



Power your digital strategy with our automated electronic health records tool

EHR Automation Engine

Unstick your workflow

Underwriting for many life insurers is trapped in a bygone era of slow, manual workflows for companies and agents, and intrusive physical exams and lab work for customers. With recent world events accelerating the need for a streamlined online experience, insurers could face adverse selection as the best risks gravitate to competitors using technology to help serve their customers better and faster.

It's never been more urgent for life insurers to pursue digital transformation—and there's never been a better chance to make it happen. Advanced data analytics and natural language processing (NLP) could help fast-track the majority of applicants¹ with straight-through processing that can employ both structured and unstructured data from electronic health records (EHRs). You could slash the number of manual reviews needed for underwriting and pricing decisions—and greatly accelerate underwriter review of the remaining records.

Take life digital

Verisk's EHR Automation Engine evaluates more than 50 risk elements and 95,000 impairments to process applicant-authorized EHRs in one minute or less. And new medical note analytics powered by NLP can deliver insights to help life insurers rate complex risks more efficiently. Qualified customers can move faster toward bind, while underwriters only review the most complex records.



It takes 6 weeks to underwrite the average life policy.

Fewer medical tests and faster cycles can save you money and time while streamlining the entire underwriting workflow.

Jump-start your digital strategy with automation that helps drive real-time, low- or no-touch decision-making. Our solution can help you attract lower-risk prospects seeking a quick purchase process, keep more of them in the pipeline, and protect your book from adverse selection—all at the same time.



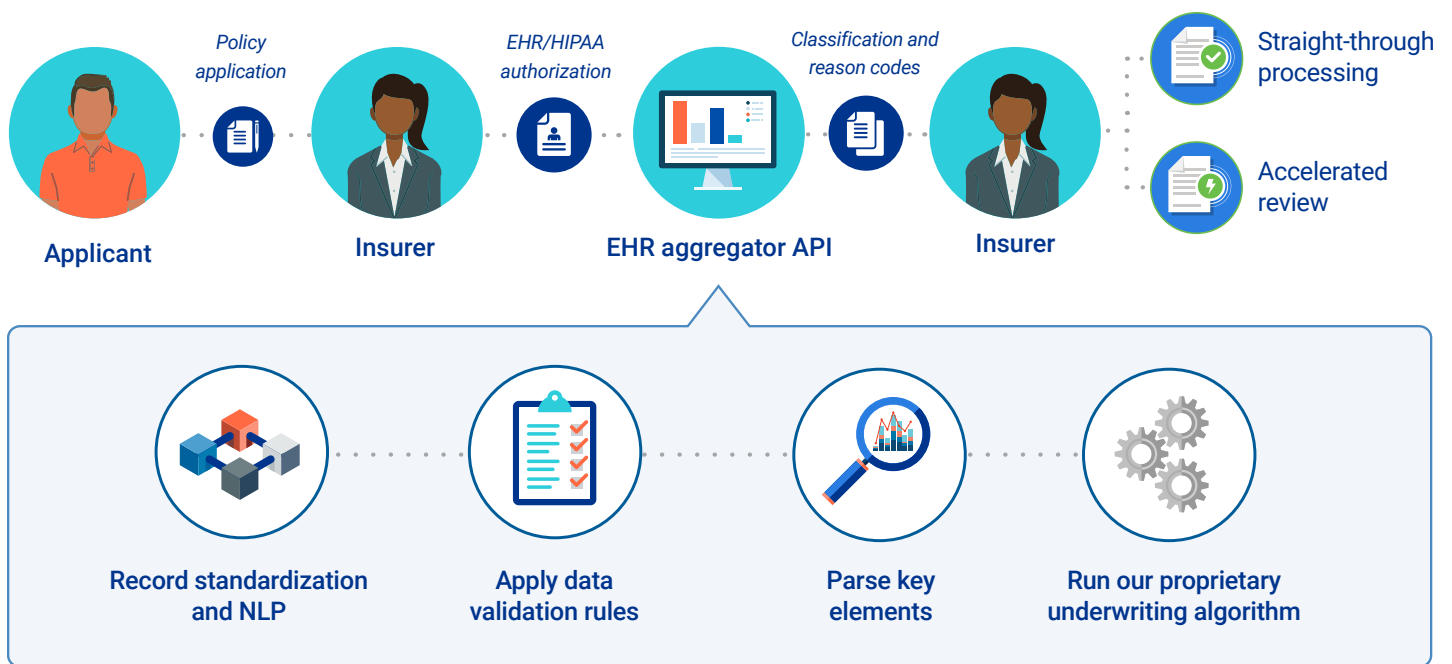
Help is here, right now

Our EHR Automation Engine is ready to plug into your underwriting workflow, backed by:

- a global team of medical researchers, biostatisticians, and data scientists—experts in survival analysis and NLP—leveraging the latest clinical literature and cohort studies
- a team of regulatory and data privacy specialists focused on compliance aspects
- powerful economies of scale
- vast underwriting experience and deep knowledge of industry best practices

How it works

Half of all life insurance customers are more likely to buy a policy that requires no physical exam² We can help build the bridge in your underwriting process from completed application to informed decision—which can help you deliver the buying experience many of your customers want and the efficiency your team needs.



1. Verisk Estimates
2. LIMRA, 2019 Insurance Barometer Study



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