

CLIENT

Leading Bank & Insurance Provider

DEPLOYED

within 27 days

DESCRIPTION

Delivered an AI-powered platform unifying policy and customer data into a single front-end, enabling sales advisors to deliver instant eligibility checks, automated underwriting, and dynamic premium calculations at the point of sale.

THE IMPACT

10X

FASTER ELIGIBILITY & PREMIUM CHECKS

50%

QUICKER POLICY ISSUANCE

7%

POINT INCREASE IN INSURANCE PENETRATION ON LOANS

CHALLENGE

Insurance sales advisors and bancassurance teams struggled with fragmented legacy systems, including outdated COBOL applications that kept customer data and policy information in silos. With over half a million active credit life policies across personal, revolving, and pension-backed loans, every eligibility check, premium calculation, and compliance step required manual intervention. This slowed down the sales process, created inconsistent customer experiences, and left underwriting dependent on back-office review for even rule-based cases - limiting scalability and increasing operational costs.

THE SOLUTION

Unframe delivered an AI-powered insurance sales solution that brought all customer and policy data into one interface for advisors. They can now access a complete view of customer and loan information, run instant eligibility checks, and generate real-time premium calculations at the point of sale. AI automates underwriting tasks such as risk scoring and compliance validation, reducing manual reviews and reserving underwriter involvement for exceptions. Policy correspondence is generated automatically, and predictive models adjust premiums based on loan structures and customer profiles. This enables advisors to issue accurate, compliant policies faster and deliver a more responsive customer experience.

“AI has transformed how our advisors sell credit life insurance - eligibility, pricing, and compliance now happen instantly. We are already exploring more use cases with Unframe to extend this impact.”

Chief Insurance Officer