The Future Underwriter Is Here
(And They're Still Human)

The New Brain of Underwriting:
A Playbook for P&C Commercial & Specialty Leaders

SUTHERLAND®

Executive Summary

The underwriting desk is no longer just a gatekeeper of risk—it is the command center of growth. In the age of AI, the underwriting function must evolve from data-chasing and gut-feel decisioning into a high-precision, intelligence-powered cockpit. This transformation isn't driven by if automation for simple efficiency gains. This is about changing the **very structure of underwriting cognitio**n—how insurers perceive risk, act on it, and turn every submission into a portfolio decision.

This whitepaper presents a radical shift: underwriting is no longer about processing more, faster. It's about winning better**—more winnable risks, more appetite-aligned growth, and fewer wasted hours on unwinnable deals.** It's about replacing the First-In-First-Out (FIFO) conveyor belt with a new operating model**—AI-led, portfolio-aware, outcome-optimized underwriting.**

*We call this the **"New Brain of Underwriting."***
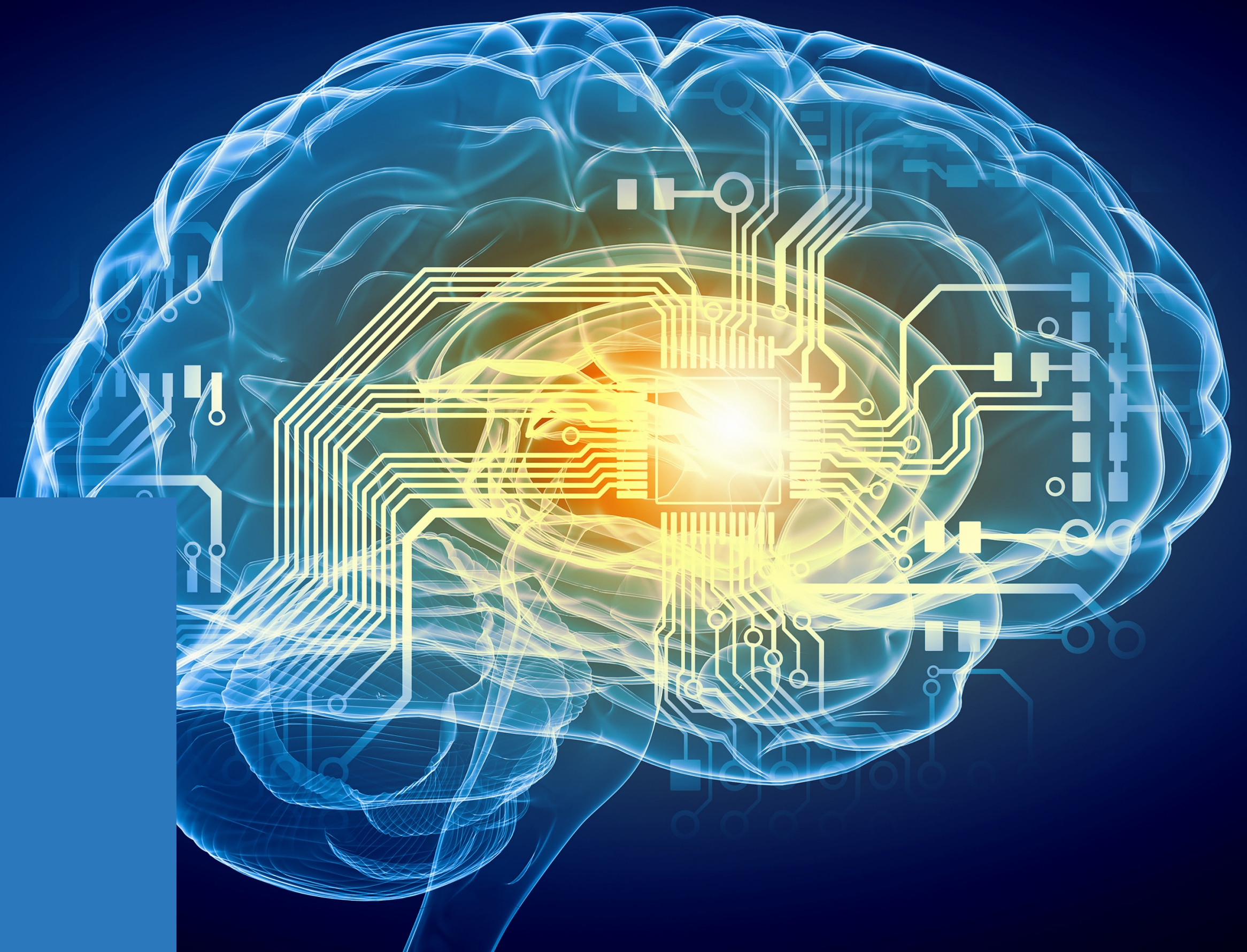
Efficiency vs. Judgment:
It's Not a Tradeoff!

