



ClearCURE™

Submission intake, setup, and clearance for commercial underwriting teams

Commercial underwriting starts with a submission landing in an email or sometimes in a portal, and a person manually sorting, validating, and routing it before the actual work can begin. Most teams still run this stage on email threads, spreadsheets, and tribal knowledge. High-volume submissions get missed, even when they are complete. Teams often have no reliable way to know whether a submission was added to the system, whether follow-ups were sent, or whether the file is waiting in the right queue.

ClearCURE™ ingests submissions from email, portals, APIs, and manual uploads. It then automatically performs completeness checks, validations, and appetite guidelines to clear a submission, so by the time an underwriter sees the file, it is already ready to be worked on.

The result is a cleaner queue, faster setup, and better use of underwriting time.

Multi-channel intake

Email, broker portal, API, or manual upload.

Record creation and de-duplication

Configurable matching against your CRM and PAS, with built-in handling for renewals and resubmissions.

Document and field-level completeness

Required documents present and key fields populated, before underwriting time is spent on the file.

Appetite and readiness checks

Coverage, geography, class codes, effective dates, and any client-defined rule. Decline upfront, or route forward with eligibility flagged.

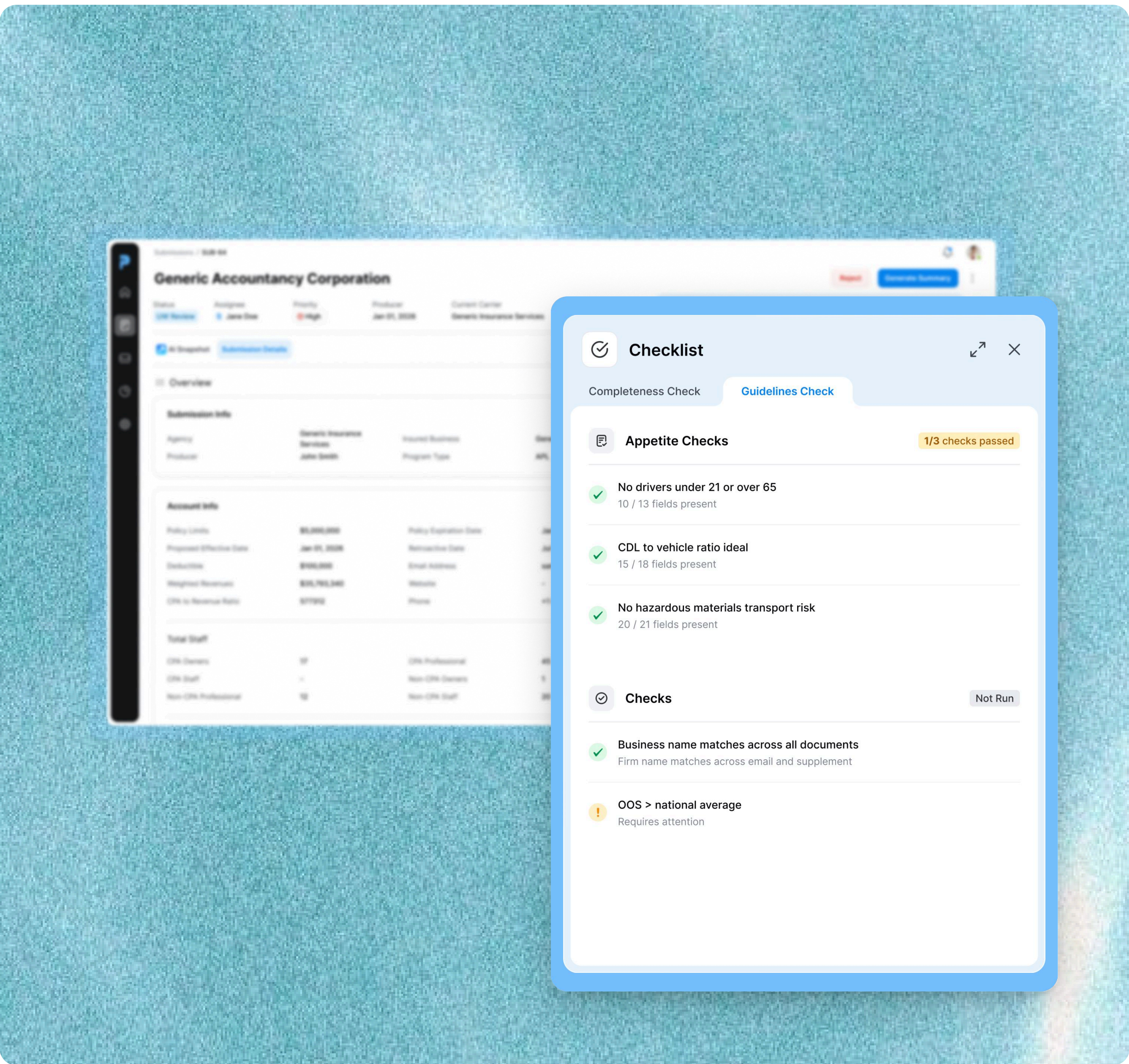
Automatic email communication

When information is missing, ClearCURE™ drafts and sends the follow-up to the broker on its own.

How it works

ClearCURE™ captures the submission and establishes a working record. If the account already exists in your CRM or PAS, ClearCURE™ links to the existing record using configurable identifiers and fuzzy matching. If no match exists, it creates a new one.

Once the record is established, ClearCURE™ runs the checks needed to determine whether the submission is ready for underwriting: required document presence, required field completion, appetite thresholds, effective date logic, and any other client-defined condition. When information is missing, the platform can automatically email the broker to request what is needed, or route the submission to the right operational path. The underwriter is not sorting through incomplete files manually.



Realized benefits

90%
faster clearance cycle

100%
clearance within SLA



Pibit.AI helps us to handle more than a billion dollars in submissions on an annual basis without scaling our overhead costs, and grow our business by close to 100% in premium because we're able to get those looks and quotes up and running.

