



AI-first underwriting workbench for end-to-end submission lifecycle

WorkflowCURE™ is the central working environment that unifies the entire underwriting journey from intake to handoff into one governed source of truth. It replaces tool chaos with a single operational layer for queue management, assignment, prioritization, AI-assisted review, evidence-backed answers, collaboration, and downstream orchestration inside one operational layer.

The platform removes the friction of administrative handoffs and cognitive load, allowing your underwriters to focus on the strategic risk judgment and broker relationships to drive profitable growth.

Unified workbench

Every layer of the submission sits on one screen: documents, extracted fields, AI snapshot, risk score, producer history, pricing scenarios, rater outputs, and quote management, all cross-linked and editable from the same view.

SubmissionGPT

Ask anything about the submission in plain language without switching the screen based on your extracted data, underwriting guidelines, and curated insurance intelligence, with citations on every answer.

Configurable workflows and programs

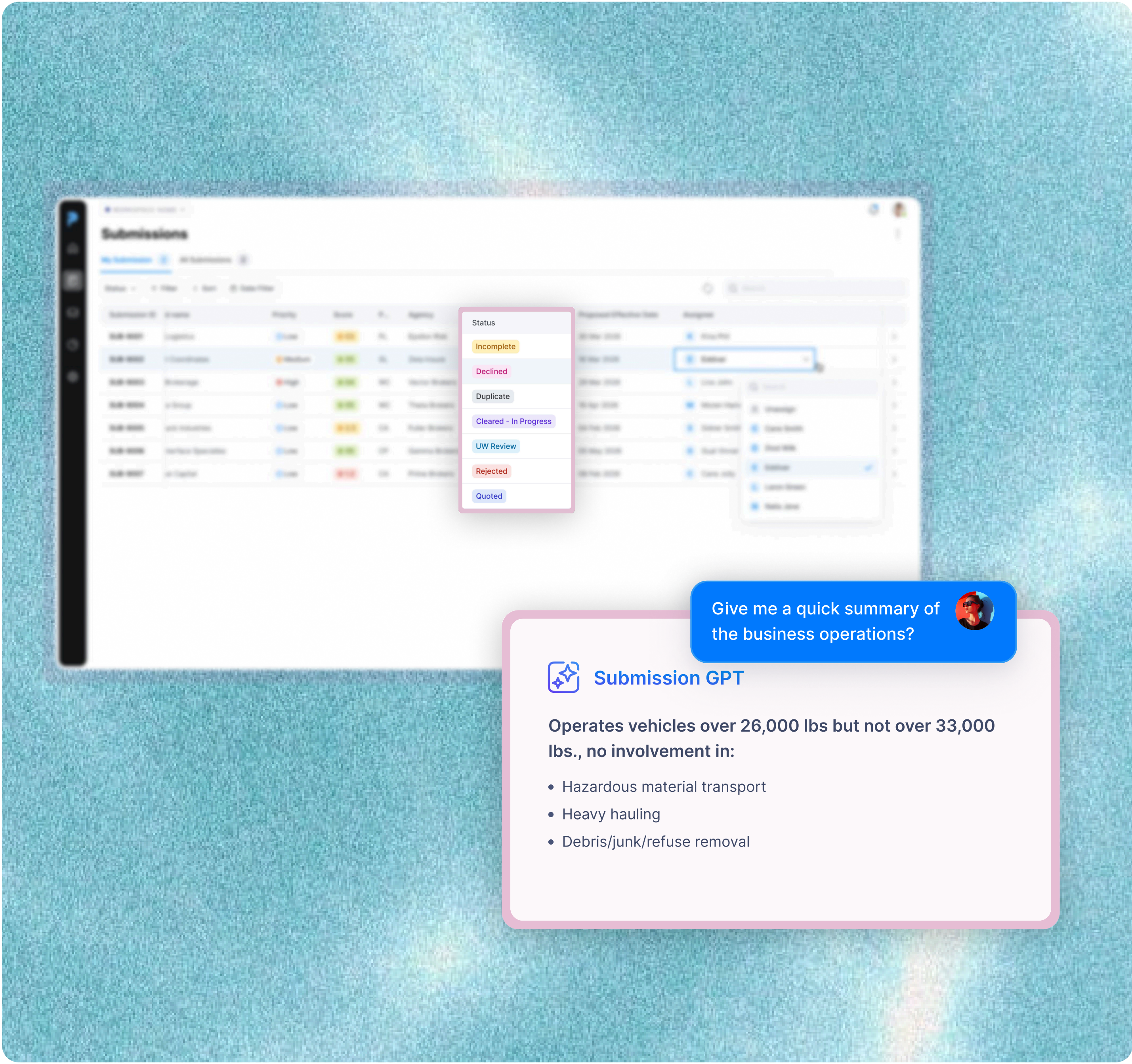
Define each step of the submission journey and run separate programs by LOB, product, or customer segment, each with its own appetite rules, routing logic, and authority thresholds.

