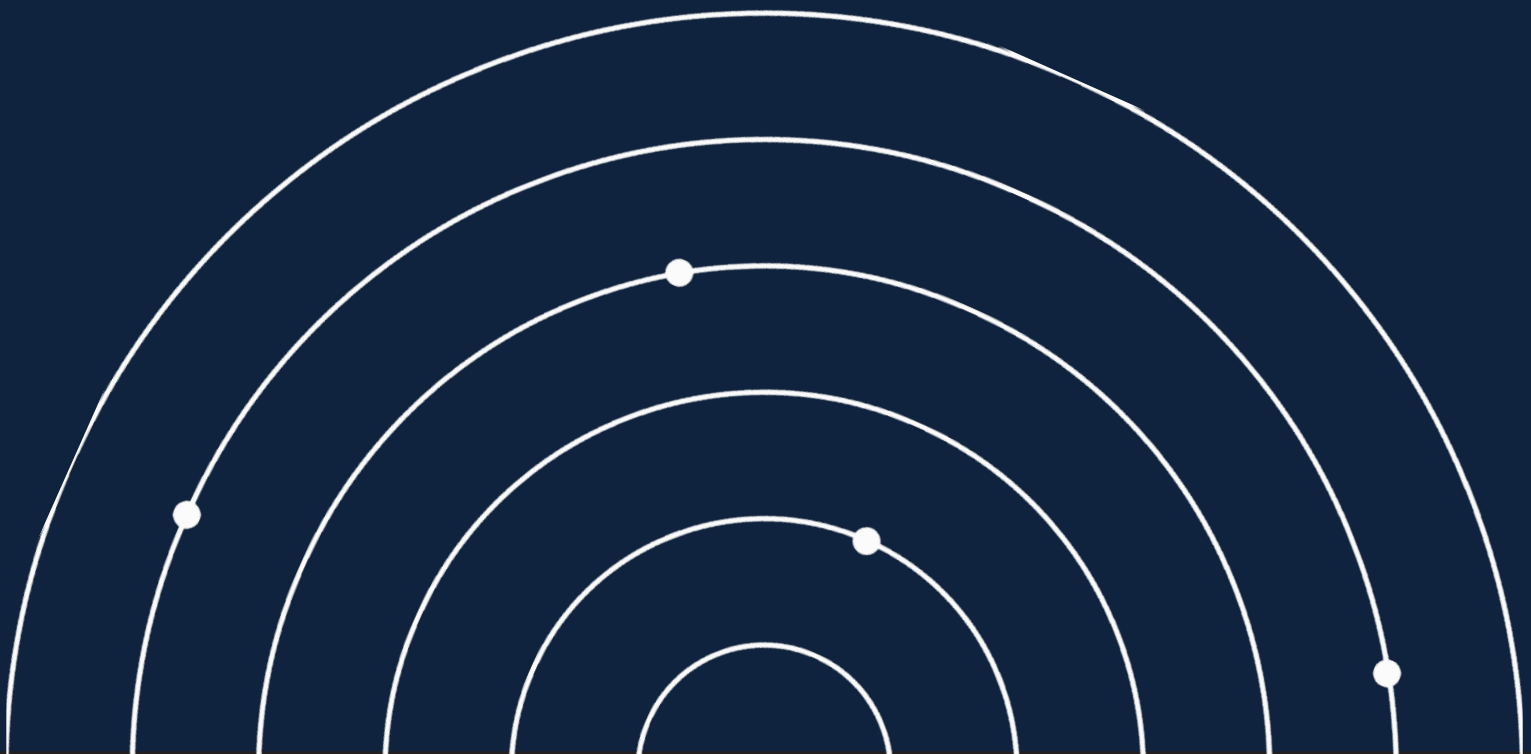


# From Intake to Outcome: A Buyer's Guide for Submission Platforms That Actually Deliver

Many submission platforms pride themselves on parsing PDFs and extracting fields. That's fine if your goal is to unpack the groceries. But underwriting teams don't want raw ingredients, they want a prepared meal: context-aware outputs, accurate financial calculations, and quoting logic, ready to serve. If your team is still revalidating fields, patching spreadsheets, or running calculations manually, then your submission workflow is broken - no matter how 'automated' it claims to be.

This guide is designed to help insurance leaders evaluate whether a platform truly supports underwriting, not just ingestion. These questions, adapted from Vinod K. Singh's white paper 'Technical Challenges in Automating Specialty Insurance Submission Processing with AI,' highlight the difference between flashy features and outcomes you can trust.



## 1. Can the platform orchestrate multiple models and route intelligently?

### Why it Matters:

No model solves it at all

### What to Look For

Look for evidence of dynamic content type detection and intelligent routing – an AI that decides which model to use for which data type.

This should include OCR, LLMs, and table parsers, with meta orchestration to prevent errors cascading through the workflow.

Supports multi-model orchestration & routing

## 2. Accuracy & Confidence score

### Why it Matters?

If accuracy drops below 90%, automation breaks down. And even at 95%, underwriters need to know which fields are safe and which require review.

### What to Look For

Accuracy consistently above 90%, with benchmarks shown on real-world submissions, plus clear confidence scoring so underwriters can quickly spot the 5–10% that needs human input.

# Critical Buying Questions

Each of these areas corresponds to a known failure point in generic platforms. They're drawn from the white paper "Technical Challenges in Automating Specialty Insurance Submission Processing"

by Vinod K Singh, Concirrus.

## 3. Does it embed deep domain expertise?

### Why it Matters?

Specialty insurance terms like 'limit' or 'aggregate deductible' vary by LOB, broker, and region.

### What to Look For

Look for a built-in 'insurance brain' – logic and language models fine-tuned to your sector, capable of evolving as products and terminology change.

