assign the request, due date, source and responsible team.

02

Controlled waivers

Record who waived a requirement and why.

03

Honest integration scope

An order record alone does not send a request to a vendor.

Bureau, laboratory and evidence-provider connections require contracts and integration.

Keep pricing reproducible

Approved rate books and deterministic steps produce the premium; AI explains and assists.

01

Version the book

Retain the base rates, factors, loadings and effective edition.

AI-generated text must not silently change an approved rate or assumption.

02

Record the run

Keep inputs, named calculations and the version used.

03

Test promotion

Reject an untested, failed or stale regression pack.

Explore options without rewriting the case

Compare a proposed structure against approved assumptions and capacity.

01

Change one assumption

Review limits, deductibles or terms in an authorized scenario.

Scenario analysis is not a promise of coverage or an issued quote.

02

Explain the difference

Show the rate-book version and drivers of the revised premium.

03

Keep the approved record

Promote a selected option only through the decision workflow.

Check capacity before commitment

Review retention, auto-bind and jumbo limits against the actual programme.

01

Read the treaty

Use effective terms and the correct exposure basis.

02

Prepare the referral

Carry the risk, rating run and evidence position together.

03

Confirm acceptance

Track the response and the authority needed before binding.

Validate workflow coverage and external transmission in the agreed implementation.

Carry the approved decision into issue

Preserve the risk facts, conditions, authority and rating record.

01

Recheck the gates

Evidence complete, referrals resolved and authority current.

A prepared quote is not a bound risk or an issued policy.

02

Authorize the bind

A permitted user approves the documented decision.

03

Reconcile the handoff

Policy terms and premium agree with the accepted version.

Use experience to improve the next review

Connect case-level decisions to emerging experience and changing exposures.

01

Renewal preparation

Compare authorized current facts with the prior file.

02

Portfolio insight

Review mix, concentrations and outcomes with risk owners.

03

Controlled change

Validate revised rules or models before production use.

Genellipse scopes analytics and monitoring; do not infer automated live drift measurement.

Keep the underwriter in control

A recommendation reaches a person with the evidence and authority to challenge it.

01

AI prepares a proposal

Show source facts, uncertainty, model version and open requirements.

Review quality matters; an approval click alone is insufficient.

02

A person assesses

Correct facts, test alternatives and escalate beyond authority.

03

The record preserves why

Retain rationale, approvals, overrides and the customer explanation.

Stop an unreliable model or rate change

Separate model validation, rate-book testing and business approval.

01

Model risk owner

Test intended use, data limits, uncertainty and known failure cases.

A model registry records governance; it does not prove predictive validity.

02

Pricing owner

Reconcile premiums and validate the latest regression pack.

03

Release owner

Approve the version, rollback plan and production permissions.

Use permitted data for a justified purpose

Evaluate data quality, relevance and harmful proxy effects.

01

Data owner

Validate provenance, rights, missing values and source freshness.

02

Compliance owner

Review lawful use, outcome disparities and meaningful explanations.

03

Underwriting leader

Investigate disputed facts, overrides and adverse outcomes.

Genellipse supports implementation; applicable obligations depend on jurisdiction and use.

Prevent the agent from bypassing the pen

Enforce permissions outside the model and retain a traceable action record.

01

Security owner

Limit tools and data; test injected instructions and cross-case access.

Test both the normal interface and direct transaction paths.

02

Authority owner

Block unauthorized binds and unresolved referrals.

03

Operations owner

Reconcile source changes, handoffs and failed integration events.

Name the trigger and the response

Agree limits before launch and assign an owner who can stop the affected automation.

01

Detect

Monitor errors, overrides, unfair outcomes and failed handoffs.

02

Contain

Suspend affected writes; route cases to an authorized manual queue.

03

Recover

Review impacted cases, retest and obtain approval before restarting.

Live drift measurement is an implementation workstream, not a claimed shipped feature.

More assessment capacity, measured fairly

Illustration: 2,000 submissions per month; handling time falls from 60 to 42 minutes.

01

600 hours / month

2,000 × 18 net minutes ÷ 60;
retains underwriter review.

02

CAD 36,000 / month

Illustrative capacity value at
CAD 60 per loaded hour.

03

CAD 16,000 / month

Capacity value less CAD
20,000 recurring cost; before
setup costs.

Illustrative assumptions, not achieved ROI. Quote conversion and risk quality are separate measures.

Connect the workbench to the existing estate

Modernize the workflow without requiring every core system to change at once.

01

Sources

Broker channels, document stores, policy records and approved data.

Evidence-vendor ordering and live monitoring require explicit integration scope.

02

Controlled interfaces

Versioned APIs, identity matching and duplicate-safe processing.

03

Operational continuity

Reconciliation, manual queues, rollback and support ownership.

A focused underwriting MVP within six weeks

Choose one line, one submission channel and an agreed decision boundary.

01

Weeks 1–2

Baseline time and quality; agree scope, evidence and authority.

02

Weeks 3–4

Configure intake, review and rating connections; test difficult cases.

03

Weeks 5–6

Evaluate reviewed submissions and prepare the scale-up decision.

Dependencies, authorized access and insurer reviewers are agreed before delivery.

Prove speed without weakening risk control

Review both the usefulness of AI and the correctness of every governing gate.

01

Risk quality

Material fields correct;
evidence gaps and uncertain
facts visible.

02

Decision control

Reproducible premium;
unauthorized or unresolved
bind blocked.

03

Business value

Handling time, referral
ageing, rework and review
quality measured.

Genellipse and insurer owners sign off the agreed acceptance evidence.

Give your underwriters a stronger starting point

Bring one submission journey and the risk decisions that matter. We will define the opportunity together.

Genellipse + your underwriting team

A shared roadmap, clear authority and measurable delivery.

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