Underwriters today are stuck between two extremes: human expertise battling with volume, or black-box automation replacing intuition. But real transformation lies in creating a third space—where underwriters operate at the **top of their license**, empowered by AI that filters, curates and guides.

What's Breaking the Commercial UW Model

Challenge	Root Cause	Business Impact
Excess manual effort	Paper-based and email submissions, legacy systems	High cycle times, burnout
Poor hit ratios	No appetite-based triage	25% or lower hit ratios
Low data fidelity	No external enrichment or verification	High rework, leakage
Portfolio blind spots	No connection between risk selection and portfolio targets	Suboptimal growth
One-size-fits-all process	Manual FIFO and limited decision support	Valuable submissions get lost in the queue

Source: Sutherland Client Insights, 2025

Underwriting is becoming "smarter" than ever

AI in underwriting should not be judged by how much it automates. Instead, it should be judged by how much wasted motion it eliminates—and how much time it gives back to focus on winnable, high-value submissions.

AI is not replacing underwriters. It's transforming the way they work—so they can shift from reactive processing to proactive steering of risk selection, profitability, and growth. The new underwriting model replaces "First-In-First-Out" with First-Fit-for-Strategy.

This isn't a moonshot. A leading commercial P&C carrier using Sutherland's Connected Underwriting solution:

- Achieved a +16% uplift in hit ratio
- Reclaimed 30% of underwriter time for high-value work
- Increased "high appetite" submission focus from 10% to 37%

What an AI-first underwriter looks like:

AI Capability	Benefit	Business Outcome
AI Intake	Zero-touch ingestion	Submission speed + trust
Triage + Winnability	Appetite- and hit-probability scoring	Higher hit ratios, fewer declines
Enrichment	3rd party data plug-ins (e.g., IoT, public records)	Improved pricing and risk picks
Decision Intelligence	Dynamic risk prioritization, referrals	30–50% productivity gains
Workflow Orchestration	Auto-routing to right UW by load, skill, LOB	Faster cycle times
Integrated Reporting	Portfolio trends and appetite gaps	Active course correction

Sutherland's insight: **80% of intake work can be automated; 99.9% accuracy is achievable with intelligent AI ingestion and enrichment.**

All Submissions Are Not Created Equal: "Winnability" as the New North Star

Every minute spent on an unwinnable submission is value destroyed! Underwriting excellence doesn't come from working faster. It comes from knowing what not to work on.

The future is built on "winnability" and appetite-aligned prioritization. Winnability scoring, appetite alignment and propensity-to-bind models create a new underwriting rhythm. Submissions are no longer equal in priority. Instead, AI dynamically allocates attention where the impact is highest.

Winnability Impact

- **+16% uplift in win ratio**

- **30% of underwriters' time reclaimed**

- **$1M+ in margin unlocked in single class through better exclusions and reinsurer confidence**

Sutherland's Connected Underwriting solution, powered by Federato's platform, enables underwriters to:

