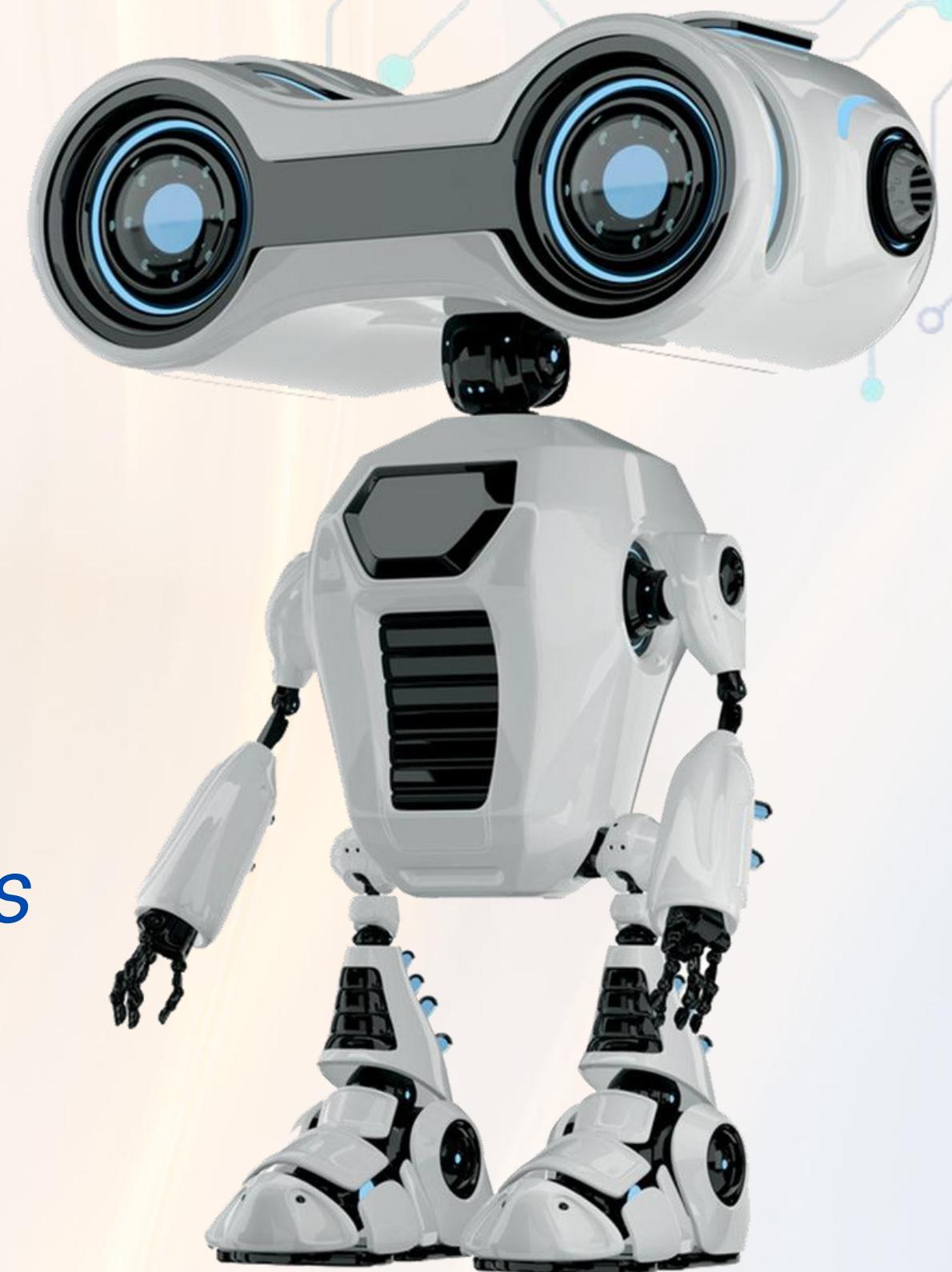


The Very First Underwriting Platform

Created by Actuaries for Underwriters



Introduction to The Next Phase of Automated Underwriting

START



Upload Broker Slip or
Request for Proposal

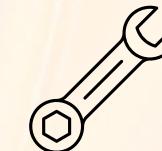


medml.ai
Actuarial + AI/ML + LLM models
does the magic



If NO Strategic
Decisions are needed

- Quotation Released
- Policy Issued
- Data Updated



If Strategic Decisions
are needed

- UW Adjust Premium
- Quotation Released
- Policy Issued
- Data Updated

Traditional methods v/s medml.ai way!

