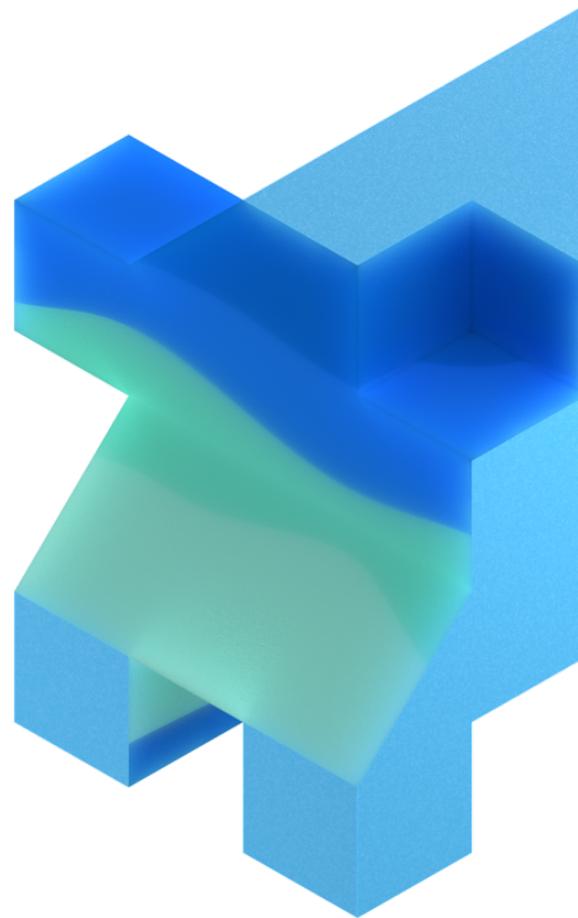


Improve underwriting performance through intelligent submission queues

Most underwriters spend at least half their working time on data collection and administrative tasks. Cytora Prioritise builds intelligent submission queues that enable underwriting teams to focus on the most attractive risks, and invest more time building profitable relationships.



Underwriter time is a valuable resource but is often under optimised

For most commercial insurers, triaging is an unsystematic process that relies on first in-first out responsiveness to brokers. This leads to missed opportunities and has a negative impact on growth and profit.

For insurers who want to improve underwriting performance, using intelligent submission queues to prioritise the most relevant, in-appetite submissions for underwriting teams can significantly improve capacity and results without increasing costs.

With this approach, insurers can free up underwriting teams to focus time on the most attractive risks, and spend more time building profitable relationships with brokers and customers.

With Cytora Prioritise, underwriting teams can process more submissions

Step 1: Use external data to create a comprehensive picture of the risk

The first step to developing an intelligently prioritised submission queue is to build the most comprehensive picture of the underlying risk. Underpinned by external data and machine learning, the Cytora Prioritise API automatically gathers information about risk submissions, enabling insurers to make a quick initial decision about a submission using programmed underwriting rules. This sharpens risk differentiation and focuses underwriter time on the most attractive business.

Step 2: Build intelligent submissions queues

Using prioritisation rules and predictive models, the Cytora Prioritise API delivers underwriting recommendations and automation that ranks submissions for underwriting teams based on appetite. This approach enables insurers to increase capacity without adding any additional underwriting resource or increasing costs.

Prioritise API	Qualify and prioritise submissions for underwriting teams
Insurer type: Distribution: LoB:	UK commercial insurers underwriting mid-market and SME with underwriters in the loop Open market systems Property, commercial combined, liability

Key benefits

See the full picture

Augment key information in submissions to build the most comprehensive view of the underlying risk

Take every opportunity

Create intelligent recommendations for underwriting teams to increase capacity and improve quote to bind ratio

Save valuable time

Automate repetitive tasks such as data retrieval to free up underwriter time for risk assessment and relationship building

Case Study | A UK mid-market insurer uses the Cytora Prioritise API to increase quote volume

Customer Challenge	A UK insurer contacted Cytora seeking to grow premium in mid-market property and liability lines. With more than 50% of underwriter time spent on data collection and administration the company wanted to free up underwriting teams to work on winning the most attractive risks.
Line of Business	Mid Market Property and Liability Lines
Users	30 UK underwriters
Business Objectives	<ol style="list-style-type: none"> 1. Enable premium growth within existing appetite 2. Reduce expenses without sacrificing underwriting quality or broker relationships
Use Case	Use Cytora's Prioritise API to automatically classify submissions based on appetite and profitability and pass back an underwriting recommendation
Results	<ol style="list-style-type: none"> 1. Makes first pass/reject decision within 60 seconds 2. 30% saving of underwriter time enables increased quote volume

Working with us

Integrating with Cytora couldn't be easier. Your team can start using our APIs in your underwriting in just a few lines of code.

We provide full documentation, and integration support for developer teams, enabling you to quickly get up and running with Cytora.

We support your business teams to work with the new information, and help them discover new uses for Cytora APIs.

Contact us to learn more

cytora.com

info@cytora.com