- Instantly visualize high-fit vs. low-fit submissions
- Align with reinsurance confidence and portfolio targets
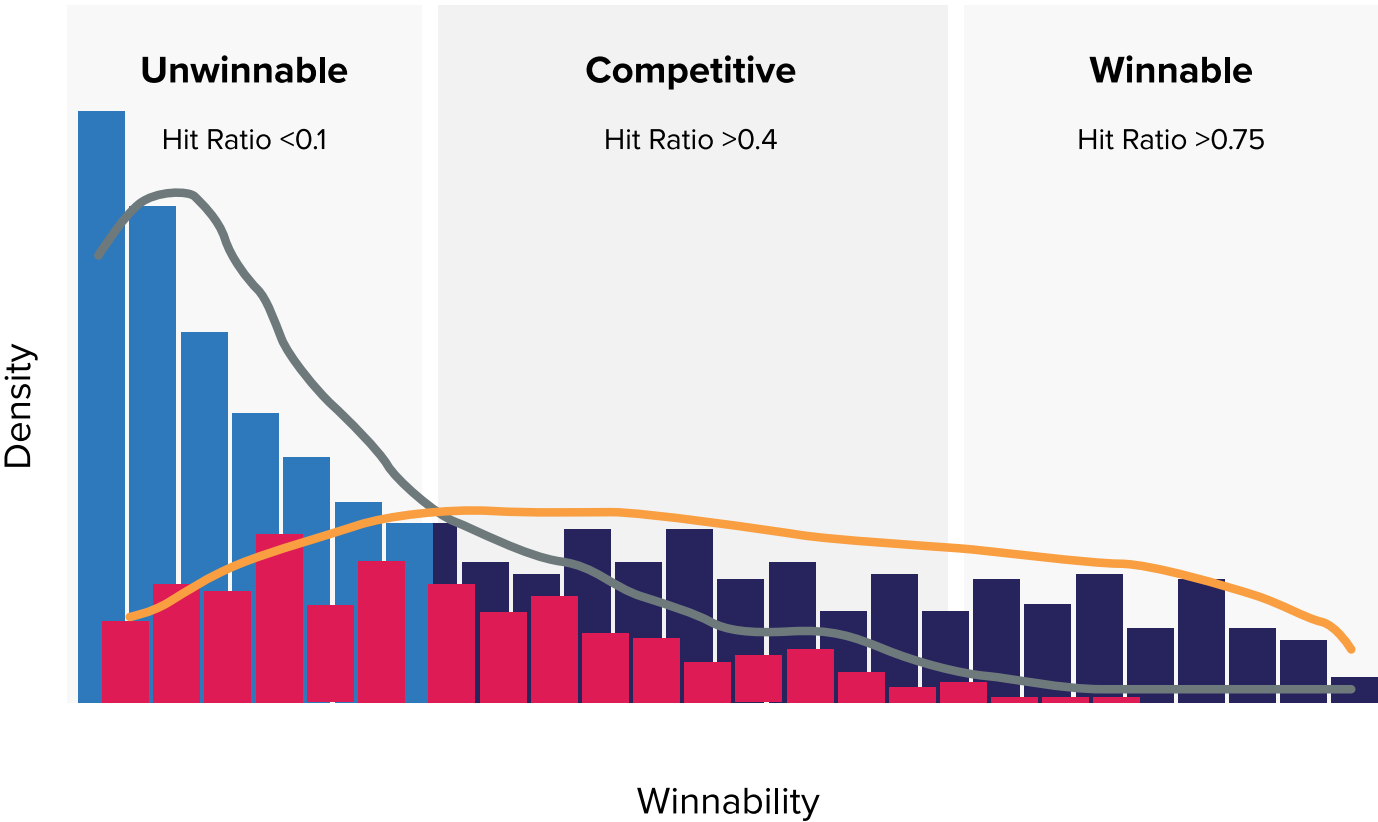- Make decisions based on dynamic scoring—not guesswork

Sutherland's Framework to win the "right" deals

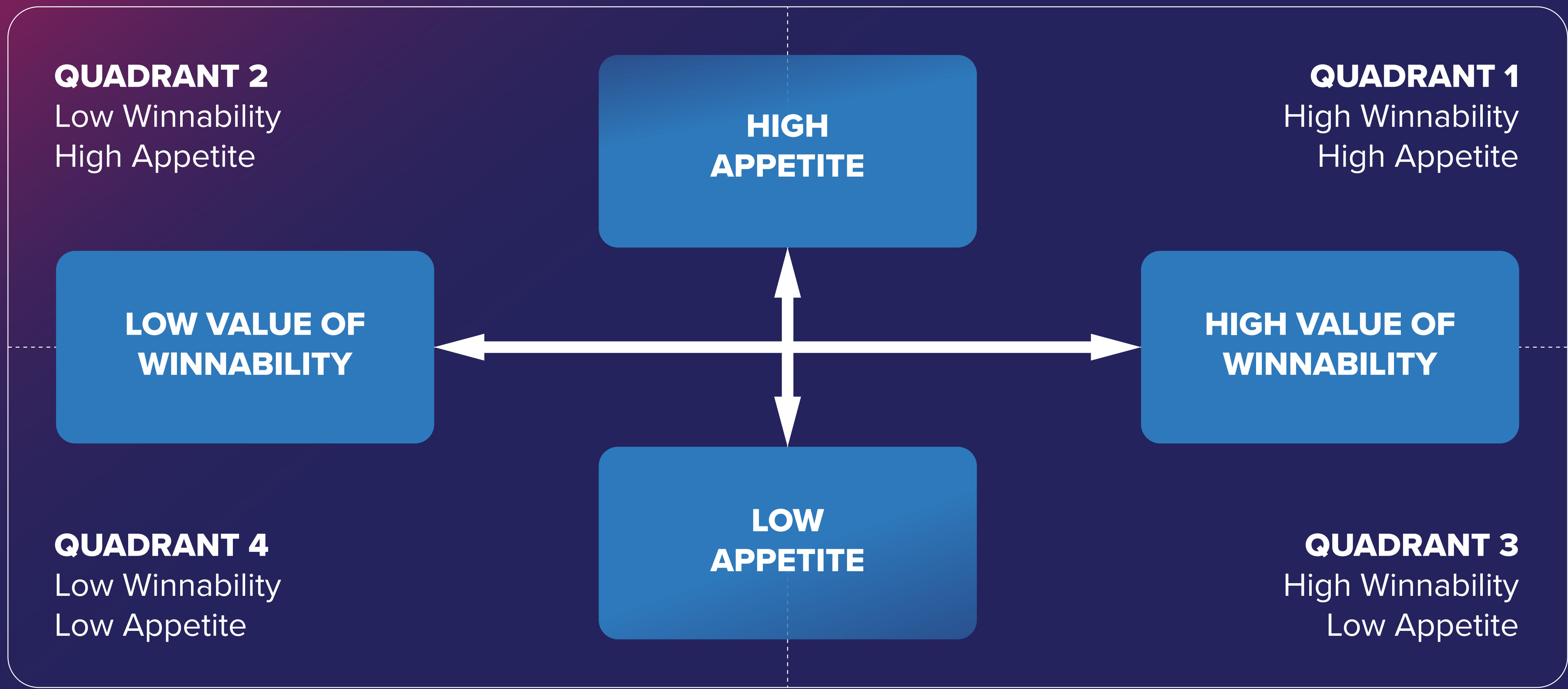**High appetite + high winnability = prioritize**

