

How a multiline commercial carrier optimized their book with Pibit AI Underwriting OS

General liability, workers' compensation and commercial auto underwriting, adopted one module at a time



■ CLIENT

A US commercial carrier writing multi-billion-dollar gross written premium

■ PRODUCT DEPLOYED

Pibit AI Underwriting OS, adopted module by module

■ LINE OF BUSINESS

Multiline commercial P&C, including general liability, workers' compensation and commercial auto

■ HEADLINE OUTCOMES

20% increase in hit ratio, 70% reduction in submission processing time

About the client

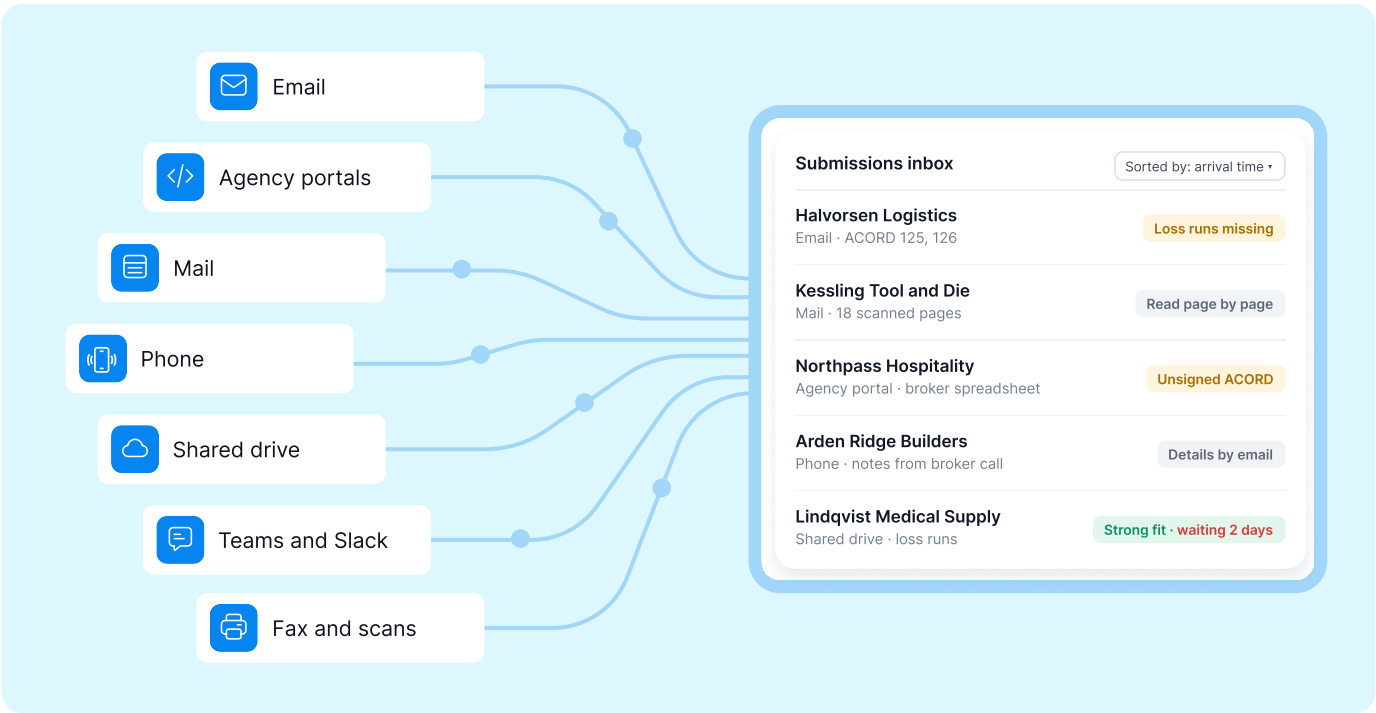
The client is a US commercial property and casualty carrier writing multi-billion-dollar in annual gross written premium. It writes multiline commercial P&C, including general liability, workers' compensation and commercial auto, across 40+ states through a network of independent agents and wholesale brokers. Its underwriting organization handles six-figure new business and renewal submissions each year across multiple regional and specialty units.