Traditional Underwriting

- Overwhelming manual data entry for numerous quote submissions / re-submissions
- Manual Underwriting Adjustments
- Large/Complex schemes nightmare
- Manual methods of tracking pricing assumptions & its impact on portfolio
- Dozens of disconnected systems broken quotation management



The medml.ai way

- Information is automatically fetched from broker slip
- Underwriting adjustments is automatically calculated , with flexibility to make strategic decisions
- Easy to quote large schemes with pre-built actuarial methods incorporated to calculate appropriate portfolio/blended premium
- Well connected systems, manage quotation history easily from single platform.

Value Proposition

Submit MORE Quotes &
Win Them FASTER

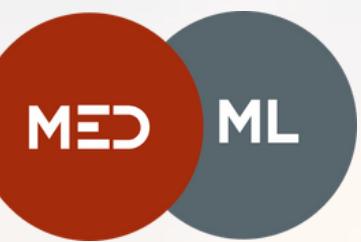


Seconds A green thumbs up icon.



Days, Weeks, Months A red thumbs down icon.





Integrations

Tight Integrated APIs with

- Claims
- Policy Renewals
- Loss Ratio Monitoring
- Quotation History

✓ *Real Time Pricing Assumptions*



MED ML

Who we work with?



INSURER
CARRIER
PAYER

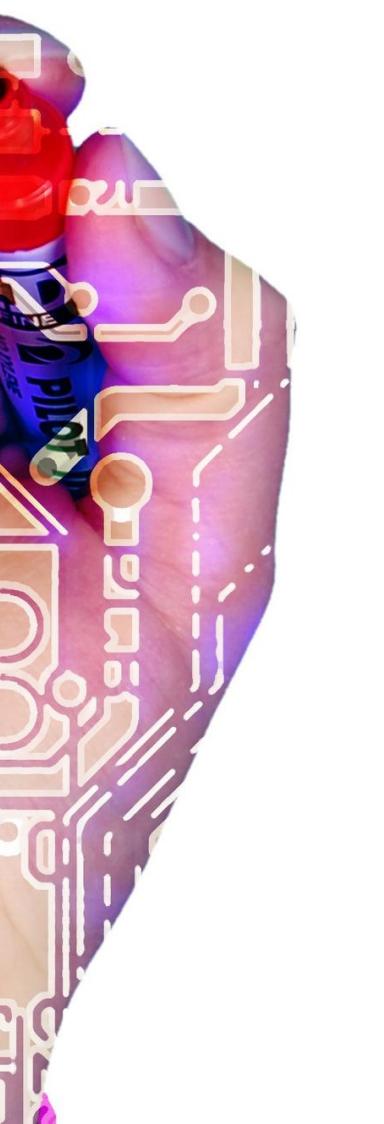
REINSURER

MGA
MGU
TPA

Multi Line Platform

Commercial/Group

- General Insurance
- Health/ Employer & Individual
- P&C (*incl motor, Specialty Risk*)
- Life



Multi Lingual Global Platform

Global Presence

- USA (English)
- LATAM (Spanish)
- GULF (Arabic)



Step 1

Upload Broker Slip, Census (Employee/Member information)
For medml.ai to retrieve information

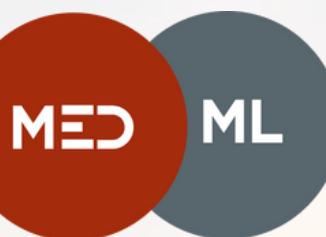
The screenshot shows a dark-themed user interface for a 'New Business' application. At the top, there are dropdown menus for 'Do you have Quotation ID?' (set to 'Yes') and 'Do you want to replace your old inputs?' (set to 'No - Create a Separate / New Version'). Below these is a 'Quotation Id' input field containing 'glowlighlighting_QID1'. A large blue button with a downward arrow is centered below the input fields. To the right, there is a table with columns: MEMBERID, MEMBER NAME, PLAN, SUB PLAN, CATEGORY, DOB, AGE, DEATH, ACODEATHORGANICLOSSES, STATUS, and COMMENTS. The table contains 20 rows of data, with the last row showing an error message: 'Error! - Enter valid Age. Please check sum'. At the bottom, there is a navigation bar with page numbers 1 to 19.

