MARLUC

CASE STUDY · MARLUC SYNOPSIS

Aviva AI underwriting summarisation

IMPLEMENTED 2025 ONWARDS · FINANCIAL SERVICES AND INSURANCE · UK · BAND C · CLAIMED ONLY

VERSION 1.0 · PUBLISHED 16 NOVEMBER 2026 · UPDATED 16 NOVEMBER 2026 · FACTS CHECKED 16 NOVEMBER 2026

Aviva uses generative AI to summarise GP medical reports for protection underwriters, who review the summaries and make the decision. It says review time per case has roughly halved.

ABOUT THIS SYNOPSIS

This is MarLuc's summary and grading of publicly available sources, for information only. It is not investment, legal, financial or professional advice, and should not be relied on for any decision. Readers must validate it against the original sources and, where appropriate, challenge its conclusions.

Facts and figures are as reported by the sources listed below, which may be incomplete, self-reported or out of date. Check the original source before relying on any figure.

The impact band, proof marker and SEAM view are MarLuc's opinion. The organisation is not a MarLuc client and has not reviewed or endorsed this synopsis. Names and trademarks belong to their owners.

NOTICE WORDING LAST UPDATED 16 NOVEMBER 2026

AT A GLANCE

AI used: Generative AI summarisation of GP medical reports for underwriters.

Implemented: 2025 onwards. Grade: band C, Process change, Claimed only.

Headline result, as reported: Time underwriters spend reviewing each case cut by around half, by Aviva's account

1 · The case

The facts, as reported by the 3 sources listed at the end. Where a source is silent, the field says "Not reported".

Organisation

Aviva plc. UK insurer operating in the UK, Ireland and Canada, with 25.3 million customers, by its own account. The tool is used in its individual protection underwriting. Canvas block: 4. Operations and process. Also 3. Customers and proposition, 8. Governance and risk.

Business challenge

The challenge. Aviva's chief underwriting officer said protection underwriting has faced challenges for some time, with underwriters needing to review lengthy digital medical reports, which can be extremely time consuming.

How it was addressed. Aviva built a generative AI tool that reduces GP reports, sometimes over 90 pages, to concise summaries that filter out irrelevant details and highlight key information. Underwriters review the summaries and make the final decision. The tool went through 18

Who implemented it

The sources do not name a model provider or build partner.

Technology (SEAM pillar E)

SEAM types: T3 API integrations. Deployment: Not reported. Vendors and products: Not reported.

Where it was built in: In Aviva's individual protection underwriting: medical reports are summarised before underwriters review them and decide.

What changed

Before: underwriters read full medical reports. After: they start from an AI summary and make the decision themselves; Aviva says the time spent reviewing each case has fallen by around half. [1] [2] [3]

What it cost

Not reported

What it saved

Review time per case cut by around half, by Aviva's account. No cost figures for underwriting. Separately, Aviva said AI in motor claims saved more than £60 million in 2024, per Mortgage Solutions. [1] [2] [3]

Governance and control

Underwriters review every summary and make the final decision, by Aviva's account. Eighteen months of testing and controls before launch, and quality approval before the critical illness extension. Named owner, error measures and independent review: Not reported.

S2 · Accountable owner · Claimed
Aviva's chief underwriting officer announced and speaks for the tool, by Aviva's account. [1] [2]

A1 · Safe use · Claimed
Aviva says it uses generative AI responsibly, improving efficiency without compromising accuracy or care. [1]

A2 · Human in the loop · Claimed
Underwriters review the summaries and make the final decision, by Aviva's account. [1] [2]

A3 · Monitoring and assurance · Claimed
Eighteen months of rigorous testing and controls and 1,000 cases in an active test phase; critical illness use tested and quality-approved, by Aviva's account. [1] [2]

A4 · Vendor AI · Not reported
Not reported.

A5 · Agent controls · Not reported
No agents described.

A6 · Standards and regulation · Not reported
Not reported.

What worked, what did not, what is unproven

WORKED

– Turnaround: review time per case roughly halved, by Aviva's account.

– Staged extension from life to critical illness after testing, by Aviva's account.

DID NOT

– Not reported

UNPROVEN

– Accuracy of summaries and any effect on underwriting decisions or claims later.

– Whether faster underwriting changes customer outcomes or costs.

– Extension to income protection, named as the next focus in March 2026: not confirmed in sources opened.

Timeline

Nov 2025 Aviva announces the summarisation tool for individual life insurance; rollout from 28 November [1]

Mar 2026 Tool extended to individual critical illness applications; income protection named as the next focus [2]

2 · Grade and SEAM assessment

MarLuc's opinion, made on the evidence above. How cases are graded: marluc.co.uk/case-studies/how-we-rate

Level of change and impact

Claimed: Not applicable. Grade: C, Process change. Proof: Claimed only. Level of change: Process change.

Process change (Level 2, band C). The underwriting process now starts from an AI summary reviewed by an underwriter.

The underwriting step for most individual protection applications with a medical report now starts from an AI summary that the underwriter reviews. That is a change to the process, with a reported halving of review time.

The SEAM view and lessons learnt

Aviva kept the decision with the underwriter and spent 18 months testing before rollout, then extended the tool one product at a time. That is a controlled pattern for generative AI on sensitive medical data. What the sources do not show is how summary errors are caught and measured, which is the key assurance question for any summarisation tool feeding a decision.

1. Keep the decision with a qualified person when AI summarises evidence.
2. Extend to new products one at a time after testing.
3. Measure and report summary errors, not only time saved.

Evidence

Score 1 of 4. Self-reported: Aviva's release and statements relayed by trade press.

Evaluation method. Self-reported company figures: test-phase volumes and a reported halving of review time; no published method.

Status. Ongoing: in use for individual life and critical illness underwriting from March 2026, by Aviva's account.

3 · Original sources

Read these in full. To challenge a fact or a grade, use the contact form at marluc.co.uk or the link on https://marluc.co.uk/case-studies/aviva-ai-underwriting-summarisation

[1] Aviva: Aviva to launch groundbreaking AI Underwriting Tool (18 November 2025)
https://www.aviva.com/newsroom/news-releases/2025/11/aviva-to-launch-groundbreaking-ai-underwriting-tool/

[2] Mortgage Solutions: Aviva rolls out AI for critical illness cover (18 March 2026)
https://www.mortgagesolutions.co.uk/news/2026/03/18/aviva-rolls-out-ai-for-critical-illness-cover/

[3] COVER: Aviva adds AI underwriting tool to CIC (18 March 2026)
https://www.covermagazine.co.uk/news/4527101/aviva-adds-ai-underwriting-tool-cic

Aviva plc website: https://www.aviva.com

Version 1.0 · Published 16 November 2026 · Updated 16 November 2026 · Facts checked against sources 16 November 2026 · Downloaded 26 November 2026. This PDF may be out of date: the latest version, and a way to report an error or a better source, is at https://marluc.co.uk/case-studies/aviva-ai-underwriting-summarisation

VERSION HISTORY

v1.0 16 November 2026 First published