



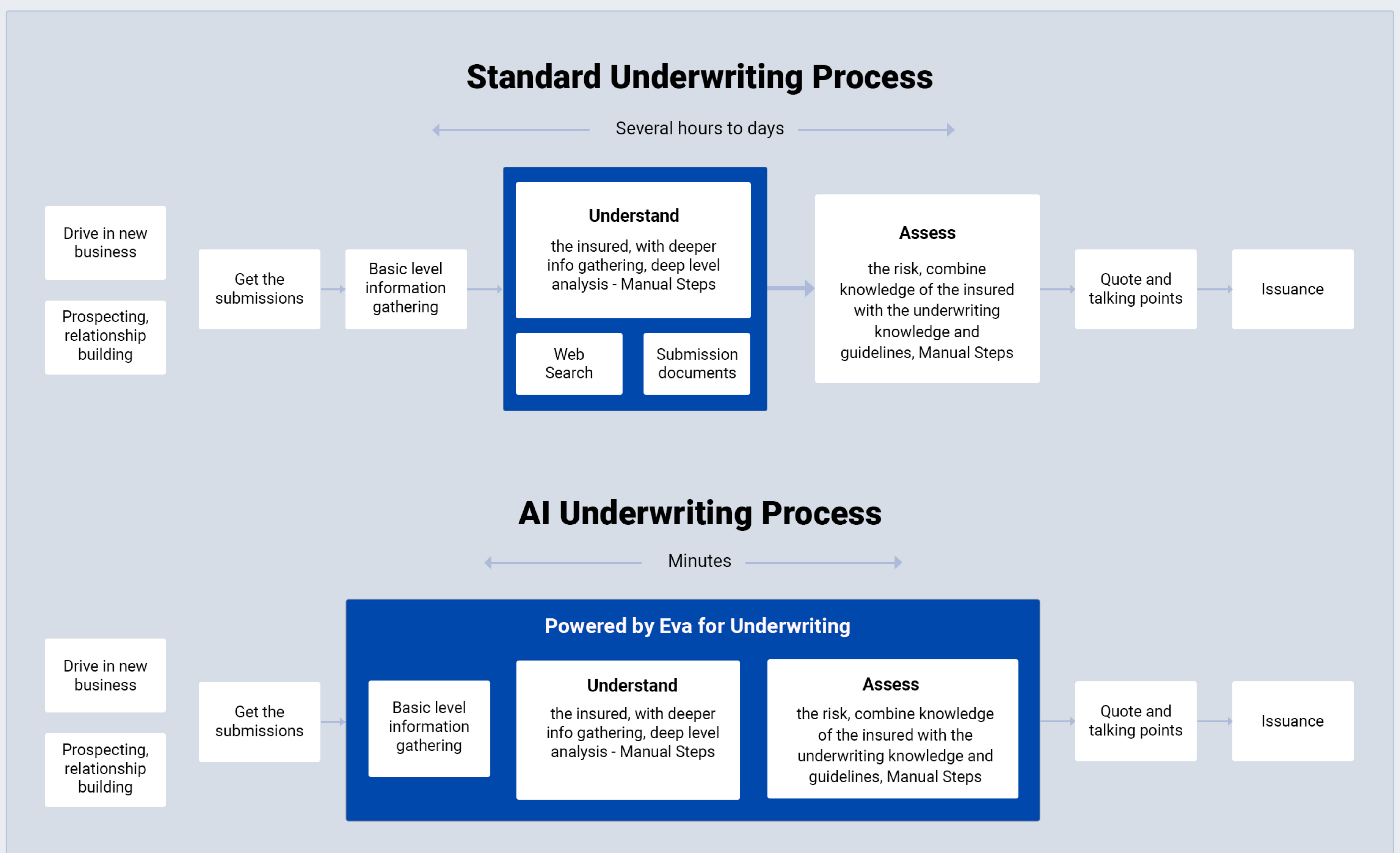
Openstream.ai[®]
Delivering Intelligence

EvaTM for Underwriting

Eva™ for Underwriting

In today's fast-paced and increasingly complex insurance landscape, delivering accurate underwriting decisions quickly is no longer optional—it's essential. Eva™ for Underwriting transforms this challenge into an opportunity by combining the strengths of senior underwriters with specialized AI agents that handle the heavy lifting of data-intensive tasks. The result: faster, more precise, and more confident underwriting decisions.

