

WEBINAR ON IMPROVING HEALTH INSURANCE UNDERWRITING AND CLAIMS WITH ARTIFICIAL INTELLIGENCE & TECHNOLOGY

Program Date & Duration: 26 February 2026

Program Time (IST): 10.30 AM to 01.30 PM (3 Hrs.)

CONCEPT NOTE

Health Insurance has emerged as the largest segment within India's non-life insurance industry, driven by rising healthcare costs, increasing awareness, and a growing emphasis on financial protection. Coverage has been rising, and is expected to reach more than 55% of India's population shortly, supported by government schemes and insurance policies.

Against this backdrop of rapid growth and increasing volumes, insurers need to process large volumes of medical records, diagnostic reports, hospitalization documents and bills, as well as wellness data - much of it unstructured and highly variable. Simultaneously, the rising healthcare inflation, high utilization of health services, and diversity of products have made accurate risk assessment and timely claims settlement more essential and more challenging.

Artificial Intelligence (AI) and digital technologies enable insurers to analyse complex medical information, detect anomalies, extract data from unstructured documents, and identify patterns indicative of high risk or potential fraud. Predictive models can help classify applicants more accurately, while natural language processing (NLP) can summarize medical histories, doctor notes, and claim narratives in seconds as well as reduce processing time and manual errors.

As the sources of digitised data get wider - hospitals, diagnostic networks, telemedicine, wearables, and wellness platforms - data quality can suffer. Improving health insurance underwriting and claims through AI and technology therefore requires a multi-layered, holistic approach that combines domain expertise, governance, data engineering capabilities, and robust digital infrastructure. Insurers need to develop technical and managerial competencies so that AI can augment human judgment effectively

TECHNICAL COMPETENCIES THAT AI CAN IMPROVE

- Analysing hospitalization records, discharge summaries, diagnostic reports, and prescriptions using AI-driven document processing.
- Using predictive analytics to classify risk based on medical, demographic, lifestyle, and behavioural indicators.
- Applying NLP for summarizing medical histories, claim narratives, and correlating patient, provider, and hospital data across multiple systems for risk validation and fraud detection.
- Building and interpreting ML models for early detection of suspicious claim patterns

MANAGERIAL COMPETENCIES THAT AI CAN IMPROVE:

- Designing underwriting and claims frameworks that meaningfully integrate AI insights without compromising human oversight
- Establishing robust and transparent underwriting frameworks with AI-driven insights supporting monitoring and compliance
- Strengthening early-warning systems to flag unusual hospitalization patterns, cost variances, inconsistent medical coding, claim outliers, fraud indicators and medical inconsistencies
- Ensuring compliance with privacy, confidentiality, regulations and data protection norms
- Improving accuracy and transparency in claims assessment through structured digital workflows and better collaboration across multiple internal teams/ functions.

PARTICIPANTS:

The program is ideally suited for Health Underwriters, Claims Managers, Panel Doctors, Operations teams, IT teams, Compliance and Governance teams, Fraud Risk teams, Strategy Teams Data Analytics teams, and Operations teams

College of Insurance has designed this 3-hour module to help the Health insurance industry appreciate the power of AI in improving their underwriting and claims competencies.

Program Fees: ₹ 1180/- (₹ 1000/- plus 18% GST)

WEBINAR / VIRTUAL CLASSROOM TRAINING:

College of Insurance has created Webinar /virtual training session in a cost effective manner for participants to equip themselves academically at their locations. As this topic is of interest across the country, we are happy to roll it out as a webinar / Virtual Classroom Training for 3 hours on 26/02/2026 at an discounted rate of Rs.1,000 (plus GST).

REGISTRATION:

For Registration, please [click here](#)