

External research finished before the underwriter opens the file: Method Insurance and ResearchCURE™



Method Insurance is a Workers' Compensation MGA that focuses on high-hazard, high-mod, and mid-market risks, receiving thousands of WC submissions from PEOs and agents across non-monopolistic states. Their underwriting model depends on understanding the true operational nature of each employer, which the application alone rarely captures completely. An employer's OSHA violation history, DOT and FMCSA safety records, tax lien status, business registration changes, and online presence all carry signals that affect how a WC submission should be evaluated, and none of that information arrives in the submission packet.

Before ResearchCURE™, Method's underwriters sourced that information themselves, which meant manual searches across OSHA's establishment database, FMCSA's SAFER system, state business registries, and other sources for every account they reviewed. A thorough reviewer might spend twenty minutes on external research before starting the actual evaluation. A reviewer under pressure might skip sources or stop short. The same account looked different depending on who handled it, and the inconsistency was not a training problem or a process problem, it was a structural one, because the research had no standard form and no guaranteed scope.

The downstream effects were concrete. Signals that appeared in external records but not in the submission went undetected until later in the process or not at all. Pricing decisions were delayed while underwriters assembled context that should have been present from the start. Risks that looked acceptable on the application carried undisclosed exposures that a complete external search would have surfaced.

Why ResearchCURE™

Method selected ResearchCURE™ to build a consistent, structured external research layer into the intake process for every WC submission rather than leaving it to individual reviewers. The requirements were specific: a unified pull from regulatory, safety, and compliance sources including OSHA, DOT, FMCSA, business filings, and web presence for every account without exception; detection of operational exposures not disclosed in the submission packet; signal quality consistent across all reviewers regardless of workload; integration into intake so the research summary arrived alongside the submission documents; and field-level data with source citations that could be used directly in underwriting review rather than treated as raw search output requiring interpretation.

What changed

ResearchCURE™ was integrated into Method's submission intake process, and from that point every incoming WC account automatically triggered external data collection from regulatory, compliance, safety, and reputation sources. The results were normalized into a unified research profile and delivered alongside the submission documents, with every data point linked to its originating source and the timestamp it was retrieved. Where external data contradicted the application, a business registered at a different address, a DOT profile showing operations inconsistent with the stated class, an OSHA record the applicant had not disclosed, the discrepancy was flagged for the underwriter to examine rather than silently reconciled or ignored.

Underwriters opened the file with the external picture already assembled. The manual search workflow was eliminated, and with it the variability between reviewers. Every account received the same depth of external evaluation regardless of who was handling it or what else was in the queue that day.



Michaela Morrison

SVP Operations, Method Insurance

Pibit.AI gave our team consistent external intelligence on every Workers' Compensation submission. The accuracy and clarity of the research helped us improve evaluation quality, make faster decisions, and pursue high-hazard opportunities with more confidence.

Method also needed the platform to surface high-hazard employer behavior signals specifically, because their book concentrated on risk types where that context changes the underwriting decision materially.

Outcomes

- **Consistent external research on every WC submission without exception**
Every account received the same depth of external evaluation regardless of reviewer workload or individual research practice, replacing a variable manual process with a standard one that ran automatically at intake.
- **Earlier identification of high-risk employer behavior**
OSHA, DOT, and FMCSA signals surfaced during intake rather than mid-review or post-bind, giving underwriters complete external context before they began their evaluation rather than after.
- **Unified external profile for every account**
Safety records, compliance history, regulatory filings, and reputation signals consolidated into one cited profile rather than scattered across separate manual searches that varied in scope and thoroughness.
- **Improved detection of undisclosed exposures**
Signals not present in submission documents surfaced through external sources and were available for underwriter review from the start of the evaluation, reducing the likelihood of material exposures going undetected at intake.

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