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The Underwriting Playbook

A Roadmap for Intelligent Triage, Exposure Clarity and Better Portfolio Decisions

Developed by Concirrus

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Underwriting excellence today is not just about judgement. It is about how well we **turn intelligence, exposure data and complex signals into decisions.**

Executive Summary

Underwriting across commercial lines is becoming more demanding. The real differentiator today is how fast and how accurately teams can convert fragmented information into a clear, defensible view of risk. Inputs are expanding, data arrives in many forms and risk signals evolve more quickly than traditional workflows can absorb.

Underwriters are now working with a rising volume of mixed quality submissions that combine inconsistent information, partial data and a wide range of attachment formats. At the same time, brokers expect faster and more consistent responses. Larger placements move through fewer distribution channels which raises expectations on speed, technical confidence and transparency.

What slows teams down is not judgement. It is the operational load. Manual ingestion, unclear wording, incomplete data and ad hoc triage consume time that should be spent on evaluation and pricing.

These bottlenecks also make it harder for leaders to maintain appetite alignment, portfolio discipline and consistent decision making.

The opportunity is modernization. AI, structured ingestion and stronger data engineering can introduce order to the submission flow and combine raw information with enriched intelligence before an underwriter begins work. This gives teams better visibility, clearer context and more reliable starting points for every decision.

The next leap in underwriting performance will not come from writing more business. It will come from transforming the underwriting process itself into a source of competitive advantage through better intake, better triage and better use of the intelligence already available.

This playbook is designed to help you:

Benchmark your team - assess where your workflow sits against emerging best practice in ingestion, intelligence use and triage discipline.

Identify operational friction - understand where process gaps may be limiting throughput, weakening risk selection or reducing portfolio control

Highlight modernization priorities - map the changes that produce the biggest gains in accuracy, speed and exposure clarity without compromising underwriting judgement.

How to Use This Playbook

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Step 1: Diagnose Your Workflow

Evaluate your underwriting operation across five dimensions that reflect a modern workflow, from submission intake to portfolio level visibility. Score each statement on a 1 to 5 scale.

1: Not yet in place
3: Partial or informal
5: Fully embedded and monitored

This gives you a clear view of how consistently your team handles ingestion, enrichment, triage, decision readiness and portfolio alignment.

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Step 2: Calculate Your Modernization Score

Add the scores for each dimension to generate your Modernization Index. Plot the results on the radar chart to reveal strengths and maturity gaps across your workflow. This gives underwriting leaders a fast and objective way to benchmark capability and compare performance across teams or regions.

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Step 3: Identify Your Opportunity Zones

Your lowest scoring dimensions highlight where modernization will deliver the most immediate impact. Each zone signals a different category of improvement.

If intake scores are low? Strengthen structured ingestion, data standardization and enrichment so submissions arrive in a consistent and decision ready format.

If triage maturity is low? Enhance scoring logic that prioritizes appetite fit, expected impact on the portfolio and the value of the opportunity.

If visibility scores lag? Increase real time insight into accumulation, emerging concentrations and portfolio level movements at the point of intake.

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Step 4: Turn Insights into Action

Once you have scored your workflow, review your lowest scoring dimensions with your operations or transformation leads. Choose one improvement area that can deliver meaningful impact within 3 to 6 months. Focus on pilots that lighten manual effort, increase decision readiness or improve alignment with appetite.

Carry these improvements into your broader change agenda. Connect them with work already underway across governance, data standards and responsible AI so any gains extend across the full portfolio rather than staying local to one team.

The Four Dimensions of Modern Underwriting

1 Data Ingestion and Preparation

Reduce friction and uncertainty at the point of submission.

Statement	Score (1 to 5)
We automatically extract key fields such as exposures, locations, values and limits from broker files in a consistent structured format.	
Validation and enrichment checks such as location accuracy, industry classification and completeness assessments run before underwriting review.	
We flag incomplete unclear or low quality submissions before they reach underwriters so effort is focused on decision ready work.	
Data standards for locations, values, wording and coverage details are defined and maintained across all systems.	

2 Submission Triage and Appetite Alignment

Ensure underwriters focus on the right opportunities first.