Low appetite + low winnability = auto-decline

Illustration

Focusing on winnable and competitive accounts improves hit ratio from 25% to 40%, while avoiding unwinnable submissions gives underwriters up to 30% of time back

Unwinnable — Hit Ratio <0.1
Competitive — Hit Ratio >0.4
Winnable — Hit Ratio >0.75

Density / Winnability

Passive recommendations are the way you win the right deals faster

QUADRANT 2
Low Winnability
High Appetite

HIGH APPETITE

QUADRANT 1
High Winnability
High Appetite

LOW VALUE OF WINNABILITY

HIGH VALUE OF WINNABILITY

QUADRANT 4
Low Winnability
Low Appetite

LOW APPETITE

QUADRANT 3
High Winnability
Low Appetite

Underwriting is No Longer Transactional.
It's Strategic.

AI enables underwriters to zoom out. Instead of viewing each submission as a single risk, they now see how it moves the entire portfolio closer to rate, retention, or accumulation goals.

Traditional Metrics

Time to quote	Hit ratio	Loss ratio	UW productivity	Quote rate
⬇	⬇	⬇	⬇	⬇
Time on high-value submissions	Hit ratio by appetite alignment	Risk-adjusted contribution to portfolio goals	% time on winnable submissions	Decline rate of low-fit submissions

New Metrics Enabled by AI
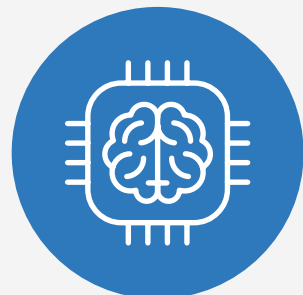
This transition allows underwriters to become strategic growth partners—not just risk gatekeepers.

From Transformation to Activation:
What You Can Do Now

Steps to Implement AI in Underwriting Without Disruption:

Configure & Integrate

Setup logic, integrate systems

Success Factor:
No-code/ low-code config

2

Scope & Discovery

Define goals, map existing flows

Success Factor:
Power underwriter + IT sponsor

1
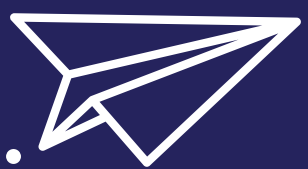
Validate & Train

Run UAT,
onboard users

Success Factor:
**Office hours +
feedback loops**

3

Launch & Learn

Go live + iterate

Success Factor:
**Usage tracking and
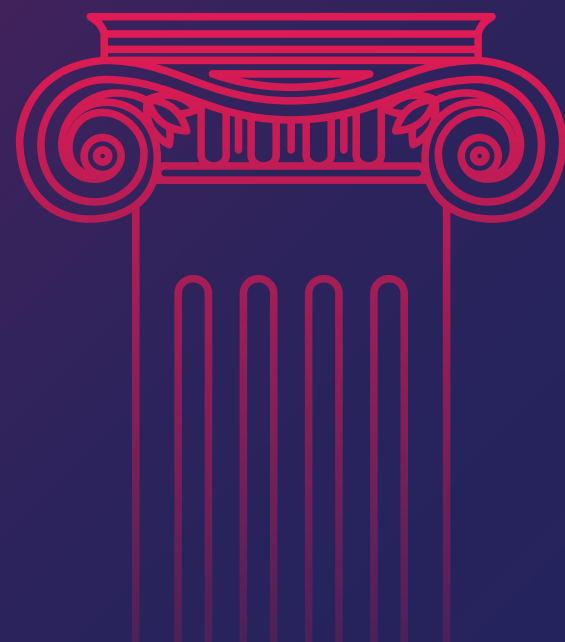nudges**

