



Insurance Underwriting Ecosystem Overview

intellectAI

Introduction

IntellectAI's Underwriting Ecosystem features three comprehensive, AI-powered underwriting solutions for Commercial, Specialty, and E&S lines, designed by seasoned insurance professionals.

At IntellectAI, we take a unique, underwriter-first approach to AI-powered underwriting. Our AI expert agents are built with deep domain knowledge and shaped by experienced underwriters, ensuring that real underwriting expertise is embedded at critical points in the process.

Our cloud-native products span the entire underwriting value chain, empowering insurers with advanced solutions that drive efficiency, improve decision-making, and deliver highly accurate outcomes. With technology that adapts to evolving business models, we help our customers accelerate their transformation journeys—seamlessly and intelligently.

The Underwriting Ecosystem



MAGIC SUBMISSION
AI-POWERED SUBMISSION
INGESTION AND TRIAGE

97%

Average Accuracy

87%

Faster Intake

50%

Lower Cost

500+

Document Types

- ▶ Omni channel ingestion - 100% submissions processed including links and zip files
- ▶ Gen AI powered loss run extraction with ~100% accuracy
- ▶ Most sophisticated platform to triage, de-dupe, clear, prioritize and route accounts
- ▶ Automated agent alerts for clearance outcomes and additional information requests



XPONENT
UNDERWRITING FOR
COMMERCIAL AND SPECIALTY

60%

Reduction in Decision Time

70%

Reduction in Triage Costs

50%

Improved Decision Consistency

10%

Improvement in 3 Years Loss Ratios

- ▶ A pre- built underwriting workbench for all lines to analyze, rate, quote, bind, issue and endorse
- ▶ Real-time risk scores update dynamically with new exposure
- ▶ Underwriting sophistication tools enable underwriters to out-select the competition
- ▶ Composable design allows tailored workflows for each program



RISK ANALYST
LARGEST DATA AGGREGATION
AND INSIGHTS PLATFORM

200+

Structured Data Sources

36%

Reduction in Data Costs

80%

Reduction in Research Time

150+

Pre-configured Insights

- ▶ Generative AI assistance targeted to underwriter productivity and decision accuracy
- ▶ One of the largest insurance data aggregation and insights platform
- ▶ 3000+ data points across organization, location and people data sets
- ▶ New data sources onboarded in 6 business days

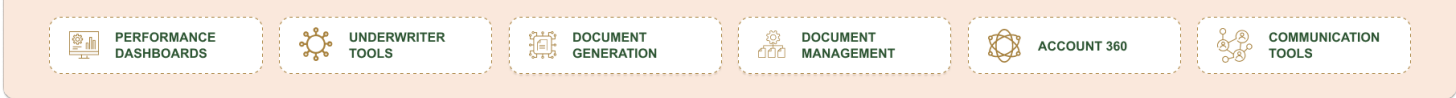
Pre Configured Frameworks

PRODUCT CONFIGURATION	UNDERWRITING RULES	WORKFLOW INTELLIGENCE	RISK INTELLIGENCE	COLLABORATIVE CENTRAL PLATFORM	POLICY LIFECYCLE MANAGEMENT	USER MANAGEMENT & SECURITY	AI CAPABILITIES
<ul style="list-style-type: none"> LOB Configuration Product Setup 	<ul style="list-style-type: none"> Rules Engine Automation Triggers LOA 	<ul style="list-style-type: none"> Task Prioritization Automated Task Assignment 	<ul style="list-style-type: none"> Loss Analysis Exposure Analysis External Data Insights Risk Analyst Risk Scoring Class Fit & Eligibility Mapping 	<ul style="list-style-type: none"> Alerts & Notifications API & Data Integration Rating & PAS Integration 	<ul style="list-style-type: none"> Renewal Analysis Quoting Engine Policy Issuance & Endorsements Rating Engine Cancel, Renew, Endorse 	<ul style="list-style-type: none"> Audit Logs & Tracking User and role provisioning Access Control & Authentication 	<ul style="list-style-type: none"> Opportunity Overview Expert Agent Risk Prioritization Expert Agent Underwriting Guidelines Expert Agent UW Thought Process Expert Agent

The Underwriting Flow



Supporting Capabilities



Submission Intake

Automate document ingestion and data extraction for faster processing



Submission Prioritization

Prioritize submissions by predefined rules and route them to specific underwriters based on categories



Risk Assessment

Analyze opportunities, underlying risks, and other factors using a mix of AI and underwriter expertise



Product Selection

Select appropriate products that match the risk, opportunity, and appetite



Pricing and Quoting

Generate quick and accurate quotes using a blend of human expertise and AI powered pricing models



Bind and Issue

Automate policy binding and issuance with enhanced document management and generation capabilities



Renew

Streamline renewals with AI-driven insights and pre-filled applications



Learn more

Connect with our sales team for a personalized exploration tailored to your unique needs.

About us

IntellectAI is the insurtech business unit of Intellect Design Arena, delivering cutting-edge, AI-driven underwriting solutions for Commercial, Speciality, and E&S carriers, MGAs, and brokers. Our digital ecosystems power the entire underwriting value chain, from automated submission ingestion to data enrichment delivered through sophisticated underwriting and distribution ecosystems.

www.intellectai.com