The challenge

At this scale, every underwriting team was competing for the same scarce resource: underwriter time while ensuring utmost accuracy. Yet, too much of it went into preparing submissions and too little into evaluating risk.

Submissions arrived through email, agency portals and sometimes by mails, in formats that varied by broker, line and account size, and pre-quote work was often spread across 15+ systems and data sources. Underwriters read submissions page by page, chased missing information by email and assembled loss history, exposure details and third-party research by hand. Without reliable triage, submissions were worked in arrival order, so strong accounts could wait behind risks the carrier was unlikely to write.

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The carrier wanted a change, but not a big-bang transformation right away. Its technology and underwriting leaders wanted to prove value on one high-friction workflow before committing further, and therefore, there was a need for module-by-module deployment. Further, every step had to keep decision authority with underwriters, follow the carrier's own guidelines and leave a reviewable audit trail.

Where it started: intake and clearance on general liability

The carrier chose its most manual bottleneck as the starting point: getting general liability submissions completed, cleared, and in front of the right underwriter as quickly as possible.

Pibit deployed its intake and clearance module, configured to the carrier's appetite and authority rules and integrated with its existing policy administration, CRM and document management systems through APIs. Pibit's agents began checking every submission for completeness on arrival, requesting missing documents and fields directly from brokers, validating appetite, clearing duplicates and existing business, and routing each submission to the right underwriter.

RESULTS: BUSINESS PERFORMANCE

60%

less time from **submission** receipt to underwriter assignment

35%

fewer submissions reaching underwriters **incomplete**

100%

Underwriters stopped **chasing brokers for missing** information altogether

Expanding the scope: extraction and research

With clean submissions arriving, the bottleneck moved to reading and researching them. The carrier added Pibit's extraction and research module on general liability. ACORD forms, loss runs, schedules and supplemental applications were now read automatically, and third-party data was added with its source recorded for every value.

This step cut extraction time by 38% and ended the page-by-page review that had absorbed so much underwriter time.

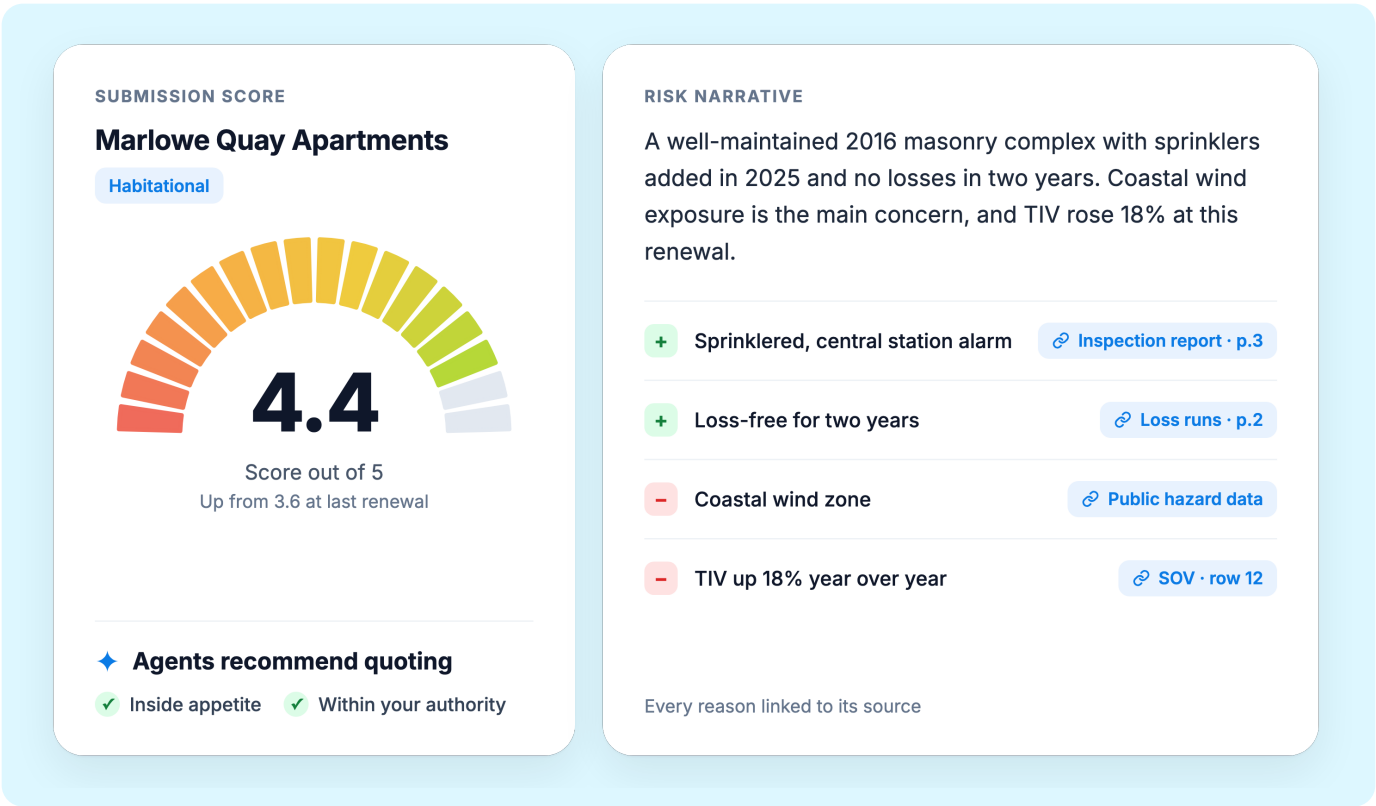
Moving up the value chain: triage and risk analysis

