



External risk intelligence for faster, more complete underwriting review

Every commercial submission has gaps that the application alone never closes. The insured's regulatory record, license status, safety history, web presence, and operating footprint, among many other things, sit in different places, behind different logins, and in different formats. ResearchCURE™ pulls that context together automatically, so underwriters open the file with the outside-in picture already built.

The output is a structured external view of the account, with citations and source traceability, ready to use inside underwriting review.

LOB-driven source selection

Relevant source categories are triggered by the line of business, risk type, jurisdiction, and underwriting question, so external research is targeted to the evidence underwriters actually need for review.

Entity resolution and verification

Proprietary matching of the insured to hundreds of authoritative databases using business identifiers to pull structured context without manual searching.

Cross-source fact verification

Web data enriches the file while validating the application; discrepancies surface as high-signal risk flags for underwriter review to prevent misrepresentation.

Evidence-linked citation

Every enriched data point links permanently back to its original source URL and retrieval timestamp to ensure audit-ready and defensible decisions.

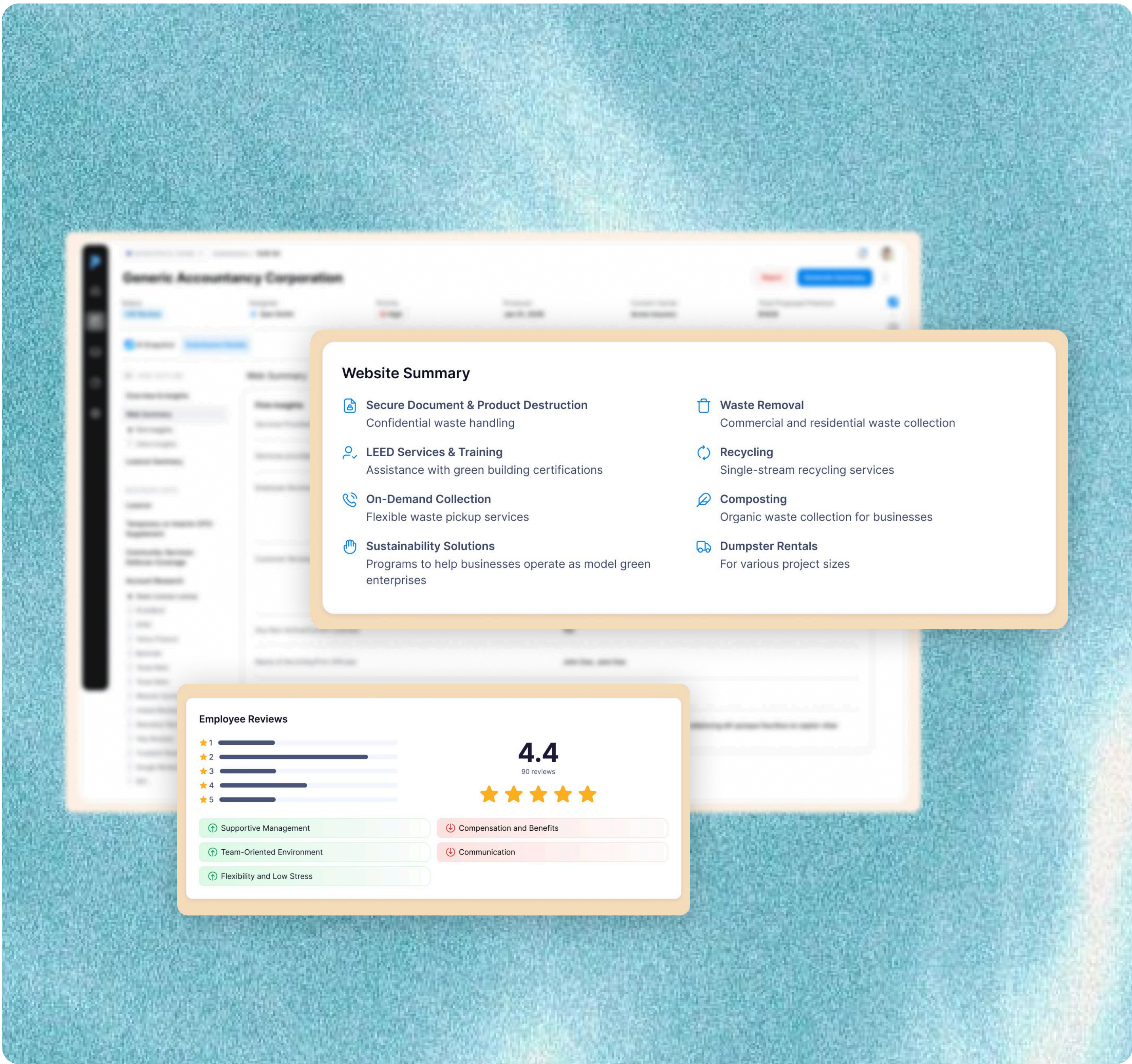
How it works

ResearchCURE™ takes the identity and context available from the submission, then searches across configured sources to build the external view of the account. That includes public business information, regulatory records, compliance signals, operating footprints, reviews, and the other external indicators underwriters use to verify what a business does and whether the risk profile holds up.

The output is structured, summarized, and citation-backed. Underwriters get an external intelligence layer they can act on, with the source URL and timestamp on every data point.

Lines of business covered

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



Realized benefits

70%

less UW prep time

2x

submissions per UW



“Pibit.AI transformed our Workers Compensation evaluation by providing consistent external insights that strengthened our submission review. The accuracy and clarity delivered through Pibit.AI helped us improve research quality, accelerate quote decisions, and support better underwriting outcomes.”

Michaela Morrison
Chief Operating Officer



What's inside

- Business identification and entity resolution across external sources
- Retrieval of web, regulatory, and public-record intelligence
- Summaries written for underwriting review, covering the business, its operations, and the external risk picture
- Source-level citations for review, audit, and evidence traceability
- Standardized external signals across accounts, so the same submission gets the same external view regardless of who is reviewing it
- Automatic re-pull when documents change or fields are corrected

Sources by line of business

- **WC and casualty** · OSHA, SOS, SLBs, FLCs, state regulatory data and other business registrations
- **Commercial auto** · FMCSA, DOT, Truck Stop, inspection records, safety ratings
- **Professional liability** · license boards, OFAC, PCAOB, SEC
- **Property** · CoreLogic, coastal exposure, location hazards
- **All LOBs** · news and media, social signals, sanctions screening, business intelligence

Trust and control

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

85%

faster underwriting

32%

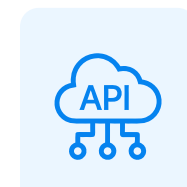
more GWP per underwriter

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™**

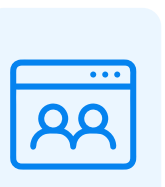
- AI Snapshot & submission score
- 80+ factors per LOB, each visible
- Carrier-specific intelligence layer

**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