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It's Not Just About Tech—
It's a New Way of Thinking

Key Organizational Enablers

Carriers must not chase technology for its own sake. They must:
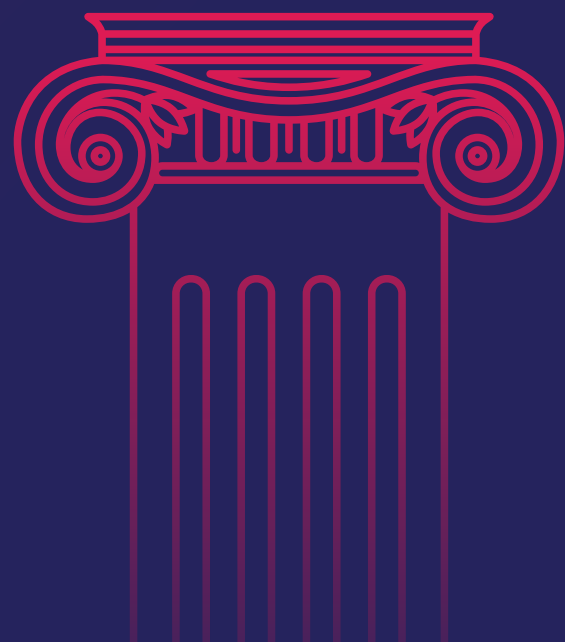
- **Start small:** Prove value with one AI-led function (e.g., triage or document extraction)
- **Train teams:** Build AI fluency, not just tooling
- **Reinforce with governance:** Address ethics, explainability, data trust
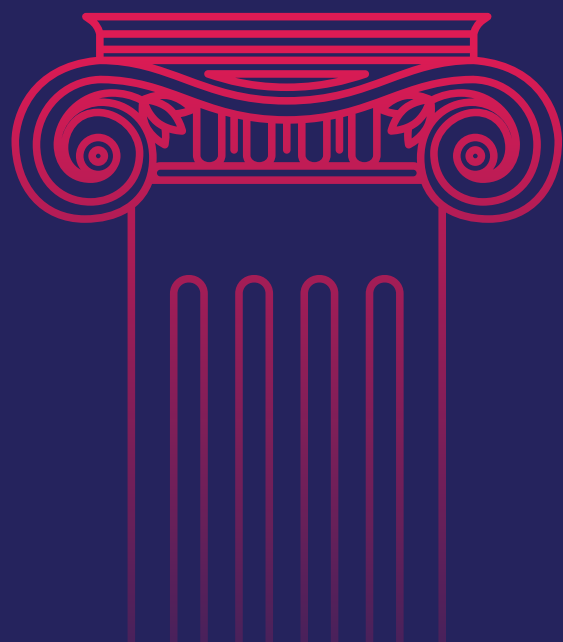
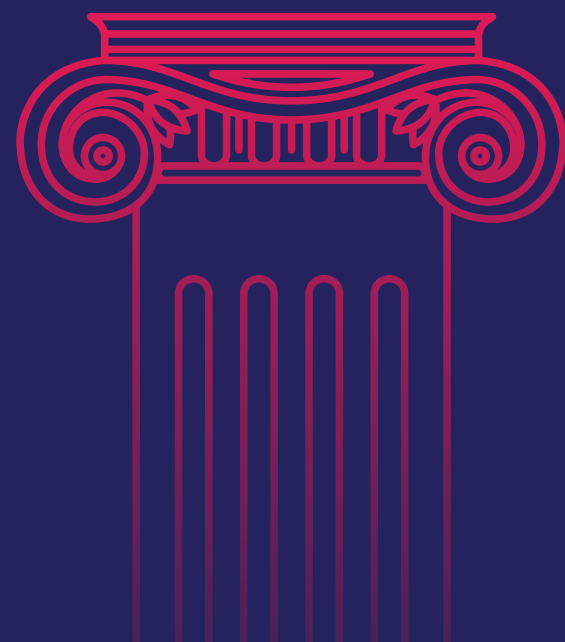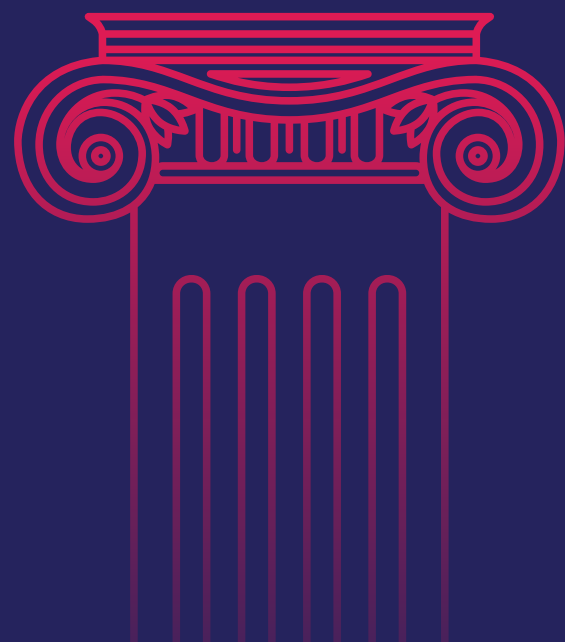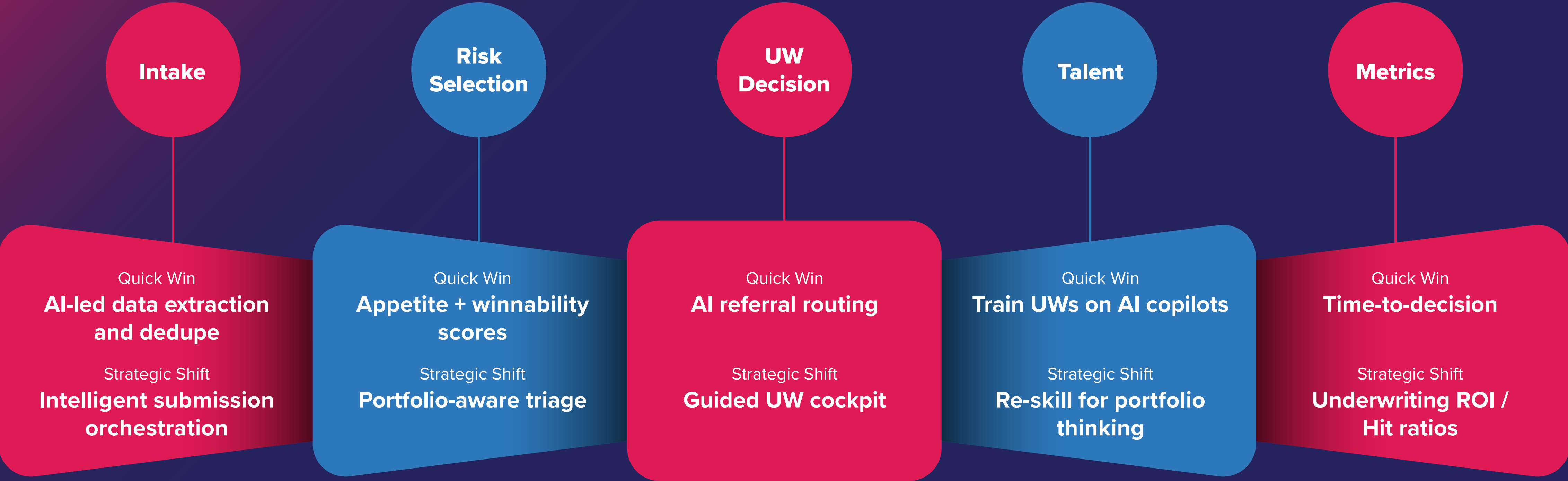| Responsible AI	CoE Formation	Data First	API Integration	Human-Centric Design
Establish ethical guardrails for fairness and transparency	Cross-functional AI team with domain + tech expertise	Unify PAS, claims, CRM, broker emails for full view	Plug AI into Guidewire, Duck Creek, etc.	Make AI recommendations easy to interpret and override