With Collaborative Agentic AI, your underwriting process evolves into a seamless partnership between human expertise and advanced technology. Eva helps insurers assess risk more accurately, optimize pricing dynamically, and automate repetitive workflows—all while adapting to regulatory and market changes in real time. The outcome is clear: reduced inefficiencies, shorter turnaround times, and a decisive competitive edge. Welcome to the future of underwriting—where innovation meets measurable impact.

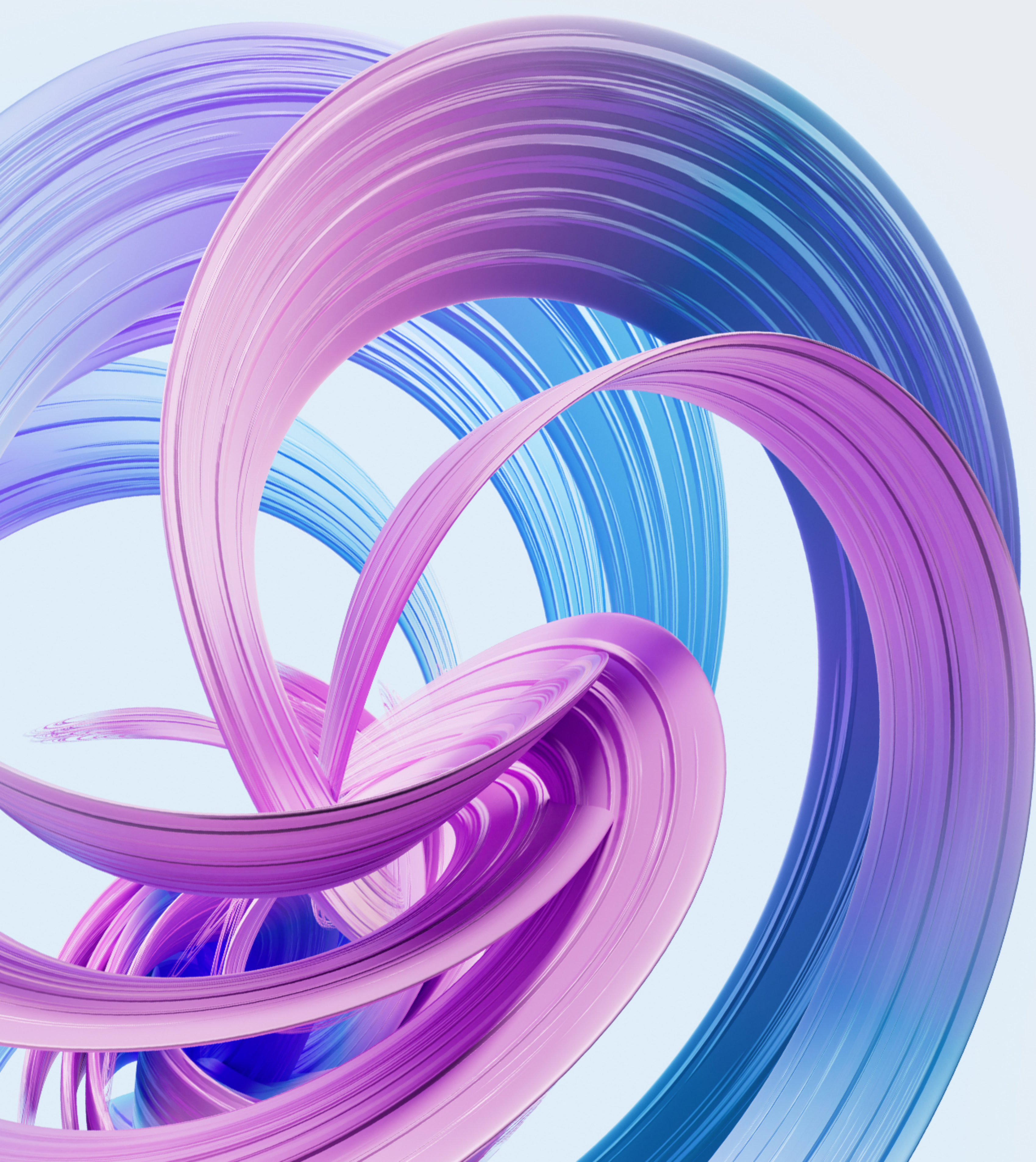


What Eva™ for Underwriting Delivers

- **Increased Efficiency** – Cuts processing times dramatically by automating repetitive tasks such as data collection, document analysis, and compliance validation.
- **Enhanced Accuracy** – Minimizes human error, identifies nuanced risk patterns, and ensures precise evaluation of risks and pricing strategies.
- **Empowered Underwriters** – Frees senior underwriters to focus on judgment and strategic decision-making, leveraging their experience to guide complex cases.

