

# **EidenAl Suite | Policy Review and Comparison**

## Enterprise Al Solutions Designed for Insurance

EidenAl Suite is a suite of complete, ready-to-use and tailor-made solutions for vertical markets.

The primary objective is to help organizations move beyond data, transforming human potential into a strategic asset and fostering an ecosystem where AI and people work together seamlessly to generate real value. EidenAI Suite sets a new standard for tackling even the most complex AI adoption challenges, leveraging a deep knowledge of vertical processes and solid technological expertise to transform every initiative into a concrete competitive advantage.



## **Setting a New Standard in Al Adoption**

EidenAl Suite combines the most advanced Al technologies—including neuro-symbolic Al, Large Language Models, Generative Al, and Agentic Al—in a flexible, modular platform designed to deliver immediate business impact. Beyond cutting-edge technology, we bring deep industry expertise through our subject matter experts (SMEs), who seamlessly combine Al capabilities with domain-specific knowledge. Backed by a proven track record in enterprise delivery, we also ensure rapid deployment within weeks, enabling fast, tangible adoption and maximizing value from day one.

## A Legacy of Knowledge

Derived from Ancient Greek, Eidénai means "to know, to understand." In our vision, Al not only solves problems, but transforms data into accessible knowledge. Starting from a deep understanding of your market sector, EidenAl Suite helps create an ecosystem where innovation, expertise and technology converge to drive meaningful value.

#### Policy Review and Comparison: The Challenge



How do you avoid unintended risk exposure when it occurs between tens of thousands of datapoints contained in misaligned contracts and clauses? How do you achieve contract certainty when policies are established or renewed? How do you react to unexpected and/or rare events (e.g., cyber attacks, etc.) that disrupt your insurance processes?

In all lines of business, the primary concern is to reduce leakages and unintended risk exposure while also ensuring coverage certainty. To achieve this, you must require recurring policy reviews, a critical activity owned by the underwriting function. Policy review is also important to brokers who face similar requirements in scenarios such as aligning a carrier binder to a policy.

## When it comes to policy review and comparison in underwriting, the typical manual process is as follows:

- Read and understand the definitions at the beginning of a policy.
- Review the policy to understand exposure in terms of explicit coverages, implicit coverages, exclusions and endorsements.
- Compare policy to:
  - validate for accuracy (e.g., to binder, to declaration page, etc.).
  - identify differences between multiple sets of documents.
  - detect misalignments against ideal wording and/or predefined guidelines.

Given the complexity and breadth of policies, artificial intelligence has become key to automating parts of the tedious underwriting process. This includes reading, understanding and aligning the content to lengthy checklists in a consistent manner.

EidenAl Suite augments human capacity via natural language understanding technology to support underwriters by making policy reviews faster, more consistent, and more accurate.



#### **Pain Points:**

- Limited capacity and scalability
- Recurring, cumbersome review process
- Inconsistent review quality

## **Put EidenAl Suite to Work**



Expert.ai artificial intelligence technology mimics the human ability to read text and understand language at one of the highest accuracy levels available.





Reads and understands the definitions at the beginning of a policy.





Reviews, analyzes and classifies each policy.





Extracts key information including:

- explicit coverages,
- implicit coverages,
- exclusions, and
- endorsements.





Performs an assessment that:

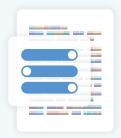
- Answers specific yes/no questions such as "Does business interruption require physical damage?"
- Identifies and detects over-exposures.
- Identifies and detects misalignments and other red flags.





Compares documents to highlight differences between one policy and:

- the company's gold standard policy guidelines
- a competitor's policy
- the company's policy from the previous year





Provides a user experience for underwriters to visualize aggregated results, then export and integrate them into existing processes and systems.





## EMPOWERS YOUR UNDERWRITING TEAM!

Underwriters receive actionable insights from expert.ai in seconds — not hours or days.

## **Solution Differentiators**



#### Context is key to understanding meaning.



The term "virus" is a great example of an ambiguity. Virus can be:

- related to a pandemic,
- related to software (i.e., part of a cyber clause), or
- related to a biological attack (i.e., can be part of a terror clause).

Your actual exposure depends on a correct understanding of how each concept is worded. EidenAl Suite can put these concepts in the proper context for you, enabling senior underwriters to accurately replicate the logic required to review and evaluate your actual exposure.

## The importance of the knowledge graph.



The embedded knowledge graph — a representation of the real world where concepts are defined and connected to one other via semantic relationships — ensures understanding and normalization of the terms presented in the policies. It does so independently from the use of lexical variations, synonyms or strictly related concepts (e.g., ingress/egress, BI, etc.). This surpasses the limitations of keyword-based analysis and assures a consistently accurate, out-of-the-box exposure evaluation.

## Prioritizing explainable AI



EidenAl Suite is based on an open box approach, meaning the methods and techniques used to obtain the results are transparent and understandable to human experts.

## **KPIs and ROI**



EidenAl Suite extracts knowledge and insight from 100-plus-page policies within minutes and with the accuracy of a senior underwriter. This results in:



Reduced Unintended Exposure



Improved Accuracy of Reviewed Policies



Auditable and Explainable Results



Faster Processing Times



Increased Capacity and Unlimited Scalability

It's time to make policy review a strength, rather than a burden. Get started today.

#### **Test Drive EidenAl Suite on Your Documents**

Learn more about our free feasibility assessment and our deep dive workshop. Contact us at **marketing@expert.ai**.

Case Study: Find out how Zurich optimized the underwriting process thanks to expert.ai technology.

