

MOONROCK INSURANCE × MEA PLATFORM

# Case Study



How **mea Platform** helped **Moonrock Insurance** embed agentic AI, replace the traditional workbench, and build an underwriting operating model for emerging aviation risks.

# Moonrock and mea Platform: Agentic AI as the New Underwriting & Operating Model

CLIENT	TYPE	LINES	REGION	SCOPE	ENGAGEMENT	DEPLOYMENT	SYSTEMS REPLACED
Moonrock Insurance	Specialist MGA	UAS · BVLOS · eVTOL	London Market	UW + Operations	Announced May 2026	Operating Layer · REST API	None

## The Specialty MGA Operating Problem

- › Drone and emerging aviation risks evolve monthly; current cycles cannot keep pace
- › Brokers expect speed and clarity; operators cannot fly until insurance is bound
- › Traditional workbenches surface information but leave the work to humans
- › Without intelligence embedded in the workflow, AI investment becomes cosmetic rather than substantive

AI works best when it converts the natural variability of broker submissions into structured information, freeing underwriters to focus on judgement-led decisions rather than repetitive tasks. Moonrock chose mea because that kind of tech requires a partner with direct insurance operational experience.



— Rachel Oliver  
COO, Moonrock

## Capabilities Deployed · The Solution

- › AI-native submission intake, classification, and triage; every incoming submission is routed and structured on arrival
- › Agentic workflow execution across the underwriting lifecycle that assigns, refers, requests information, declines, and orchestrates binds within rules
- › REST API integration preserving Moonrock's existing platform investments
- › Underwriting decision support with AI rationale; risk scoring, rule breach detection, and reasoning at the point of decision
- › Domain-specific language model (dsLM) and insurance knowledge graph trained on insurance logic across real lines of business

## THE BUSINESS CASE FOR AN AGENTIC OPERATING MODEL

OUTCOME	WHAT THE OPERATING MODEL ENABLES
<b>Speed</b>	Submissions structured and triaged on arrival · brokers quoted faster · clients fly sooner
<b>Loss Ratio Control</b>	Cleaner data and embedded rule logic into pricing and risk assessment · fewer errors at the point of decision
<b>Broker Experience</b>	Predictable turnaround · transparent risk decisions · consistent treatment across submissions
<b>Operational Resilience</b>	Routine work executed by the platform · throughput decouples from headcount · capacity to scale into new markets and lines



— THE DECISION

## Why Moonrock Chose mea

AI works best when it converts the natural variability of broker submissions into structured information, freeing underwriters for judgement-led decisions rather than administrative work. Moonrock chose mea because that kind of AI requires a partner with direct insurance operational experience — people who worked inside the industry before moving into technology.

**Insurance-native intelligence** — a domain-specific language model and insurance knowledge graph trained on how submissions, documents, and underwriting workflows actually behave, not adapted from general-purpose language models

**Built by industry veterans** — vendor depth that translates directly from business requirement to implementation, particularly important for London Market operating realities and the speed at which specialty lines need to move

**Intelligence embedded in workflow** — the operating layer itself, not analytics layered on top of existing tooling; routine work is executed by the platform within rules, with humans engaged only where judgement is required

**REST API integration across existing infrastructure** — no core system replacement, no long transformation programme, and no disruption to existing platform investments

### TRADITIONAL WORKBENCH VS MEA'S AGENTIC AI OPERATING LAYER

DIMENSION	TRADITIONAL UNDERWRITING WORKBENCH	MEA'S AGENTIC OPERATING LAYER
<b>How Submissions Move</b>	Manual handoffs between intake, triage, decisioning · workflow surfaces tasks for humans to perform	Submissions orchestrated end-to-end · routine steps executed by agents within rules · humans engaged for judgement only
<b>Where Intelligence Lives</b>	Bolt-on analytics or external AI tools sitting alongside the workbench	Embedded in the workflow itself · dsLM and knowledge graph operating inside every step
<b>What Underwriters Do</b>	Administrative work plus judgement · time split between data capture and risk selection	Judgement only · platform handles intake, structuring, routine decisions, and exception handling
<b>How The System Evolves</b>	Configuration projects · vendor releases · integration cycles	Continuous learning from corrections · model improves with every transaction

#### A Foundation Built for What Comes Next

The agentic operating layer Moonrock has deployed is designed to extend with the business. As the partnership scales, the same insurance-native intelligence that runs underwriting today is positioned to handle claims handling, financial operations, and broader workflow execution as scope grows. The architectural choice — operating layer rather than tooling overlay — is what makes that expansion possible without re-architecting the platform.

INDUSTRY	USE CASES	AI TYPE	DEPLOYMENT	MARKET CONTEXT
Insurance · Specialist MGA (aviation)	Underwriting · Operations	Agentic · dsLM · Knowledge Graph	REST API · Operating layer	Drones · BVLOS · eVTOL · monthly risk evolution