Assure Smart App Bundle

UNDERWRITER ASSISTANT

Risk Intelligence. Underwriting Precision.

WHAT IT DOES

An AI-powered workbench that integrates risk scoring, third-party data enrichment, exposure analysis, and portfolio monitoring into a unified underwriting environment. Automates submission intake, enriches risk data from external sources, surfaces AI-generated risk scores, and provides real-time portfolio metrics to support faster, more consistent underwriting decisions.

WHY IT MATTERS

Underwriting profitability depends on decision quality and portfolio discipline. This bundle reduces decision cycle times and expands risk visibility by integrating external data sources, AI-generated risk scores, and real-time portfolio metrics into every persona's workflow. Carriers in specialty and reinsurance markets see the greatest gains in accuracy and consistency.

BENEFITS

More consistent underwriting decisions through AI-driven risk scoring and rules alignment. Faster submission-to-decision turnaround enabled by integrated data enrichment. Improved portfolio performance through real-time monitoring and capacity management.

KEY PERFORMANCE INDICATORS

- Improve underwriting decision consistency and speed
- Reduce submission-to-decision cycle time
- Improve combined ratio through better risk selection
- Reduce referral volumes through automated rules application

VALUE PER PERSONA

AGENT

- Benefits from automated task prioritization and dynamic client summaries
- Core system integration eliminates manual data lookup across a large book of business
- Receives faster status updates with less back-and-forth coordination

BROKER

- Gains real-time policy status tracking and a streamlined interface for managing submissions
- Faster data validation and direct system integration allow more cases simultaneously
- Provides better status updates to clients with reduced back-and-forth

INSURED

- Benefits from faster, more accurate underwriting decisions from a better-informed team
- Experiences shorter turnaround times and a more responsive new business process
- Receives clearer communication on coverage decisions and policy status

SELF-INSURED EMPLOYER

- Benefits from automated task prioritization and dynamic client summaries
- Core system integration eliminates manual data lookup across a large book of business
- Receives faster status updates with less back-and-forth coordination

UNDERWRITER

- Uses an AI-powered workbench to automate intake, enrich submissions, and surface risk assessments
- Makes faster, more consistent decisions while maintaining underwriting rigor and governance
- Reduces coordination overhead with appointment management and a unified policy tracker while improving portfolio monitoring

Smart Apps available for this bundle: Agent Quote and Purchase Manager · Customer View · Document Management · Group Quote · Policy Updates · Process Transformation Workbench · Producer Performance Analytics · Quality Control Insights · Submission Intake · Underwriter Console · Vendor Management

Segments and product families: Property & Casualty (P&C): Property & Casualty (P&C) Carrier · Life & Annuities: Ingenium, Life & Annuity (L&A) AMS · Composite: GraphTalk, Integral · Reinsurance, C&S, Broking: Broking, Commercial & Specialty (C&S), Reinsurance