

25% of the intake cycle, reclaimed: how Kinetic standardized Workers' Compensation submission intake with ClearCURE™

Kinetic specializes in Workers' Compensation insurance for safety-focused industries including parcel delivery, manufacturing, and transportation, backed by Nationwide and built around a model that combines proactive safety technology with underwriting discipline to reduce workplace injuries before claims occur. The quality of that model depends on the quality of the submissions that reach the underwriting team, which made the intake stage a problem worth measuring.

Kinetic measured it. Manual completeness validation and submission preparation, confirming that loss runs were present and current, that Ex-Mods were included, that ACORDs were filled in, that MVRs and supplementals were attached, accounted for roughly 25% of intake review time. That work sat with underwriters, not with a separate intake function, which meant that a quarter of each reviewer's time was being spent on administrative verification before the actual evaluation could begin. Incomplete packets created back-and-forth with brokers that delayed clearance. Submissions missing critical WC documents arrived in the queue indistinguishable from complete ones until someone checked. The intake stage had no systematic structure, and the absence of that structure had a measurable cost.

Why ClearCURE™

Kinetic selected ClearCURE™ to bring systematic completeness validation and appetite screening to WC intake, configured to their specific requirements rather than a generic template. ClearCURE™ was set up to check for the document types Kinetic's WC workflow actually required, loss runs, Ex-Mods, ACORDs, MVRs, and supplementals, with Kinetic's own document requirements and freshness thresholds built into the validation rules rather than applied generically. Appetite screening ran against Kinetic's WC underwriting guidelines so that submissions outside appetite were identified and handled at intake before they consumed reviewer time. Standardized injury and claim descriptors aligned with Kinetic's downstream evaluation requirements so that the data arriving at the underwriting desk had already been normalized to the format the team worked with. Every submission received a structured readiness assessment before it reached the queue, with the status visible so reviewers knew what they were opening before they opened it.

Kinetic also evaluated how the platform could be configured to their own criteria. The ability to reflect their specific intake rules rather than adapt to a fixed system was a material factor in the decision.

What changed

ClearCURE™ was integrated directly into Kinetic's intake process, and from that point every incoming WC submission was routed through automated completeness validation and appetite checks before reaching the underwriting queue. The manual work that had consumed roughly 25% of reviewer time was no longer part of the underwriter's job. Submissions missing required documents triggered automated broker follow-up without underwriter involvement. Submissions outside appetite were identified and resolved at intake. The files that reached the underwriting queue arrived with a structured readiness assessment attached, complete and normalized, so reviewers could begin evaluation rather than preparation.

The change was not just a time saving. It was a change in what the underwriting desk was responsible for, and what it could therefore focus on.



Aditya Bansal

Cofounder and CTO at Kinetic

"Pibit.AI eliminated the time our team spent on manual Workers' Compensation submission review, which previously accounted for roughly 25% of our intake cycle. Our team now dedicates that time to underwriting analysis and to delivering targeted injury reduction and management programs to our clients."

Outcomes

- **25% of intake cycle time reclaimed across the underwriting team**
The portion of reviewer time previously spent on manual completeness checks, readiness validation, and broker back-and-forth was eliminated, returning that capacity to underwriting analysis and client program work.
- **Zero manual extraction or document validation on WC submissions**
Every WC submission reached underwriting with complete, consistent, standardized information confirmed before arrival, with no manual verification required from the reviewing team.
- **Faster identification of right-fit submissions at the intake stage**
Appetite screening against Kinetic's WC guidelines ran at intake rather than mid-review, so underwriters directed their time toward accounts that matched their guidelines from the start of the evaluation.
- **Structured readiness for every submission regardless of broker quality**
Incomplete packets from any broker triggered automated follow-up and held the submission until required documents were received, creating a consistent intake standard independent of submission quality at the source.

Get in touch



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