



AI Underwriting Workbench



Traditional systems of record, like policy administration, billing, claims, and legacy underwriting tools, were not built to support modern, scalable, data-driven underwriting. They are rigid, slow to change, and costly to modernize.

Davies recommends layering in a “Pane of Glass/ Layer of Engagement”, Underwriting Workbench, to unify risk views, streamline workflows, and accelerate underwriting decisions without needing to replace existing systems.

01

Go Live in Weeks with rapid configuration, flexible data models, and out-of-the-box API connectors, avoiding the time and cost of traditional transformation programs.

02

Plug into What You Already Have by interfacing easily with our modular API middle layer with existing PAS, Claims, Billing, Rating, and DMS, eliminating the need for expensive rip-and-replace projects.

03

AI-Ready Foundation enables AI deployment for risk scoring, triage, and document classification directly within the workbench and accelerating real-world use cases without waiting on core system upgrades.

AI Underwriting Workbench

A powerful platform that centralizes data intake, task management, and rule-based assessments to streamline workflows, enhance operational efficiency and deliver faster, data-driven decisions. It was built for those who

- + Struggle to manage & maintain consistent documentation
- + Need to access multiple systems to underwrite a risk
- + Frequently find referral rules cumbersome or hidden
- + Require a single layer of engagement for client data
- + Deal with repetitive content

Greenfield Product Launches

We recommend bypassing heavy core builds in favour of modular workbench-driven models that offer speed-to-market, AI readiness, and flexibility from day one.

Ideal for New Products by eliminating delays and cost by launching directly on the workbench with no legacy baggage, just immediate speed, flexibility, underwriter empowerment.

Complement Legacy, Avoid Re-platforming by maintaining your existing systems of record while transforming underwriting operations through a modern front-end decision layer.

Existing Products

We leverage prebuilt templates and integrations to quickly configure your current product suite within the workbench, without disrupting existing systems.

Rapid Mapping & Configuration with the use of low-code tools to replicate product rules, rating logic and workflows from existing systems in weeks, not months.

Seamless Integration connect to existing PAS and data sources via APIs to ensure continuity of rating, quoting, forms, and policy issuance.

Comprehensive Features for Maximum Efficiency

Centralized interface:

Manages all underwriting tasks from a unified dashboard, delivering a clear overview of ongoing submissions and priorities and eliminating the need to access multiple systems.

Referral management system:

Tracks task progress and referrals for timely follow-ups & better team communication.

AI-powered rules engine:

Creates and automates underwriting rules to handle complex scenarios with precision and consistency.



Key Benefits

● Faster decision-making:

Automates routine evaluations, freeing up time for underwriters to focus on high-value tasks

● Enhanced visibility:

Provides real-time insights into processes and progress-to-date for improved tracking & management.

● Streamlined processes:

Removes redundancies and simplifies the workflow for a more efficient way of working.

● Configurable:

Low-code solution can be tailored to carrier appetite and underwriting workflow.

● Improved accuracy:

Incorporates advanced analytics, refining decision-making, and minimizes human errors.

● Better task management:

Simplifies resource allocation and deadline tracking, ensuring effective workload distribution.

● Increased scalability:

Adapts fluidly to growing underwriting demands without any compromise in quality.

Maximize In-Place Technology Assets

The Underwriting Workbench optimizes your existing tech investments and surfaces what's important for your Underwriting team to complete tasks.

Corporate Benefits	@ the UW Desk
Integrates with existing systems – policy, billing, claims, 3rd party Low-code platform, customize to your line(s) of business and appetite	Tasks clearly defined
Cloud-based storage for all UW workstreams and documentation Implement in weeks, not years Easy to update for changing regulations and emerging risks	All data available, important information listed first – including referral rules, anomalies between application and external data, prior client info, etc.
Allows for multi-submission intake, making book roll assessment easier for UW	Central storage for documentation and client data
Make preferred submissions a priority for UW review	Multi-tiered referral system to train UW and follow Letters of Authority
Make preferred submissions a priority for UW review	Documentation prompts guide annotation and eliminate copying of existing content

Revolutionize your underwriting landscape by addressing key industry pain points like these & simplifying complex workflows with cutting-edge AI.

Explore the Davies AI Underwriting Workbench and experience a smarter, more efficient approach to underwriting.

**Transform your processes today.
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