



SMARTER RISK, SMARTER UNDERWRITING FOR ADITYA BIRLA HEALTH INSURANCE

Google

4.0 ★★★★★☆

Clutch

4.9 ★★★★★☆

glassdoor

4.5 ★★★★★☆

Countries we operate from



PROBLEM STATEMENT



ABHI wanted to evolve beyond traditional actuarial models, but faced critical underwriting limitations:

Missed personalization affects customer acquisition and retention.

Pricing decisions are delayed, relying on demographic averages.

Wearable, financial, or behavioral data is underutilized.

Manual risk assessments lack precision.



INT. created an **AI model** that combined wearable, financial, and social media data for an accurate Health Risk Score.

- ✓ **Wearables Integration:** Collected heart rate, sleep, stress, and activity data from devices like Fitbit.
- ✓ **Financial Data Analysis:** Analyzed spending to identify health-risk expenses versus healthy choices.
- ✓ **Social Media Profiling:** Extracted lifestyle indicators from social media, including dining habits and travel frequency.
- ✓ **ML-Based Consolidation:** Developed a scoring model integrating behavior, vital signs, and financial data.
- ✓ **Dynamic Dashboards:** Created real-time risk summaries for underwriting, ensuring data privacy and compliance.

Customer Name : Shashank

Final Score : 8.19 / 10 (Less Risk)

Note: Out of 10, Wearable has a weightage of 5, Financial Statements have a weightage of 3, and Social Media has a weightage of 2.

Wearable Score : 8.1 / 10

[Detailed Analysis](#)

Financial Statement Score : 7.5 / 10

[Detailed Analysis](#)

Social Media Score : 9.43 / 10

[Detailed Analysis](#)

6-Step Applied Process

01

Data Extraction & Cleaning:

Pulled and sanitized raw data across wearables, bank statements, and social platforms.

02

Attribute Engineering:

Mapped and transformed behavioral markers, financial spends, and health signals into risk indicators.

03

ML Model Development:

Used supervised algorithms to calculate risk tiers based on training data and risk history.

04

Score Consolidation:

Weighted and normalized multi-source inputs to produce a single Health Risk Score (0-10).

05

API Enablement:

Integrated scoring engine into underwriting workflows for instant decision support.

06

Visual Risk Reporting:

Developed dashboards for underwriters with score explanations and audit trailsSmart Underwriting_PDF.

30%

improvement in underwriting
accuracy through behavioral and
biometric inclusion

60%+

of new applications automatically
routed using ML-based scoring

22%

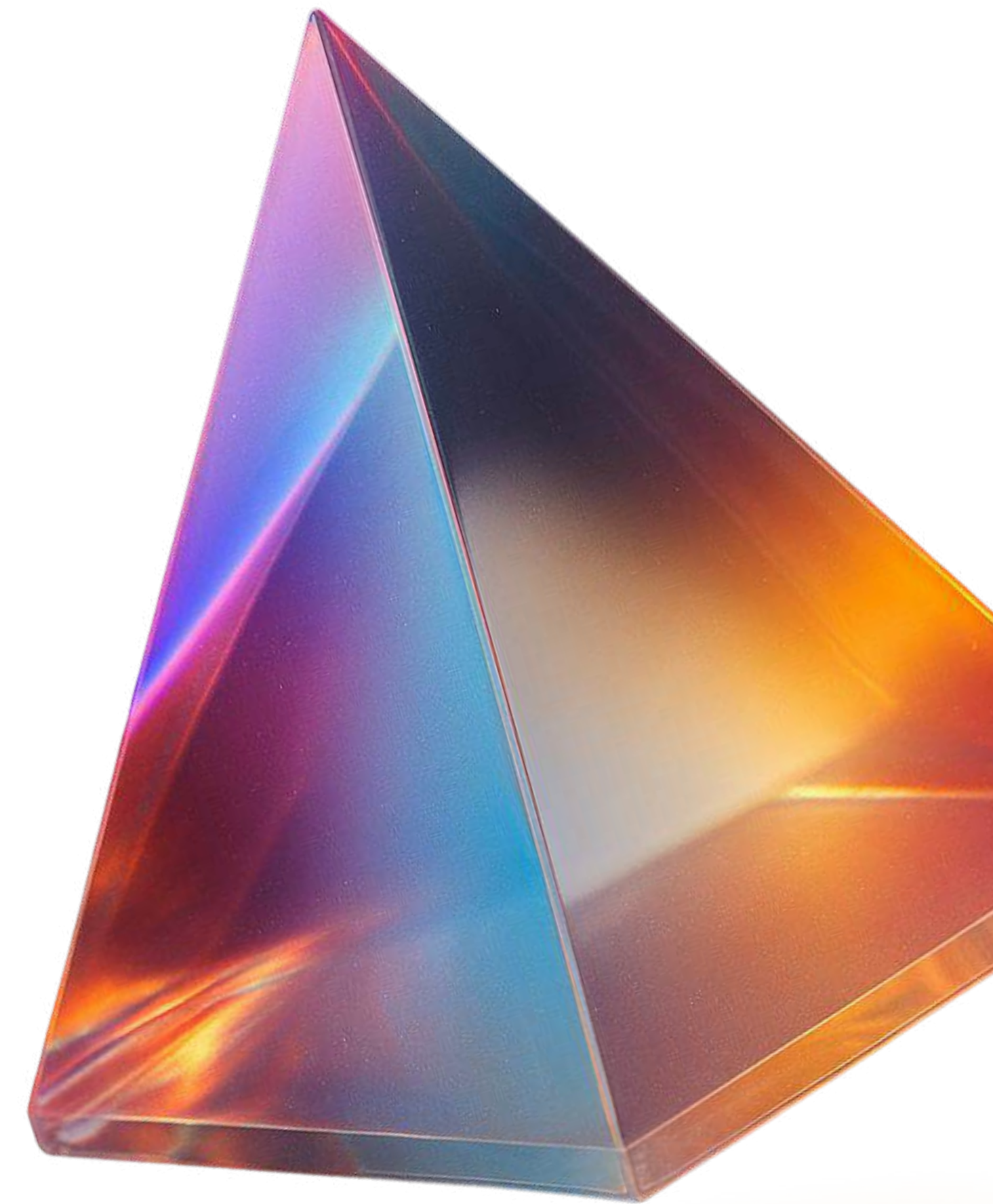
reduction in premium pricing
variability for similar risk cohorts

Higher customer satisfaction
from personalized offers and
reduced paperwork

3x

faster risk scoring vs. traditional
manual assessments

Full compliance with IRDAI
norms while using next-gen
data





Let's Help You

Delight Your Customers - The easiest way to achieve growth



info@intglobal.com



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