



Cleared for Takeoff!

How AI-Native Underwriting Cut Wait Times from Months to Seconds

Taking on century-old companies in a specialized, high-risk industry might not sound like the easiest path to success. But a handful of innovative individuals have done just that, thanks to their startup's AI-native approach.

Their story shows how, in the age of AI, you're either the disruptor or the disrupted.

A hundred year holding pattern

Aviation insurance had evolved very little over its first century. As a relatively small subset of the insurance industry, with a few major players, it remained stuck in cumbersome processes, one-size-fits-all policies, and an antiquated attitude toward customer service that had little to do with serving the customer.

When an owner operator commercial pilot had a terrible experience insuring his new plane, he saw an opportunity.

What if you used data to tailor policies to specific pilots, specific planes, even specific flights? What if you used AI to automate processes and freed human staff to provide more of the personal service that high-net-worth individuals expect?

He stopped wondering and started acting. Quickly assembling partners with deep technology and aviation expertise, they launched a new kind of aviation insurance company.

Gaining Altitude

Ironically for an industry that caters to private jets, traditional aviation insurance moves extremely slowly.

From manual email intake, to document analysis, to human review of complex financial and operational documents, waiting for insurance can keep pilots grounded for weeks. The typical timeline from initial inquiry to underwriting decision is 45-90 days.

WHAT WAS NEEDED



Modernized Processes: Moving away from manual email intake and human review of complex financial documents.



Increased Speed: Replacing the typical 45-90 day timeline for underwriting decision to seconds.



AI-Native Infrastructure: Building from scratch rather than grafting AI onto legacy processes.



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This startup reduced that time not to days, or hours, but to seconds. With a total team of just 3.5 FTEs, they processed more than 2,500 submissions in their first five months.

How?

By building AI-native from scratch rather than adopting legacy processes and grafting AI onto them. That means:

A single, always-on data source. From the first email inquiry to the subsequent documentation, AI automatically ingests and works with all of it.

"AI-native means you don't have data lakes," the founder says. "You have data, and you speak to the data."

Instant document analysis. Manually analyzing and extracting the relevant information from the complex documents involved in aviation insurance is a tedious, time-consuming process. This AI model can pull all the key info from these documents in less time than it takes to read this sentence."

Automated underwriting recommendations. Human underwriters then receive near-instantaneous recommendations. Of course, the final decision is still up to the humans. But the resources spent on getting to that point have been reduced to almost nothing. All this on a system built by a single developer in about four months.

Reaching Altitude

The founders' fellow pilots have seen the merit in the new approach. In less than a year, the company has:

- Captured 12.5% of the market for private aviation insurance
- Won > 80% of the opportunities they've competed for
- Launched in more than 40 US states, on track to reaching the full 50

We're not talking about a bit of optimization here and there. The efficiency gains of going AI-native are completely disruptive to the way this entire industry functions.

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Instead of spending the bulk of their time on repetitive, grinding tasks, staff members deliver their uniquely human value through strategic thinking, creativity, and person-to-person connection. Which is not only a better human experience; it also delivers astronomically higher revenue per employee.

The specific contours of going AI-native will vary from industry to industry. We may not know yet exactly how AI will disrupt every traditional business. But as this case shows, it clearly won't be long before we find out.

THE AI-NATIVE ADVANTAGE

Elimination of Legacy Friction



- Replace legacy "grafting" with a ground-up AI architecture that ingests data from the first point of contact.
- Transition from static data lakes to a dynamic environment where you can speak directly to your data.
- Eliminate operational friction by building processes specifically designed to maximize AI potential.

Radical Speed and Scalability



- Reduce traditional operational cycles down to mere seconds.
- Extract key information from complex documentation faster than a human can read a single sentence.
- Enable lean teams to process massive volumes of complex data without increasing headcount.

Strategic Resource Allocation



- Automate the "heavy lifting" of manual tasks to free staff for high-level, personal client service.
- Remove administrative bottlenecks to ensure human experts focus on strategy rather than documentation.
- Use real-time data integration to tailor highly specific solutions for every individual user scenario.

Competitive Market Positioning



- Disrupt and outpace established, century-old industry leaders.
- Build an AI-native foundation that allows for faster pivots and response times than legacy competitors.
- Define the new industry standard as a disruptor rather than being displaced by evolving technology.

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