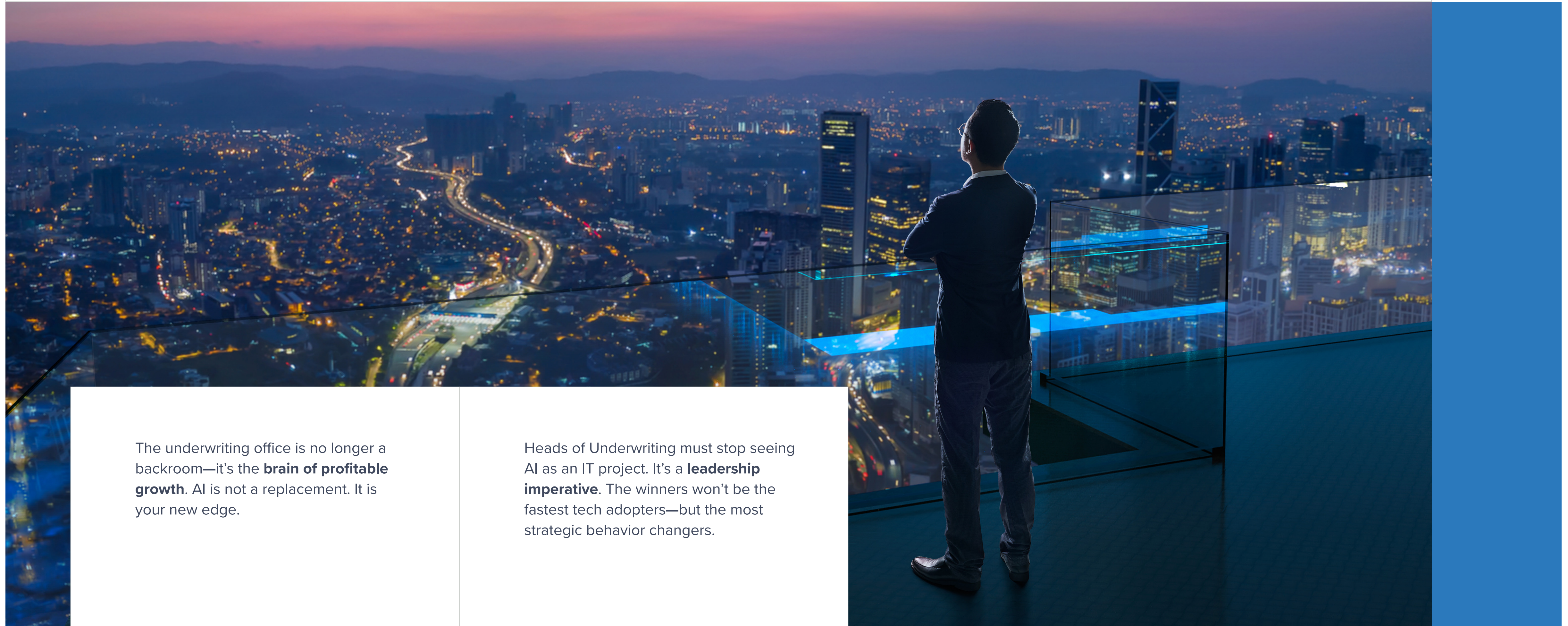*Most vendors sell AI for speed. We believe AI's real value is in judgment augmentation.*

