

From a full day to one hour: how HDVI rebuilt submission document processing with DocumentCURE™



HDVI underwrites commercial fleet risk, which means their submissions arrive with loss runs from multiple carriers, ACORD forms, IFTA statements, driver lists, and vehicle schedules bundled together in a single packet, almost never in the same format twice. Before a single underwriting question could be asked, someone on the team had to open each file, determine what it was, extract the relevant fields, and rekey everything into a structure that could actually be worked on. For a 75-unit fleet submission, that process consumed a full working day.

HDVI had evaluated other automation tools before reaching Pibit.AI, and the experience had made the team skeptical. Scanned documents and low-quality images consistently broke the extraction engines they had tried, accuracy fell to the point where underwriters had to verify and redo the outputs, and in practice the tools created more work rather than less. Every platform they had tested required clean, well-formatted inputs to produce reliable results, and commercial fleet submissions do not arrive that way.

Why DocumentCURE™

HDVI chose DocumentCURE™ because it processed the full range of document variability in their submissions without requiring pre-cleaned inputs. The platform handled loss runs, ACORDs, IFTA statements, driver schedules, and vehicle lists regardless of format, scan quality, or originating carrier, and normalized descriptions, loss categories, and field classifications into a single consistent structure on output. Carrier-agnostic normalization meant that whether the incoming document was a clean carrier PDF, a photograph of a scanned form, or an Excel file exported from a broker's system, the receiving dataset looked the same. The outputs were also configured to HDVI's own rating and underwriting workflow rather than a generic schema, because the goal was data that could be used directly without a manual translation step sitting between extraction and the underwriter.

What changed

After DocumentCURE™ was integrated into HDVI's intake process, every incoming submission document was routed through automated extraction, normalization, and consolidation before it reached the underwriting team. For a 75-unit fleet submission, the time from document receipt to a consolidated, underwriting-ready dataset dropped from one full day to approximately one hour, with near 99% extraction accuracy maintained across document types including the low-quality scans that had failed with other tools. The process was repeatable in a way manual review is not: the same submission type produced the same output structure every time regardless of source carrier or scan quality, so the underwriting team could rely on the output rather than spot-check it.



Ben Sankary

Senior Operations Manager, HDVI

Pibit.AI delivered a carrier-agnostic solution that consolidated our submission documents into comprehensive, underwriting-ready reports. The accuracy on complex scans and the quality of the output gave our team confidence to move faster on fleet submissions.

Outcomes

- **75-unit fleet submission: one full day to one hour**

DocumentCURE™ replaced a full day of manual document handling with a repeatable automated process that delivered a consolidated, accurate dataset within approximately one hour of receipt.

- **Near 99% accuracy across all document types**

Consistent accuracy on low-quality scans and complex multi-carrier layouts, including document types that had caused extraction failures with other tools.

- **Carrier-agnostic processing at scale**

Documents from any carrier in any format processed without pre-processing, template mapping, or manual intervention per carrier source.

- **Custom outputs aligned to underwriting workflows**

Structured datasets delivered in formats that matched HDVI's underwriting and rating requirements directly, without a reformatting step between extraction and use.

DocumentCURE™ is part of the CURE™ platform, Pibit.AI's centralized underwriting risk environment for commercial P&C carriers and MGAs. For more information, visit pibit.ai

Get in touch



info@pibit.ai



669 400 0183



www.pibit.ai