PAS integration, pricing scenarios, and quote management

Bi-directional sync with your PAS to generate quotes and run pricing scenario analysis to model how different exposure inputs affect premium before committing to a quote.

Portfolio management

Define portfolio-level strategies and targets, track performance in real time, and see emerging concentrations or appetite drift before they affect results.



How it works

WorkflowCURE™ works as a primary underwriting environment overlay feeding other systems where underwriting teams manage work, review submissions, collaborate, and move decisions forward in a unified manner.

The agentic AI console supports routing, prioritization, and workload management at the queue, giving underwriters a structured view of the submission with extracted data, external research, AI-generated summaries, document evidence, and collaboration tools. Configurable workflows and downstream handoffs hold the whole system together, so the underwriter is never swiveling between tools to finish a single submission.

What's inside

- Intake queue and submission dashboard with persona-based views, filters, status buckets, and saved views for different teams
- Dynamic triaging across teams, roles, authority bands, states, and lines of business, with submission score driving prioritization so the highest-value, most decision-ready files reach the right desk first
- AI Snapshot: a predefined risk narrative for each account that surfaces exposures, key risk characteristics, operational context, and submission-level signals in a structured summary, so the underwriter understands the account before the deep review begins
- Task management: every underwriting action from intake to final decision assigned, tracked, and visible within the submission record so nothing is left without an owner or a status
- Pricing scenario analysis: underwriters model different exposure inputs and coverage structures within the workbench to understand how premium changes before committing to a quote
- Quote management: multiple quotes created, compared, and managed within a single submission, with version tracking and selection built in
- Referral and approval workflows with configurable authority thresholds and escalation paths
- Source-referenced submission information: every data point in the workbench links back to the originating document and page, so underwriters can verify any field without leaving the screen
- Notes, @mentions, collaboration, and referral support across the underwriting team
- Comprehensive audit trail: every field change captured with the field name, user, timestamp, prior value, and updated value, creating a complete and defensible record of every decision and edit for compliance, audit, and authority review
- Object manager for custom schemas and downstream system mappings
- Portfolio cockpit with real-time RAG status, goal-defined targets, and funnel visibility across stages

Lines of business covered

- Workers' Compensation
- Commercial Auto
- Professional Liability
- Commercial Property
- General Liability
- BOP
- Umbrella
- Inland Marine
- E&S and Specialty
- Cargo
- Cyber



[Our] partnership with Pibit.AI is a powerful cultural fit. Their team's commitment to transparency in AI mirrors our own mission of providing clear, expert-led risk management. Together, we are empowering our underwriters to shift their focus away from administrative tasks and back toward the high-touch guidance our policyholders expect.