It's not about quoting faster. It's about quoting better. It's not about reducing headcount. It's about increasing impact per underwriter. The carriers that get this right won't just see better loss ratios—they'll become magnets for brokers, top talent, and reinsurer confidence.

What You Can Do Tomorrow:
A Playbook

Intake

Quick Win
AI-led data extraction and dedupe

Strategic Shift
Intelligent submission orchestration

Risk Selection

Quick Win
Appetite + winnability scores

Strategic Shift
Portfolio-aware triage

UW Decision

Quick Win
AI referral routing

Strategic Shift
Guided UW cockpit

Talent

Quick Win
Train UWs on AI copilots

Strategic Shift
Re-skill for portfolio thinking

Metrics

Quick Win
Time-to-decision

Strategic Shift
Underwriting ROI / Hit ratios

Final Word:
The New Underwriter Is a Risk Strategist

The underwriting office is no longer a backroom—it's the **brain of profitable growth**. AI is not a replacement. It is your new edge.

Heads of Underwriting must stop seeing AI as an IT project. It's a **leadership imperative**. The winners won't be the fastest tech adopters—but the most strategic behavior changers.
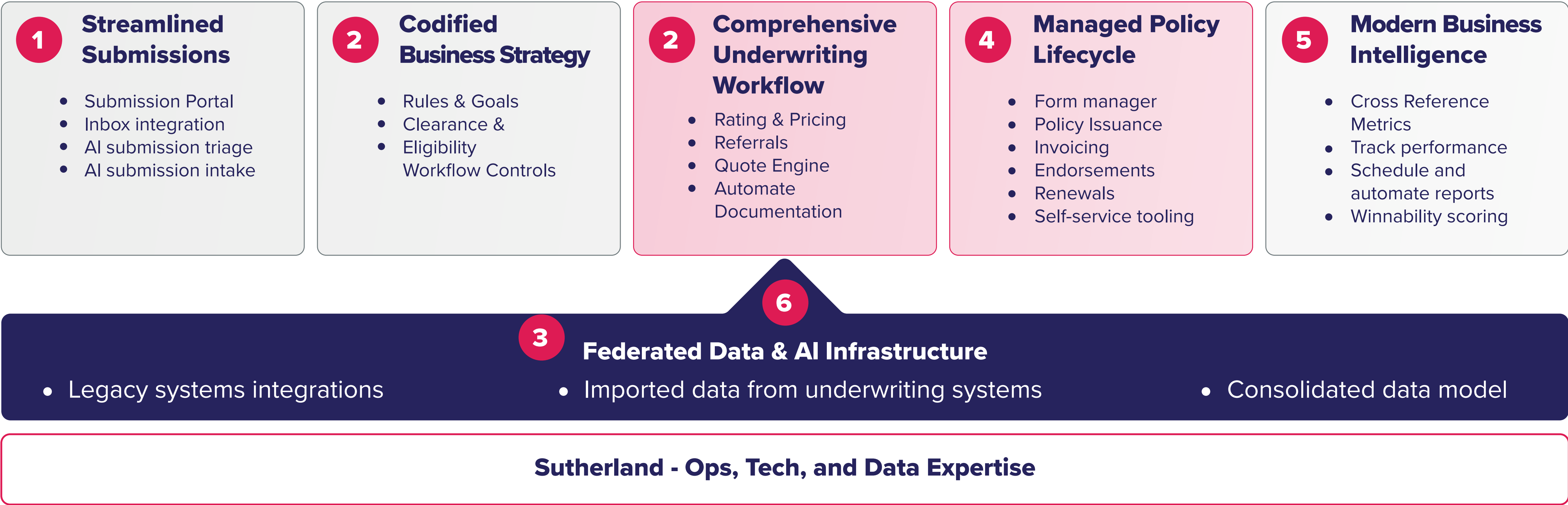
What Others Miss