Adam Price
Chief Operating Officer

What's inside

- Multi-channel intake across email, portal, API, and manual entry
- Record creation and duplicate handling against downstream systems
- Email threading native to the submission: multi-message conversations and their attachments stay linked to one record
- Document and field-level completeness, configurable per LOB or program
- Appetite screening based on customer rules and thresholds
- Triage, prioritization, and assignment by team, geography, or authority
- Automated or user-driven follow-up for missing information
- Persona-based queue views, filters, and status tracking
- One-way or bi-directional sync with downstream systems

Lines of business covered

Workers' Compensation

Commercial Auto

BOP

Professional Liability

Commercial Property

General Liability

Umbrella

Inland Marine

Cargo

Cyber

E&S and Specialty

Trust and control

Configured around the customer's own document requirements, appetite rules, routing logic, and operating model.

85%
faster
underwriting

32%
more GWP per
underwriter

Up to 700bps
loss ratio
improvement

INTAKE CHANNELS

Submissions arrive in any format from any channel.

Email
M365 • GWS • IMAP

Broker portal
Embedded forms

REST API
/v1/submissions

Manual upload
Drag & drop

CENTRALIZED UNDERWRITING RISK ENVIRONMENT

 **ClearCURE™**

- Multi-channel intake & record creation
- Completeness checks & appetite rules
- De-duplication & smart routing

 **DocumentCURE™**

- ACORDs, loss runs, SOVs, supplementals
- Insurance-trained extraction models
- Source-linked, schema-normalized output

 **ResearchCURE™**

- FMCSA, OFAC, license boards, CoreLogic
- LOB-driven source selection
- Citations & conflict flags, not overwrites

 **RiskCURE™**

- AI Snapshot & submission score
- 80+ factors per LOB, each visible
- Carrier-specific intelligence layer

 **WorkflowCURE™**

The underwriter workbench.
Unified review, SubmissionGPT, configurable workflows, audit trail across every module.

DECISION HANDOFF

Structured output into your existing stack.

 **Carrier PAS**
Guidewire • Insurity
• Duck Creek

 **Rating engines**
API • Excel • file drop

 **CRM**
Salesforce • HubSpot
• custom

 **Webhooks & events**
decision • fanout

FOUNDATION CAPABILITIES

 **Shared services**
Accessed by every module, every flow

 **Data lake**
12+ LOB schemas, lineage

 **Knowledge base**
Guidelines, scoring rules

 **Audit trail**
Field, user, time, value

 **Compliance**
SOC 2 • ISO 27001

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