John Zissu
Vice President of Information Technology

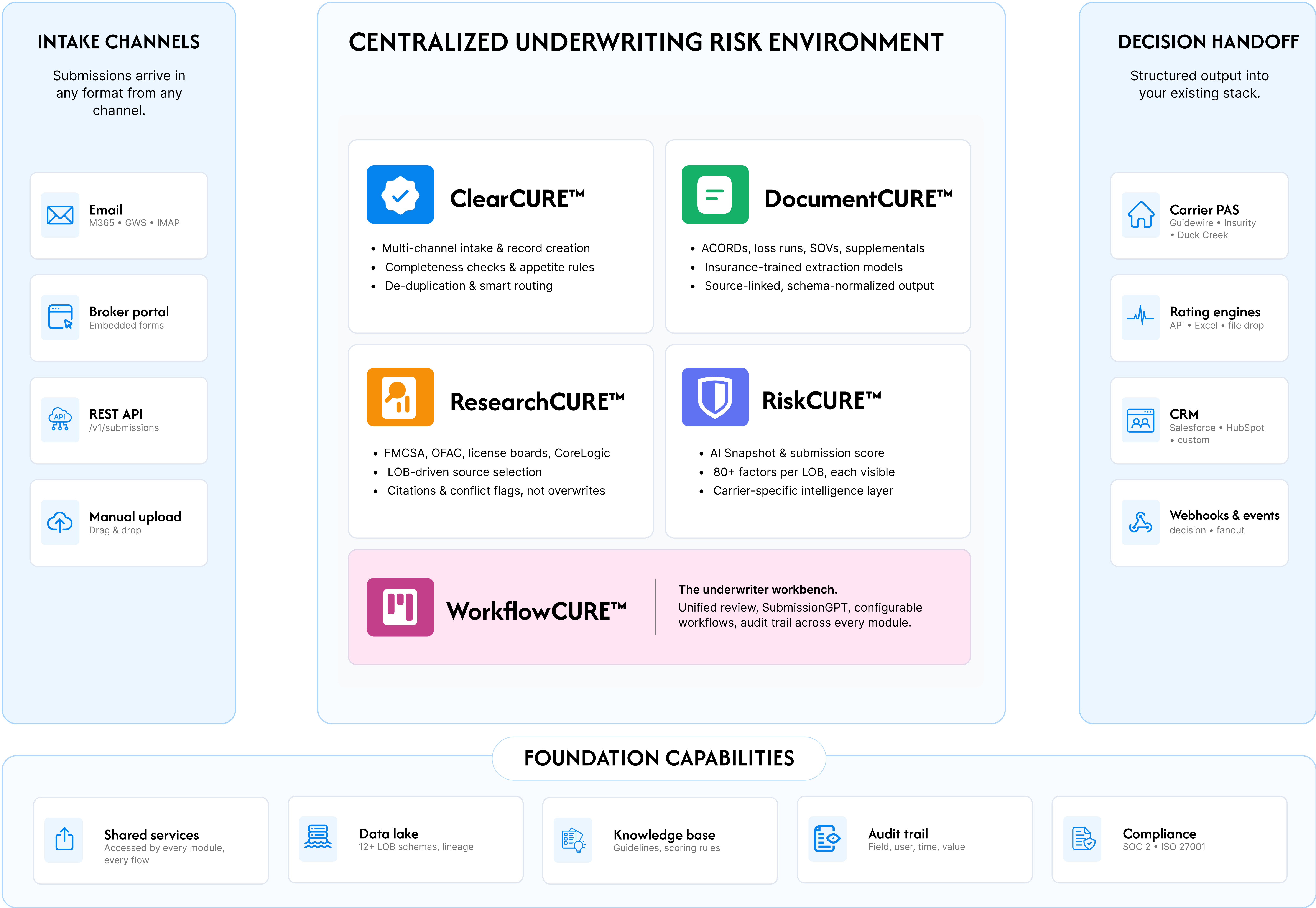
85%
faster
underwriting

32%
more GWP per
underwriter

Up to 700bps
loss ratio
improvement

Outputs and integrations

Structured outputs flow to rating engines, PAS, CRM, spreadsheets, APIs, and other downstream tools. Receive status or field updates back through one-way or bi-directional sync.



The technology partner for carriers and MGAs.
Reach us at info@pibit.ai