KAMIWAZA.AI

From days to real-time quote generation

Deploy AI that transforms insurance operations without migrating data or replacing existing systems. See how leading insurers are accelerating quote generation, improving triage accuracy, and streamlining claims processing — all while working with their current infrastructure.

The quote generation crisis

Insurance carriers, MGUs, and brokers face a critical operational bottleneck that's eroding competitive positioning and limiting growth. In a market where speed determines who wins the business, the traditional quote generation process creates systematic disadvantages.

Manual document processing takes days

Every quote requires extracting data from carrier-specific plan summary documents with different formats and terminologies. Teams manually review PDFs, extract deductibles, co-insurance rates, out-of-pocket maximums, and enrollment numbers. Then, they re-key everything into rating systems. This process can take multiple days to complete.

Multiple client touchpoints create friction

Prospects often upload incomplete or incorrect documentation, requiring repeated outreach attempts to gather correct information. Each interaction adds delays and increases the risk that brokers will bind with faster competitors.

Scalability constraints limit growth

High-touch manual quote processes make customer acquisition costs prohibitive for smaller accounts. Organizations can't efficiently pursue market opportunities that would build their client base without proportionally increasing headcount.

The Kamiwaza approach

Kamiwaza accelerates claims and quote processing and enables business scaling through AI-powered document processing and workflow automation. This solution integrates seamlessly with your current systems, requiring no data migration, infrastructure replacement, or multi-year implementation timelines.

Intelligent document processing

Visual language models interpret plan documents regardless of carrier format, automatically extracting key data points and mapping them to your standardized templates.

Real-time validation

Document processing agents identify missing information or mismatched documents instantly as new documents are uploaded, immediately generating a recommended remediation.

Automated quote generation

Comprehensive competitive analysis with side-by-side comparisons, cost saving calculations, and strategic recommendations — delivered in real time.

Healthbus case study: Comprehensive healthcare benefits platform

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Before Kamiwaza:
Days for quote generation

Manual document processing to generate quotes involved four staff members from a third-party vendor, requiring a 24–48 hour turnaround, plus additional time for review and adjustments. If prospect documentation was incomplete, the process took longer.

After Kamiwaza:
Real Time

Instant quote generation enabled by Kamiwaza-deployed visual language models, which understand plan summary documents regardless of their format. The AI extracts key information, such as deductibles and co-insurance rates, and maps it back to Healthbus' standard comparison templates. Prospects are notified if documents are missing in real time, streamlining the process.

Key outcomes

- **Eliminated dependency on manual processing:** Removed 24-48 hour bottleneck and associated third-party costs
- **Reduced client touchpoints from five to one:** Real-time validation provides immediate feedback on missing documentation
- **Enhanced scalability:** Previously cost-prohibitive, smaller accounts can be pursued efficiently now
- **Created competitive differentiation:** AI-powered quote generation is a value-added service for brokers and TPAs

Beyond quote generation

Healthbus is focused on quote acceleration. But the same AI orchestration capabilities also addressed two critical insurance workflows — both impacting operational efficiency and their technical architecture.

Submission triage: Stop adverse selection at the door

The problem

Underwriters spend 40–60% of their time reviewing submissions that don't fit coverage or risk profile guidelines. By the time poor-fit risks are identified, valuable capacity has been consumed, while high-quality submissions sit in queue, giving competitors time to bind the best business.

The solution

Digital co-workers read every incoming submission email and attachment instantly, scoring each against your specific appetite guidelines (for example, "Decline: Roof age >20 years"). High-priority accounts are immediately routed to senior underwriters, other submissions are scored and queued appropriately, and the AI continuously learns from underwriter decisions to improve accuracy over time.

The benefit

For IT: Kamiwaza ontology layer accesses underwriting guidelines in policy admin systems, historical loss data in claims databases, and broker context in CRM — all in place, without building custom APIs or complex ETL processes.

For business: Reduction in time spent on poor-fit submissions, faster response on priority accounts, improved book composition, and stronger broker relationships through instant feedback — so you become their first call, not their fifth.

Claims processing: The seamless connection from intent to evidence

The problem

Claims adjusters operate as forensic archaeologists, excavating through underwriting files, policy documents, medical records, reports, and more scattered across multiple systems. This document hunt consumes days or weeks per claim, inflating Loss Adjustment Expenses while creating poor customer experience during their moment of greatest need.

The solution

Kamiwaza builds a live context graph linking original underwriting intent to new claims evidence. When a claim is filed, AI automatically retrieves and assembles all relevant documentation as a unified timeline, cross-references evidence against policy language, and delivers concise summaries.

The benefit

For IT: Understanding semantic relationships across your entire data ecosystem is achievable only through a living ontology that maintains relationships in real time without pre-defining every connection. AI respects existing access controls automatically. If an adjuster can't view certain records, neither can their digital co-worker.

For business: Reduction in time gathering claims context, decrease in LAE, faster claims decisions that drive retention (policyholders remember how you treated them), and improved claim quality. Adjusters catch fraud faster, identify subrogation earlier, and make more consistent coverage decisions.

Zero-migration architecture

Traditional AI implementations require consolidating all data into a central data lake — a multi-year, high-risk project that delays business value. Kamiwaza takes a fundamentally different approach: AI that works with your data where it lives.

How it works

Layer 1:
In-place data connectivity

Connect to existing systems — mainframes, policy admin platforms, email servers, file shares — without moving or copying data. AI agents access information where it already exists.

Layer 2:
Living ontology

A real-time semantic layer that understands relationships between data across all systems. It updates automatically as business context changes without manual schema maintenance.

Layer 3:
Relationship-based security

AI respects existing access controls and permissions. Digital co-workers never see data that users do not have authorization to access — compliance by design.

For IT decision makers

Kamiwaza deploys as a lightweight orchestration layer that sits between your AI agents and existing data infrastructure. There's no requirement to replace policy admin systems, migrate to cloud, or consolidate data warehouses.

Security is built on relationship-based access control, meaning AI agents inherit the same permissions as the users they are assisting. This eliminates the complex permission mapping required by traditional AI platforms.

Learn more at kamiwaza.ai/insurance-it.