

THE NEW INSURANCE STACK

DATA, DECISIONING, AND ACTIVATION IN ONE FLOW



Insurance's old siloed stack is broken. Data, pricing, underwriting, and engagement now need to work as one. Insurers who unify these layers are seeing faster policy issuance, sharper pricing, and better customer outcomes. This is the new insurance stack

LAYER 1 - DATA INGESTION

Collect every signal that matters

Modern insurers are no longer limited to application forms and claims history. The new data layer pulls in signals from across the customer journey in real time.

Sources:



What it does: Normalizes, deduplicates, and resolves identity across all sources into a single, real-time customer and risk profile

400+
Data attributes

<100ms
Refresh latency

1 ID
Unified customer

LAYER 2 - DECISIONING ENGINE

Score, price, and decide in milliseconds

The decisioning layer is where raw data becomes business intelligence. AI and rules work together to make fast, fair, explainable decisions at scale.

Three Core Capabilities



What it does: Normalizes, deduplicates, and resolves identity across all sources into a single, real-time customer and risk profile

40%
Better loss ratio

< 200ms
Real-time decisioning

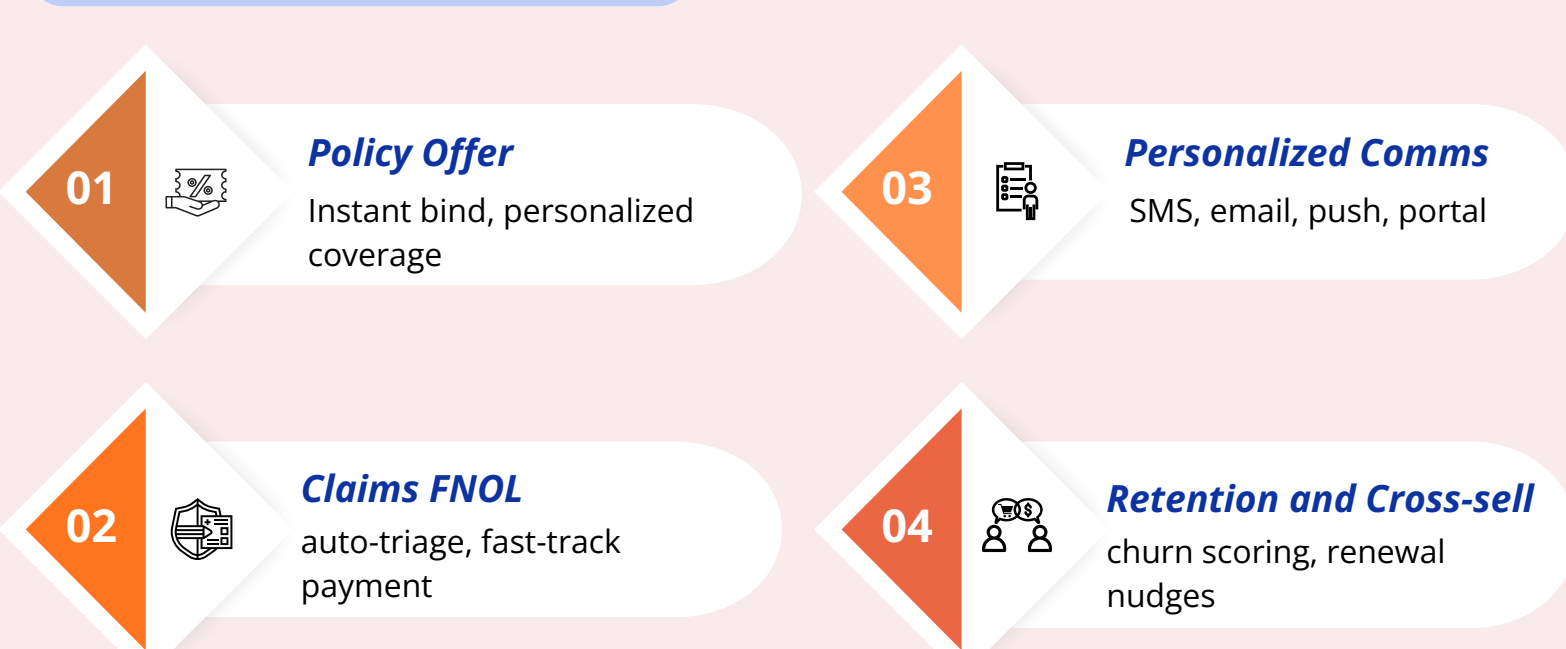
25%
Less fraud

LAYER 3 - ACTIVATION

Turn decisions into outcomes automatically

Activation is where the stack delivers value to the customer and the business. Every approved decision is instantly routed to the right channel, with the right message, at the right moment.