Statement	Score (1 to 5)
Submissions are triaged in a consistent way rather than depending on individual underwriter discretion.	
Appetite criteria for geography, class of business, occupancy type and exposure level are clear and consistently applied.	
We use structured scoring or automation to identify high fit and low fit risks early in the workflow so underwriters spend time on the highest value opportunities.	
We monitor cycle time from submission to quote so we can understand responsiveness and service levels.	
Work allocation is balanced using clear criteria such as risk complexity, geography, occupancy type and appetite limits so underwriters focus on work that matches their expertise.	

3 Portfolio Visibility and Analytics

Give underwriting leaders a clean, real-time view of exposure.

Statement	Score (1 to 5)
We can visualize exposure concentrations at multiple resolutions including city level, regional level and portfolio level views.	
Bound declined and lapsed submissions feed automatically into our analytics so we can monitor appetite alignment and broker patterns.	
Underwriting insights support appetite refinement, capacity planning and reinsurance strategy so decisions at account level link clearly to portfolio objectives.	
Portfolio data refreshes automatically so teams do not rely on manual compilation or periodic reporting cycles.	
Decision makers can drill into the portfolio by broker, class of business, geography or proximity to known risk drivers in real time.	

4 Governance, Explainabili ty and Auditability

Build transparency and trust into every PV&T underwriting process.

Statement	Score (1 to 5)
Every data field used in underwriting including exposures, locations, values and classifications is fully traceable to its source.	
Automated decisions such as triage scores, prioritization flags or enrichment adjustments are logged and reviewable by underwriting leaders.	
Data lineage and change history for key fields are version controlled so teams always know what was updated, when and why.	
AI or analytics tools used in the workflow are transparent and explainable to regulators, reinsurers and internal audit teams.	
Governance frameworks ensure responsible and auditable use of automation so decision integrity is preserved across the underwriting workflow.	

Scoring Framework

Total Score	Modernization Stage	Interpretation
76–95	Augmented Excellence	Your underwriting workflow is data driven, well governed and highly efficient. Automation and analytics support the major steps of intake, triage, decision readiness and portfolio visibility. Underwriters can trust the accuracy and consistency of the information they receive which strengthens pricing discipline and confidence in portfolio steering.
57-75	Operational Optimizer	You have made strong progress. Core workflows are structured and digital tools support triage, enrichment and exposure insight. Some stages may still rely on manual work or siloed data which can limit speed and consistency in certain segments or territories.
38–56	Digitally Developing	Modernization has begun but adoption is uneven. Submission intake, enrichment and triage still depend on manual effort which reduces visibility and slows responsiveness to brokers. Workflow variability may impact decision quality and throughput.
Below 38	Manual Reliance Zone	Processes rely heavily on email, spreadsheets and manual review. Data definitions, completeness and lineage vary by submission which limits underwriting control. Significant opportunity exists to reduce cycle time and improve decision readiness through structured ingestion, automation and stronger workflow discipline.

Turning Your Assessment into Action

Reflection and Next Steps

- Identify your lowest scoring dimensions because these indicate where speed, clarity and decision readiness can improve fastest.
- Map these gaps to your wider data, operations and digital strategy so improvements support broader portfolio goals.
- Prioritize quick wins that reduce manual effort, strengthen appetite alignment or improve broker responsiveness.

Example Next Step Initiatives

- Automate submission ingestion with structured extraction, location verification and enrichment so underwriters start with cleaner information.
- Introduce appetite scoring that reflects geography, class of business and exposure strength so triage becomes more consistent.
- Deploy portfolio dashboards that provide real time visibility into accumulation, concentration patterns and broker flow.

Modernization is not about replacing underwriting judgement. It is about creating the conditions where judgement can be applied with more clarity, more confidence and more impact. By benchmarking your workflow and identifying the areas with the greatest opportunity, you set the foundation for a more consistent and scalable underwriting workflow.

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About Concirrus

Concirrus is a technology company focused on providing AI-first solutions for the Specialty Insurance markets, allowing customers to operate at speed and with confidence.

Concirrus solutions span submission ingestion through to quote, bind and renewal in a single, modern, modular platform. (Re)insurers, MGAs and brokers use the platform to win more business, reduce operational expense, maintain strong policy and portfolio controls and replace legacy technology.

Built specifically for complex specialty use cases, Concirrus offers line-specific underwriting capabilities alongside line-agnostic policy management solutions. These can be applied across direct business, delegated authority, binder and reinsurance use cases.

Get in touch or request a demo to see how we're solving one of the hardest problems in specialty insurance, properly.

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