Accelerating Underwriting with Eva™

- **Specialized AI Agents for Risk Assessment** – Analyze multimodal data sources (e.g., videos, geospatial analytics, weather data) to generate detailed risk profiles. AI-generated reports provide actionable insights for underwriters.
- **Dynamic Collaboration Tools** – Combine standardized AI-driven risk evaluations with human expertise for consistent, bias-reduced decision-making.
- **Automation of Routine Tasks** – Handle document verification, compliance checks, and other repetitive processes, freeing underwriters for high-value cases.
- **Faster Turnaround** – Automates routine workflows, reducing policy issuance times from days to minutes.
- **Operational Efficiency** – Streamlines workflows, eliminates manual errors, and lowers costs.
- **Adaptability** – Incorporates real-time updates such as regulatory changes or market trends, ensuring underwriters always work with current, accurate insights.





Tailored to Your Business

Every insurance organization is unique—from client relationships to IT infrastructure. Eva[™] for Underwriting is not an off-the-shelf product. It offers unmatched customization, control, and integration with your existing systems, making it ideal for insurers with complex or specialized requirements.

Unlike generic SaaS solutions, Eva[™]:

- Conducts research and analysis, answers questions, performs comparisons, and detects anomalies.
- Adheres to the same guideline documents and processes your underwriters follow—no modifications required.
- Integrates seamlessly into your workflows, preserving your proprietary “secret sauce”.

Eva[™] for Underwriting vs. SaaS

Feature	Eva [™] for Underwriting	Traditional SaaS
Customization	Fully tailored to align with your unique workflows and processes	Limited; adapts to vendor-defined workflows
Integration	Seamless fit with legacy systems and existing processes	Potential compatibility issues and workarounds
Control	Complete control over features, updates, and security	Limited; adapts to vendor-defined workflows
Data Security	Can be configured with robust, company-specific, on-premise safeguards	Dependent on vendor’s security; higher breach risk
Investment	Fixed and predictable	Variable and unpredictable

