



# Commercial lines prefill: data extraction & enrichment

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# Data prefill: Why does it matter?

## Improved data accuracy

- Self-reported data is often inaccurate – impacting performance
- Systems create more reliable outcomes
- Ability to tweak, test, and configure your outcomes

## Underwriting expense management

- Modern technology is enabling reduction of low-value tasks
- Submissions can go from inbox to first rate without intervention
- Multiple hand-offs exist without prefill creating costly friction

## User experience & speed to placement

- Agents will preference carriers who make it easy for them
- Automated systems drive down SLAs – creating flywheel effect
- The end insured benefits!

# Prefill evolution – Personal Lines vs. Commercial Lines

## Personal Lines – Homeowners



Agents manually complete forms using traditional field underwriting

Placement moved from field to agent portal submissions



Third party data (MSB, CLUE) adopted to improve accuracy and efficiency of placement

Carrier's modernized tech stack and UX to drive outcomes



Certain carriers streamlined initial submission with all required 3<sup>rd</sup>-party data – enabling complete applications in under 60 seconds

Past 2000

Current 2025

## Commercial Lines – Property



Agents manually complete forms using traditional field UW

Minimal investments in technology

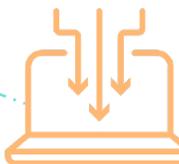


Minimal 3<sup>rd</sup>-party prefill. Agents still using Google and other unrefined tools to evaluate property exposures

Insurtech movement drives investments in CL UW



Technology (AI, LLMs) emerges, enabling prefill for small and complex risks



Carriers can ingest complex multi-line submissions directly to first rate from email or API

# Commercial Lines submissions are complicated

Submission data collection and underwriting is not for the faint of heart

## Challenges

Complex submissions are often multi-line

Property, Liability, Cyber, Mgmt. Liability, and more

The sources of truth live in many places

AMS systems, ACORD forms, Schedules, Loss Runs, Excel files, and more

Lack of data consistency in submissions

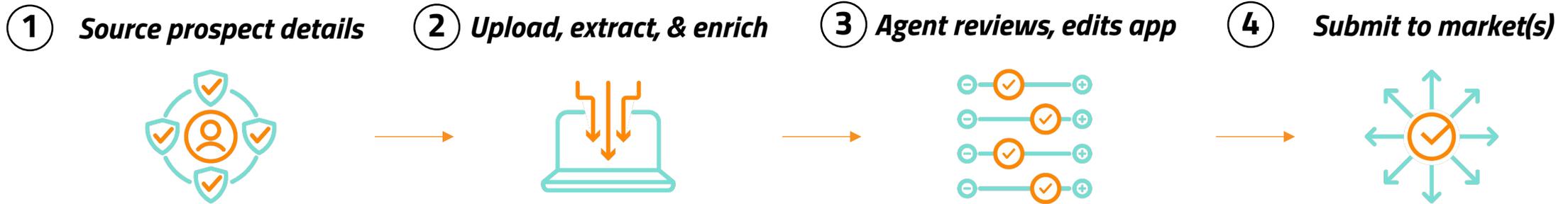
Submissions are often incomplete and/or use other carriers forms

3<sup>rd</sup> Party data is improving but incomplete

Unlike much of personal lines there's no magic button for all submissions

# How far have tools come for Agents?

Data prefill enables agents to effectively rate submissions effectively, efficiently, and more accurately

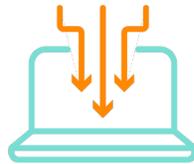


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- c) Insured emails all details to agent

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- ① *Source prospect details*      ② *Upload, extract, & enrich*      ③ *Agent reviews, edits app*      ④ *Submit to market(s)*



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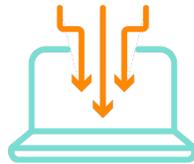
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- b) All application details are extracted, enriched, & triangulated
- c) Data is structured with confidence scores, rationale for most accurate answer with full auditability by the user



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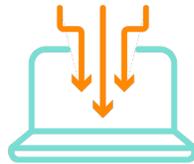
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- a) Agent selects best fit markets
- b) Submits application, including all documents, structured data with full data provenance, including extracted, enriched data, with sources for UW review

# How far have tools come for **Carriers**?

Optimizing for Underwriting and placement vs. manual processing



- a) App are pre-scored by pre-configured algorithms
- b) Apps are routed to API, inboxes, data-lakes or UW Workbench based on complexity, LOB(s), UW factors

