



Explainable risk signals, narratives, and scoring for submission review

RiskCURE™ delivers explainable risk signals and favorability scoring specifically aligned to clients’ underwriting guidelines, enabling teams to make disciplined selection decisions with confidence.

Instead of generic risk commentary, RiskCURE™ turns the data already inside a submission into a working view of account quality. It reads document data, external research, and the customer's own underwriting logic to produce risk narratives, signals, and factor-level scoring.

AI snapshot

Concise underwriting synopsis synthesizing business operations, exposures, and controls through the lens of a seasoned risk analyst.

Positive and negative signals

Guideline aligned risk indicators tagging exposures as favorable, unfavorable, or inconclusive with evidence linked rationale for decision transparency.

Submission score

Data-driven favorability index quantifying unique appetite alignment using transparent indicators rather than opaque black box logic.

Two intelligence layers

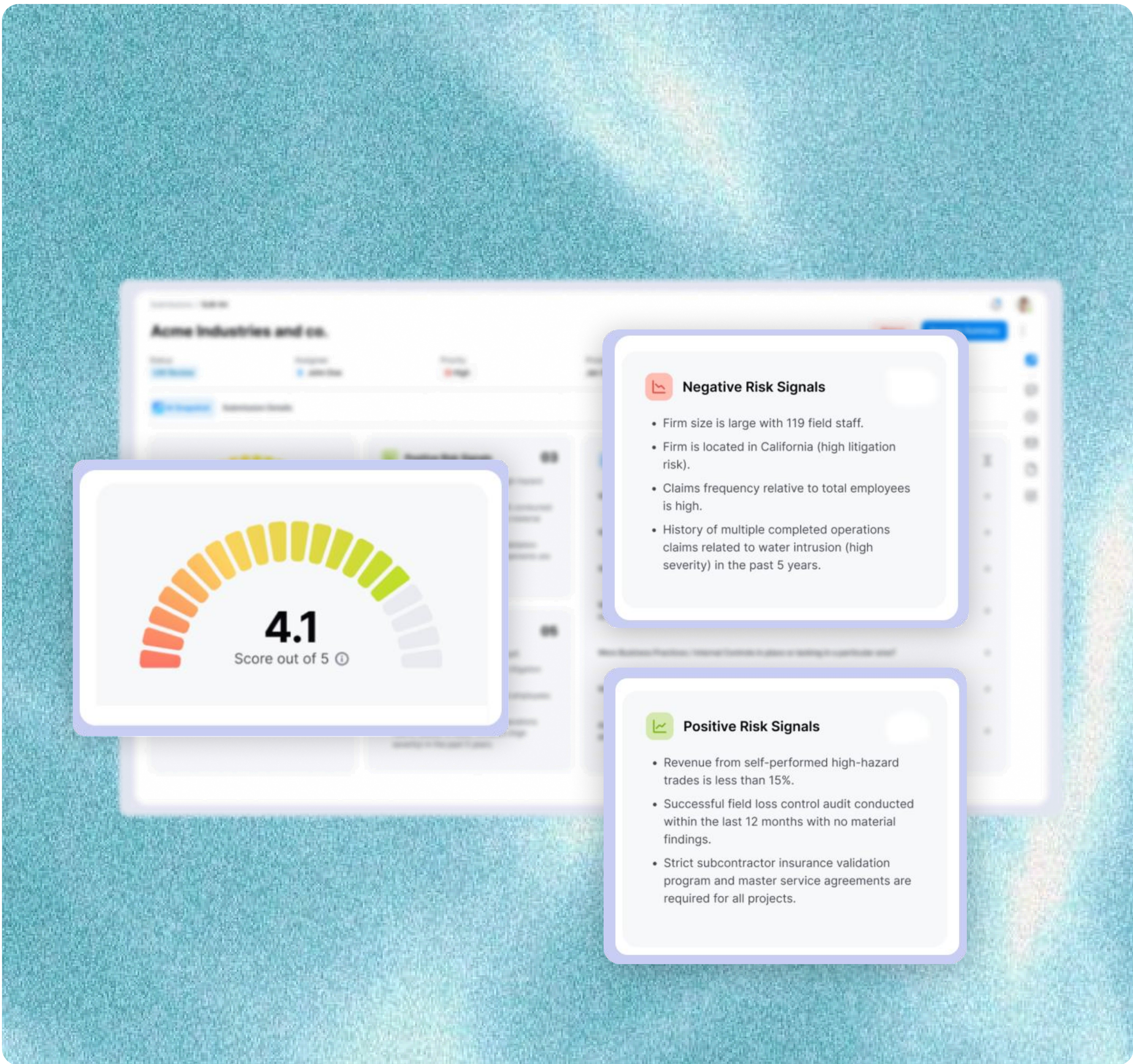
Hybrid architecture combining insurance native AI patterns with client specific intelligence trained on proprietary guidelines.