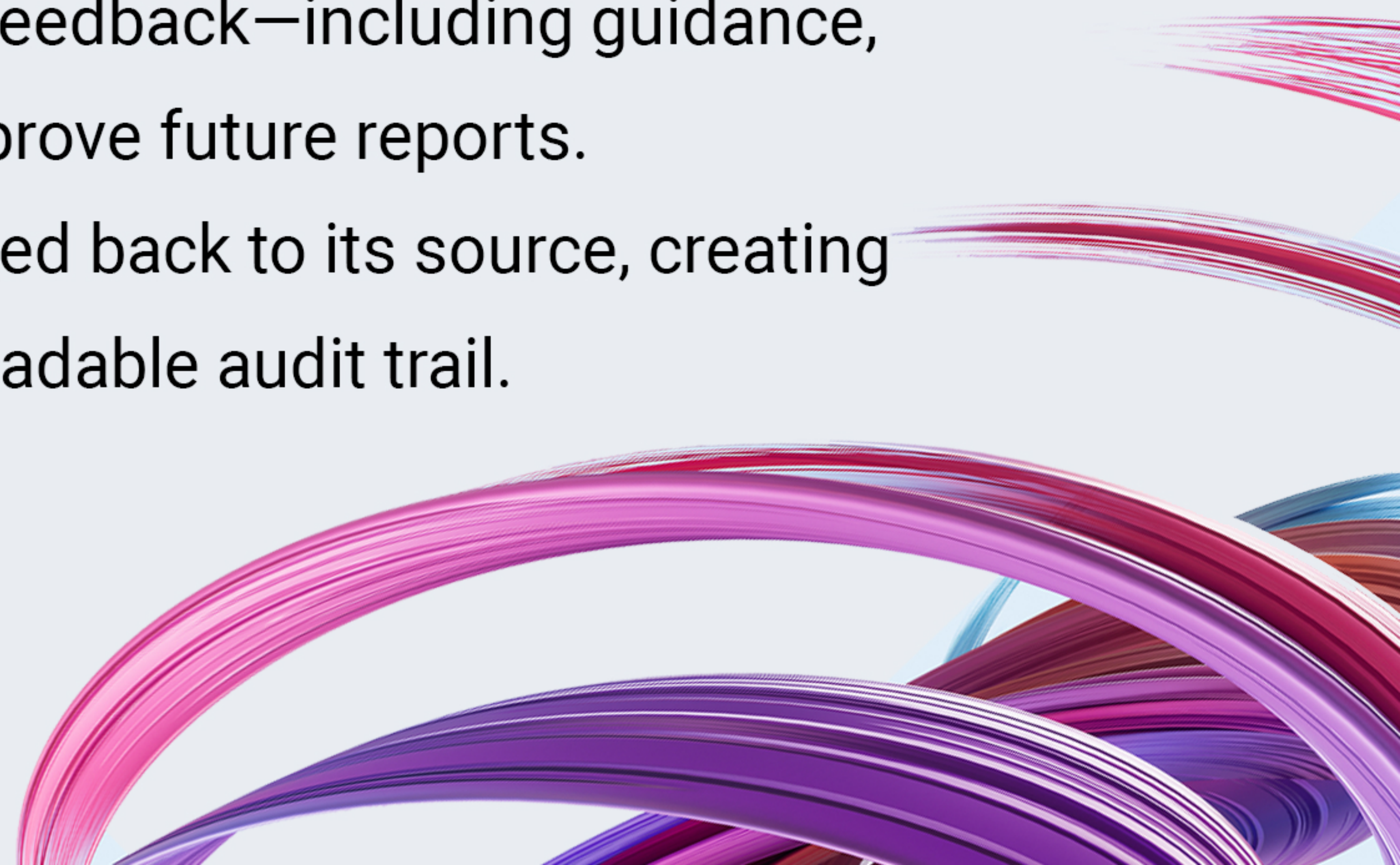
Underwriting with Specialized AI Agents

Eva™ executes underwriting workflows using dozens of collaborative AI agents that together produce reports equivalent—or superior—to those of senior underwriters. These reports include thorough documentation for compliance, ensuring transparency and audit readiness.

Eva™ Reporting Advantages:

- **Quality** – Filters out irrelevant data, identifies omissions, and highlights key insights.
- **Consistency** – Normalizes inputs across varied submission formats, ensuring fairness and standardization.
- **Resiliency** – Maintains accuracy even as policies, guidelines, or systems evolve.

Why Eva™ Produces Trusted Outcomes

- **Hallucination Reduction** – Combines deep learning (LLMs, LRMs) with Symbolic AI (planners, reasoners, knowledge graphs) to minimize hallucinations.
 - **Knowledge Ingestion** – Uses Eva™ AIR, an award-winning extraction engine, to process structured, semi-structured, and unstructured data from PDFs, spreadsheets, emails, APIs, and more—retaining full provenance.
 - **Pre-Reasoning** – Reflects on ingested data before storage (“Ingest-Time Compute”), enriching it with context, entities, comparisons, and actions for superior retrieval later.
 - **Symbolic Validation & Verification** – Locally hosted LLMs validate outputs against your data, preventing hallucination of names, numbers, or entities.
 - **Reasoning** – Goes beyond extraction, analyzing numbers, detecting anomalies, and flagging risks in ways that surpass conventional LLM capabilities.
 - **Human Collaboration** – Learns from underwriter feedback—including guidance, preferences, and corrections—to continuously improve future reports.
 - **Provenance & Explainability** – Every insight is linked back to its source, creating transparency and trust with a complete, human-readable audit trail.
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Conclusion

Eva™ for Underwriting delivers more than automation—it brings a true collaborative AI partner to underwriters, one that enhances efficiency, accuracy, and strategic decision-making while adapting to an evolving insurance landscape. By combining advanced neuro-symbolic AI with seamless human collaboration, Eva sets a new standard for underwriting excellence.

For more information about this and other collaborative AI solutions from Openstream.ai, visit us at www.openstream.ai or e-mail info@openstream.ai today.