## 4. Can it plug into underwriting workflows?

### Why it Matters:

Intake is pointless if it doesn't flow into decision-making

### What to Look For

The platform should integrate context-aware logic, SLAs, approvals, and underwriter review loops.

## 8 Critical Buying Questions

### 5. How does it handle exceptions and accuracy?

**Why it Matters:**

Even small errors undermine trust

**What to Look For**

Demand guardrails, fallback handling, validation mechanisms, and confidence scoring so underwriters know which fields to trust.

### 6. Can it process large, complex submissions?

**Why it Matters:**

Long documents break weak pipelines

**What to Look For**

Look for context-aware chunking, persistent logic, cross-referencing, and mechanisms to maintain meaning across hundreds of pages.

### 7. Does it compute and extract financial logic reliably?

**Why it Matters?**

Flawed quoting starts with flawed numbers

**What to Look For**

Ensure the platform handles accurate loss ratio calculation, formula parsing, and table handling without manual intervention.

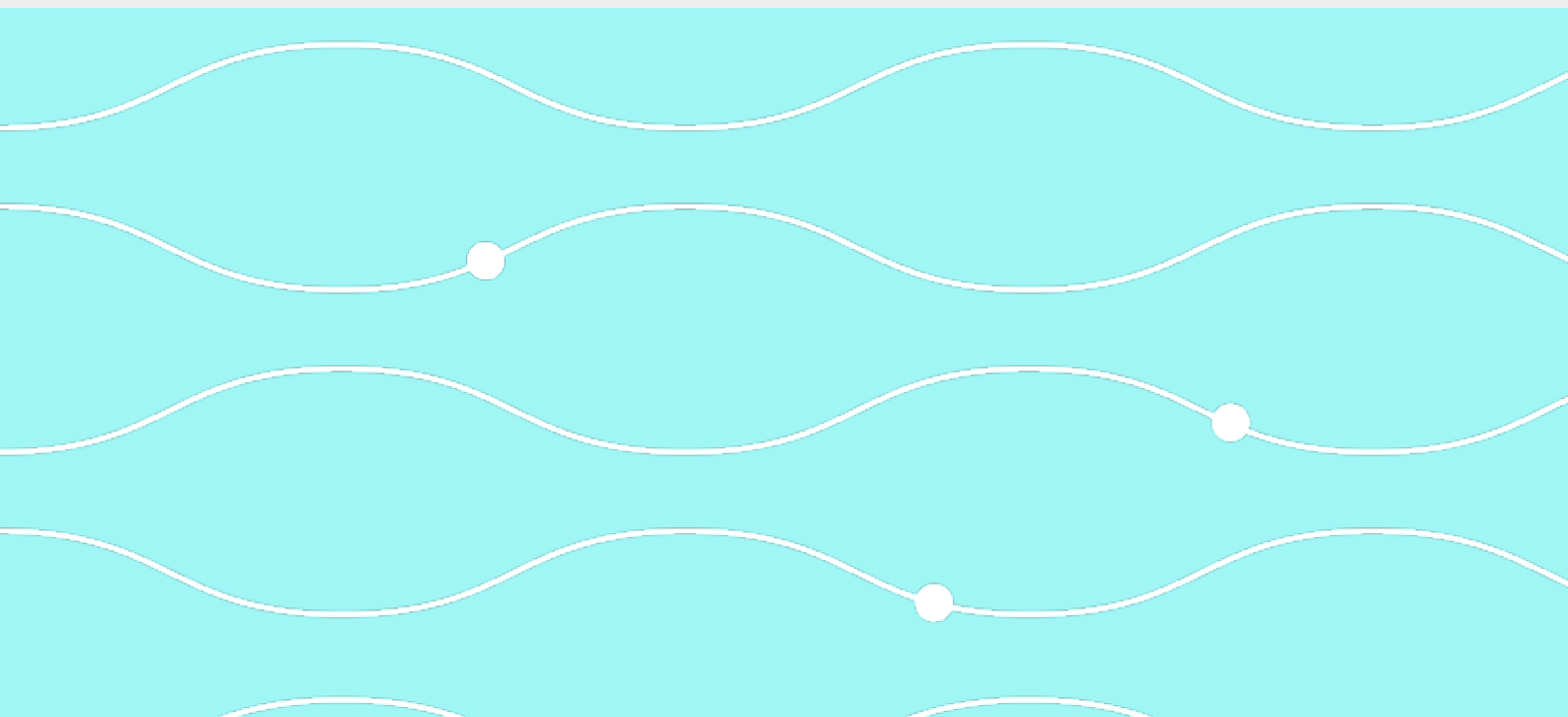
### 8. Is it compliant and secure?

**Why it Matters?**

Submissions often contain regulated data

**What to Look For**

Expect built-in redaction tools, secure hosting, audit trails, and architecture that prevents sensitive data from being exposed.



# Red Flags to Watch

- Vendor claims 'one model handles everything' - without evidence of multi-model orchestration.
- 'Straight-through processing' claims with no underwriting visibility
- Platforms that just extract fields but don't support quoting logic
- Heavy reliance on generic LLMs without fine-tuning to the line of business specific insurance taxonomy
- QA reliant on full manual review (won't scale); accuracy under 90%
- No built-in mechanisms for error detection, validation, or escalation
- Inability to handle handwritten or scanned documents
- Lack of confidence scoring for outputs
- Data privacy risks, your data should never be exposed to public models

# Platform Evaluation Worksheet

Accuracy is key, even small errors can undermine trust and scale.

Capability	Score (1-5)	Notes
Document type handling		
Insurance domain logic		
Workflow integration		
Accuracy safeguards & confidence scoring		
Contextual understanding		
Financial computation		
Data security & compliance		

Use this table to assess how each vendor compares on real-world submission needs