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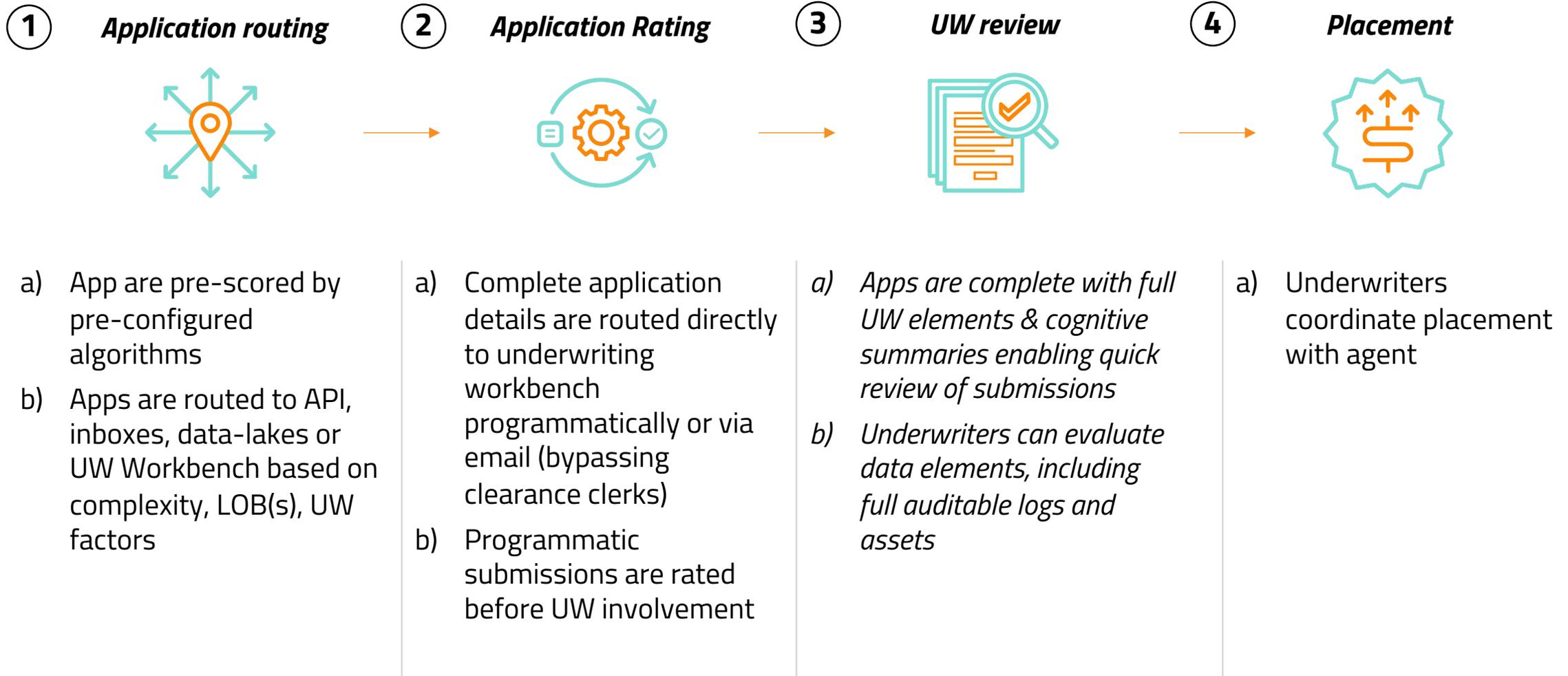
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- a) *Apps are complete with full UW elements & cognitive summaries enabling quick review of submissions*
- b) *Underwriters can evaluate data elements, including full auditable logs and assets*

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## **Impacts on agents & carriers**

### **Improved data accuracy on first submissions**

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Agents & carriers  
spend less time getting  
to yes

### **Underwriting expense reduction**

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Participating carriers  
improve their  
expenses, improving  
competitiveness

### **User experience & speed to placement**

Business owners,  
agents, and carriers  
win big



## **The future of commercial prefill is here**

How are your organizations enabling success?

What technologies are you investing?

How will you win in this quickly evolving climate?



# THANK YOU

**for your time**

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