Next, the carrier extended the scope of Pibit AI Underwriting OS from preparing submissions to informing decisions. With triage and risk analysis switched on, every account now reaches the underwriter with:

- a risk narrative backed by the evidence for each finding
- alignment with the carrier’s guidelines
- benchmarks against comparable accounts the carrier has already quoted and bound

Submissions are prioritized by fit and value, so the best accounts reach underwriters first. Together, all these modules started to move the hit ratio. Underwriters were spending more of their time on business the carrier wanted to write, and responding faster.

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Across the book: new lines and the full OS

With the model proven on one line, the carrier extended Pibit to workers' compensation and commercial auto. Each line reused the same configuration approach, so expansion was mainly a matter of adding the carrier's line-specific guidelines and appetite.

Throughout the deployment, the carrier kept adding available features including rating and pricing support, so validated data flows into its rating engine without rekeying and underwriters get pricing scenarios with an indicative quote to review. It also leveraged portfolio management, which shows each account's impact on the book before a decision is made. Multiline accounts are now presented as a single view of the insured, so underwriters see the full relationship instead of reviewing each line separately.

Results across the full deployment

Underwriter alignment with the initial risk analysis was 98.5%, with fewer than 1.5% of outputs overridden. Decision authority and accountability stayed with its underwriters throughout.

RESULTS: ACROSS DEPLOYMENT

20%

increase in hit ratio

~70%

reduction in end-to-end
submission processing time

38%

reduction in standalone extraction
time

15+

systems and data sources
consolidated into one view



We didn't have to bet the whole operation on day one. We started with intake on one line, saw the results, and added capabilities and lines as each one proved itself. Today our underwriters get submissions that are complete, cleared and analyzed against our own guidelines, with a clear view of how each account compares to business we have already written. We respond to brokers faster, focus on the accounts that matter most, and every decision still sits with our underwriters.

VP of Underwriting



Pibit is the AI Underwriting OS company for commercial, specialty, and E&S insurance. Pibit's agents run underwriting from submission to quote, so underwriters spend their time only on the decisions that matter. Insurers can start with one module or take the complete offering. Pibit works with 50+ carriers and MGAs across 10+ lines of business and is headquartered in the Bay Area, California. For details, visit pibit.ai.

The fastest path from submissions to better decisions

Reach out at socials@pibit.ai
or schedule a demo