How it works

RiskCURE™ sits on top of the structured data and enrichment produced earlier in the underwriting journey. It takes that information, applies client-specific logic, and creates a review layer that helps underwriters understand the account quickly before they spend time in deep analysis.

The output is a compact business summary, factor-level observations, positive and negative signals, alignment against underwriting guidelines, and an overall submission score. These outputs help underwriters orient faster and review more consistently, while preserving the human decision-maker's role.

Submission score captures how closely the account matches your underwriting guidelines. Priority is about timing, effective date, strategic-customer status, and operational urgency. The two are tracked separately, never collapsed into one number.



Realized benefits

5%
higher hit rate

50%
faster risk reviews



“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

- AI Snapshot covering account, submission context, operations, controls, locations, and key requests
- Positive and negative signal generation tied to configured guidelines
- Submission scoring tied to underwriting guideline alignment
- Separation of submission favorability from queue priority
- Factor and subfactor configuration for score interpretation
- Summary questions customizable by line of business or program
- Underwriter feedback loop with comments, logged not auto-applied
- Re-summarization triggered on field edits, so the score stays in sync with corrected data
- Non-discriminatory variable documentation built into the model

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%

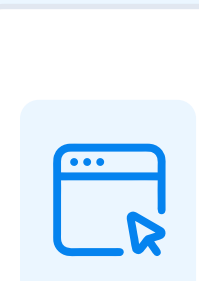
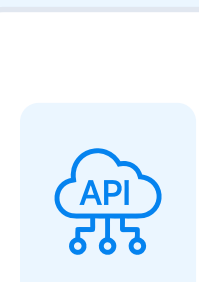
more GWP per underwriter

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™**

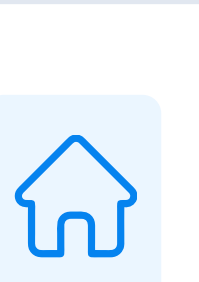
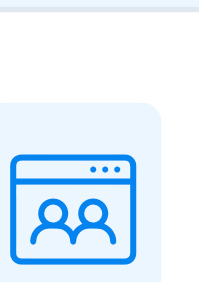
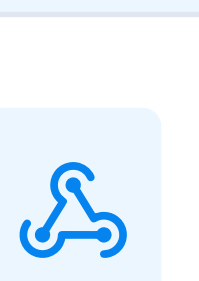
- AI Snapshot & submission score
- 80+ factors per LOB, each visible
- Carrier-specific intelligence layer

 **WorkflowCURE™**

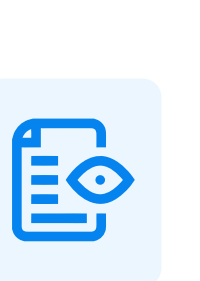
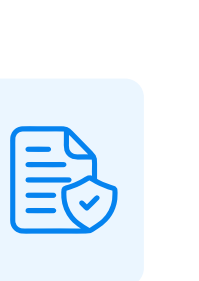
The underwriter workbench.
Unified review, SubmissionGPT, configurable workflows, audit trail across every module.

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