While many talk about AI as a plug-in tool, **we understand underwriting as a living system**—where AI aligns every stakeholder (underwriter, broker, reinsurer) in a coordinated rhythm.

Sutherland's Connected Underwriting:

- Tracks every touchpoint from submission to quote
- Builds "winnability" and "next-best-action" into the underwriter's cockpit
- Seamlessly fits into your legacy systems, no rip-and-replace

This is not "tech for tech's sake." It's a new brain built for real underwriters who are tired of noise, not of nuance.

1 Streamlined Submissions
- Submission Portal
- Inbox integration
- AI submission triage
- AI submission intake

2 Codified Business Strategy
- Rules & Goals
- Clearance &
- Eligibility
  Workflow Controls

2 Comprehensive Underwriting Workflow
- Rating & Pricing
- Referrals
- Quote Engine
- Automate Documentation

4 Managed Policy Lifecycle
- Form manager
- Policy Issuance
- Invoicing
- Endorsements
- Renewals
- Self-service tooling

5 Modern Business Intelligence
- Cross Reference Metrics
- Track performance
- Schedule and automate reports
- Winnability scoring

6

3 Federated Data & AI Infrastructure
- Legacy systems integrations
- Imported data from underwriting systems
- Consolidated data model

Sutherland - Ops, Tech, and Data Expertise

Unlocking Digital Outcomes

89%
Faster quote cycles through end-to-end automation

3.7x
More high-appetite business bound by segmenting and prioritizing effectively

~50%
Underwriter efficiency gain via streamlined workflows

87%
Reduction in daily app usage, cutting IT complexity and cognitive load

200%
ROI in 18 months via improved portfolio performance and reduced rework

Make AI Your Competitive Edge in Underwriting

End-to-End Automation
Over 80% automation across submission, triage and quote-to-bind value chain.

Highly Configurable
Configure underwriting logic, triage strategies and workflows with no-code flexibily.

No Rip-and-Replace Required
Integrate legacy systems and disparate data sources seamlessly without costly system replacements.

Agentic AI with Underwriter Context
Guide underwriters with intelligent nudges and auto•routing, improving throughput and risk selection.

End-to-End Visibility
Track submission progress, measure hit ratios and automate reporting for compliance and reinsurance confidence.

Self-Service Tools
Enable underwriters and leadership with dashboards, policy form managers and configurable workflows.

Built for Who Matters Most

Chief Underwriting Officer	COO / Head of Operations	CIO / CTO
"I need visibility into what wins. This gives me that."	"Let's remove rework and enable scale."	"No tech debt. No rip-and-replace."
• Realtime appetite alignment • Automated reporting and data collection • Human-in-the-loop controls for AI safety	• Streamlined workflows across intake-to-bind • 2.8x more high-appetite apps quoted • 30-50% efficiency uplift	• Federated data architecture • Works with your existing systems • Modern UI with role-based configurations

Artificial Intelligence. Automation. Cloud Engineering. Advanced Analytics. For Enterprises, these are key factors of success. For us, they're our core expertise.

We work with global iconic brands. We bring them a unique value proposition through market-leading technologies and business process excellence. At the heart of it all is Digital Engineering — the foundation that powers rapid innovation and scalable business transformation.

We've created over 200 unique inventions under several patents across AI and other emerging technologies. Leveraging our advanced products and platforms, we drive digital transformation at scale, optimize critical business operations, reinvent experiences and pioneer new solutions, all provided through a seamless "as-a-service" model.

For each company, we provide new keys for their businesses, the people they work with, and the customers they serve. With proven strategies and agile execution, we don't just enable change — we engineer digital outcomes.

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