



INITIATIVE	Manulife Automated Underwriting Decision Engine (MAUDE)
AWARD	Celent Model Insurer 2026 for Data, Analytics, and AI
EXECUTIVE SUMMARY	Manulife's initiative to increase underwriting capacity, and provide appropriate underwriting decisions quickly and with consistency addresses a critical need allowing underwriters to focus their time on more complex cases – while maintaining accuracy and consistency for case adjudication.
TIMELINE	The project ran from January 2025 until the production date at the end of September with key milestones including model design & development, underwriting and AI team leadership approvals, privacy, risk, legal, compliance and model risk reviews, integration testing, and model deployment.
KEY BENEFITS	<ul style="list-style-type: none"> Automated underwriting equivalent to six full-time underwriters Auto-approval of 58%+ of advisor-submitted eligible cases Over 51,000 individuals approved since 2018, including 3,700 post-2025 update Approval notifications within 2 minutes 56% increase in advisor-submitted approvals post-update
KEY TECHNOLOGIES	Microsoft Azure, MLflow, and Databricks provided the technology stack; Deloitte conducted model validation and risk assessment.
READ MORE	Visit Celent.com to learn more about this initiative.

Source: FI Name