FOUR ACTIVATION CHANNELS



What it does: Every outcome feeds back into the stack, making it smarter each cycle.

3x
Faster time-to-bind

15%
Retention uplift

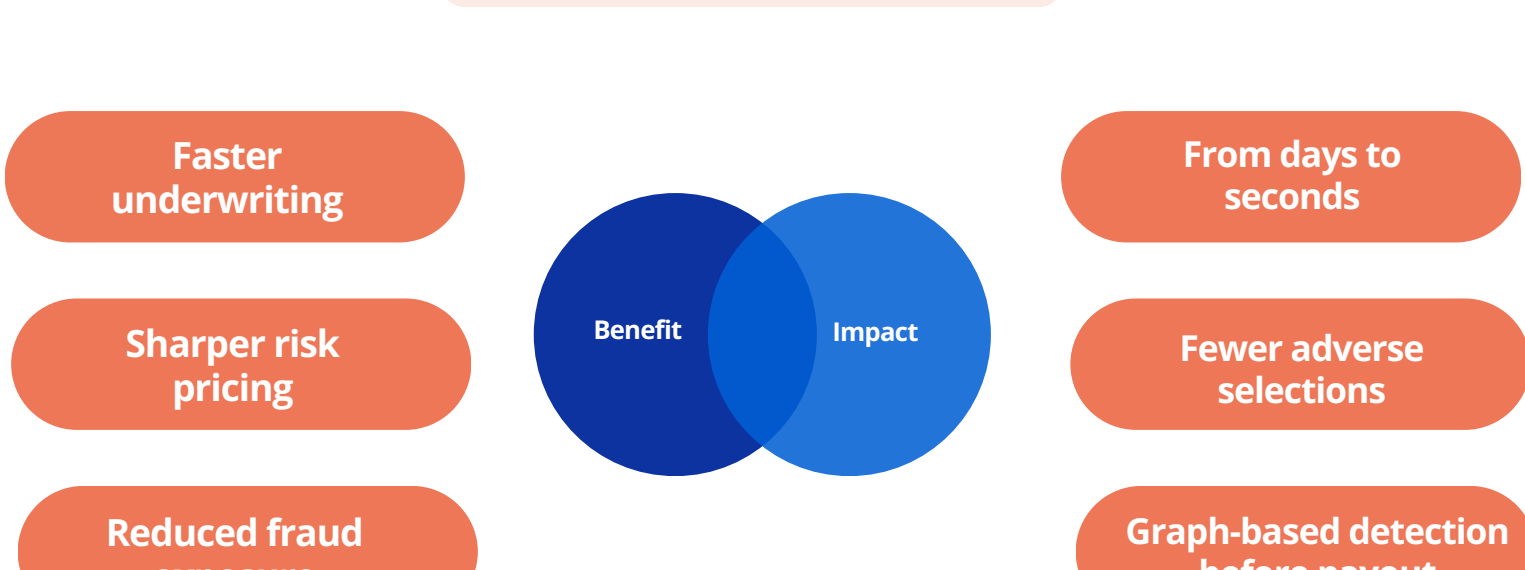
+22
NPS points

The Flywheel Effect

The stack does not just operate. It learns.



Key Business Benefits



The New insurance stack is purpose-built for a world where data moves at the speed of risk underwriting intelligence, claims decisioning, and customer engagement into a single, unified loop.

Lemnisk is the activation intelligence layer that completes the stack. It connects your data warehouse to a real-time CDP and campaign engine, turning every decisioning output into a personalized customer action across every channel, instantly.

One stack. One flow. Compounding advantage.

[Get A Demo](#)