The screenshot shows a form titled 'Input 1- Provide Policy Information'. It includes fields for Business Source (dropdown), Original Insured Name (text input 'Abc Co.'), Broker Name (text input 'Broker Name'), Reinsured Name (text input 'Xyz.co'), Insured Address (text input 'Address'), Type of Contract (dropdown 'Facultative Reinsurance Proportional Quota'), Policy Duration (text input '1.00'), Validity From (text input '01/07/2025'), Validity To (text input '01/06/2026'), Exchange Rate (dropdown), and a note 'Worldwide for residents of the Plurinational'. There is also a 'Select' dropdown and a 'Limit' input field.

- medml.ai reads from messy census
- accepts inconsistent broker slips
- configurable format
- warns on inconsistent information, reducing errors

Step 2

Submit more quotes much faster with blended approach of
MedML + Human Intelligence



Plan	Classic
Sub Plan	Classic
Lives covered	45
Maternity Lives	0
Book Rate Premium (QAR)	1,649
Gross Premium (QAR)	2,289
Basic	2,105
Dental	184
Maternity	Not Covered
Optical	Not Covered

Self Experience Table

CLAIMHEADER	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Total	0	0	0	0	0	26,407,315	39,551,982	62,015,267	40,928,009	514,245
Claim Reported Months	0	0	0	0	0	6	10	12	12	1
Complete						52,814,629	47,462,379	62,015,267	40,928,009	6,170,940
Completer Manual										
Covid	0	0	0	0	0	12,643,172	14,519,677	2,660,385	3,196,941	0
% Covid						47.88	36.71	4.29	7.81	0.00
% Covid Manual										

PREMIUM INFORMATION										
Plan	Premier	Premier								
Sub Plan	PA	PC								
Lives covered	10	2								
Maternity Lives	1	0								
Book Rate Premium (QAR)	16,219	28,813	Premium by Benefit Group.							
Experience Active Premium (QAR)	3,482	789	Premium by Benefit Group.							
Experience Overall Premium (QAR)	747	789	Premium by Benefit Group.							
Blended Premium (QAR)	15,582	27,412	Premium by Benefit Group.							
Premium Selection	Experience Premium	Experience Premium								

- actuarial + AI/ML + generates premium
- fully configurable UW assumptions
- explained price estimation
- tight integration with claims, third party contracts etc.

Step 3

quotes are managed, hierarchical approval received , policy issued and data gets updated

PR Quote Slip Format

B	I	U	S	Heading	Font Size	A	Align Left	Align Center	Align Right	Align Justify	Table	Image
---	---	---	---	---------	-----------	---	------------	--------------	-------------	---------------	-------	-------

Company : Xyz.co
Ref. No. :
Attention Of :
Date : 2025-01-06
Reference : Abc Co.

- workflow automation
- manage quotations, manage quote allocation set team reminders
- get hierarchical approval
- editable policy documents
- policy alerts for renewals abnormal loss trend



Say No to Traditional Underwriting !

Say Yes to medml.ai today !

CLAIMHEADER	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Total	0	0	0	0	0	26,407,315	39,551,982	62,015,267	40,928,009	514,245
Claim Reported Months	0	0	0	0	0	6	10	12	12	1
Complete	CNSF2000							5,267	40,928,009	6,170,940
Completa N	Self Experience					70,528,831.83				
	Book Rated Premium					1,493,022.89				
	Net Premium					36,010,927.36				
Covid								0,385	3,196,941	0
% Covid	CNSF2013							4.29	7.81	0.00
% Covid Mar	CSG1960									
Sin Covid	Premium Rate per Sum Insured							1,882	37,731,068	6,170,940
	Gross Premium Summary (Thousand)									
								2020	7,717,427	24,102,562
								2021	15,652,038	33,645,374

MED

ML

Watch medml.ai in action

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🌐 www.medml.ai

