



GIA

AI Assistant for Risk Appetite and Eligibility

Manage Risk Appetite and Eligibility with GIA

Traditional underwriting processes can slow submission triage, causing capacity challenges and inconsistent decisions. Streamline commercial underwriting by aligning submissions with product appetite criteria (GIA Lite) and determining submission eligibility based on guidelines (GIA). This AI assistant enhances portfolio supervision, improves decision consistency, and ensures underwriters can act quickly and confidently to evaluate every submission and the entire book of business.



- ✓ GIA Lite: Evaluates and triages risk appetite for individual accounts.
- ✓ GIA: Streamlines exposure eligibility based on insurer guidelines.
- ✓ Adapts to unique and evolving risk factors with precision.
- ✓ Integrates with existing risk assessment workflows.

GIA Aligns Appetite and Eligibility Specifications



Real-Time Insights

GIA Lite ensures immediate submission triage with instant appetite determination.



Augmented Eligibility

GIA improves eligibility reviews and minimizes errors in complex applications.



Streamlined Workflows

Eliminate bottlenecks and reduce reliance on manual activities.



Increased Capacity

Handle higher submission volumes with speed and precision.

GIA Workflow Summary

1

Appetite Analysis

Examines current and historical data to evaluate risk appetite.

2

Eligibility Validation

Matches exposures to underwriting guidelines with real-time adaptability.

3

Business Efficiency

Improves underwriting efficiency by surfacing profitable opportunities and flagging outliers.

Use Case

Problem

Underwriters must assign business codes (NAICS, SIC, or custom) to ascertain risk appetite. Due to scattered data and divergent judgment, manual and automated processes struggle to match businesses to coverage eligibility guidelines. These obstacles can lead to misclassification, generate inconsistent decisions, and delay timely risk assessment.

Solution

GIA Lite assigns standard and custom business codes to establish risk appetite at the individual account level. GIA ingests underwriting guidelines and applies them to eligible submissions. As a multi-function, role-based AI assistant, GIA Lite and GIA combine to accelerate data-driven underwriting, and ensure all risk assessment decisions align with exposure standards across the portfolio.

Enhance Risk Appetite and Eligibility Control with GIA

Schedule a demo and see how GIA Lite and GIA align risk appetite and coverage eligibility in real time — to accelerate quote/bind decisions, and drive greater efficiency and profitability.