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# The State of Automation in Insurance Brokers.

Identifying three critical bottlenecks slowing down  
commercial placement today.

Data Collection

Market Submission

Policy Review

## METHODOLOGY

# How we uncovered the insights

60+ broker interviews across US, UK, and Europe - grounded in market data.

### **Conducted 60+ Interviews**

Spoke to producers, account managers, and directors in US, UK and EU brokerages to map workflows.

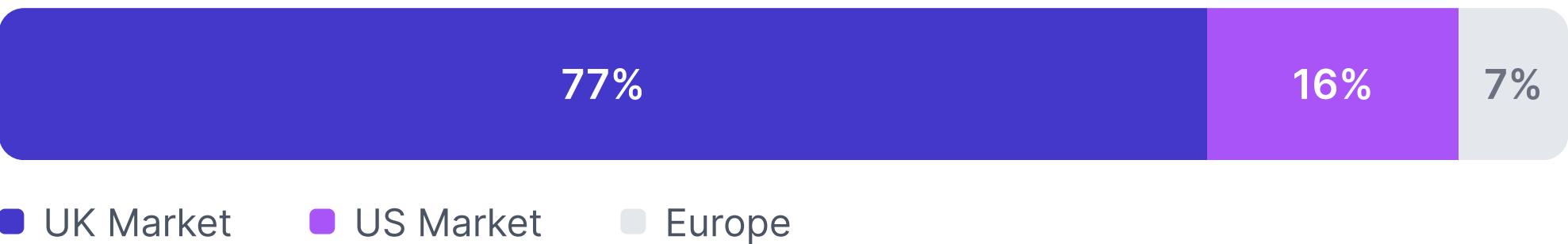
### **Attended In-Person Events**

Engaged directly with industry leaders and decision-makers at events like TIN Data Jam, InsTech.

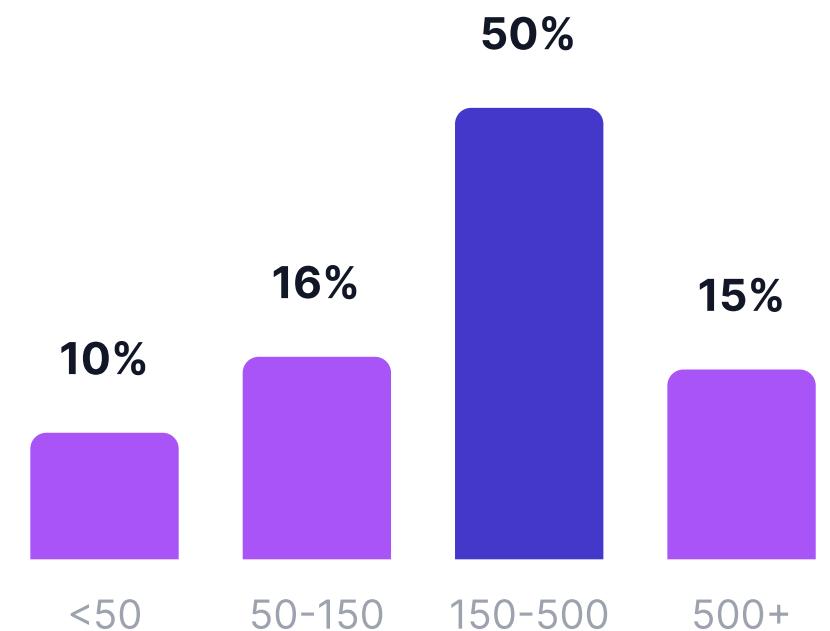
### **Analysed Market Data**

Grounded our insights with data from IBISWorld, Grand View Research, and BIBA.

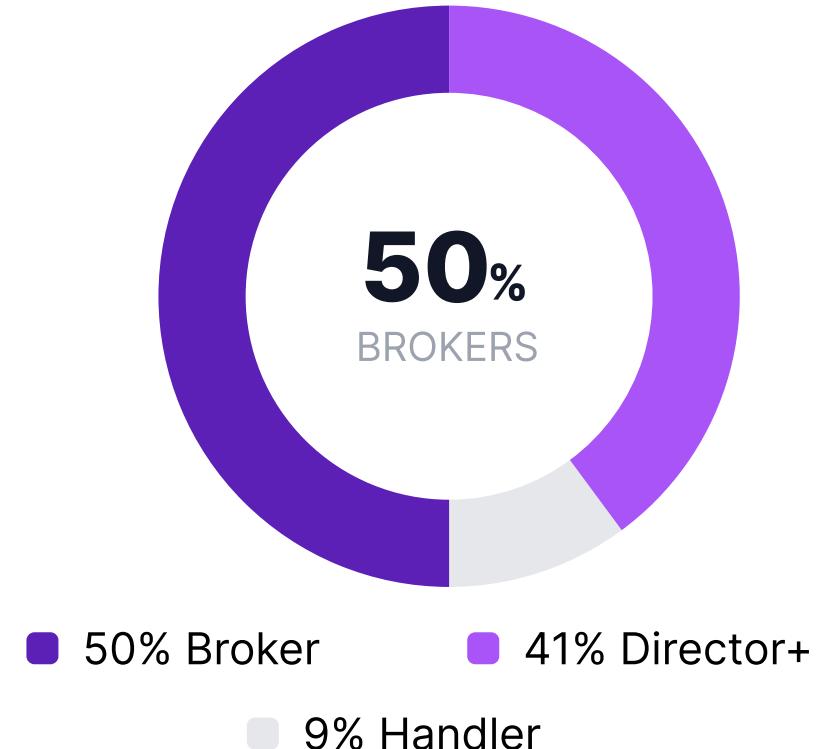
### GEOGRAPHIC SCOPE



### COMPANY SIZE (EMPLOYEES)



### ROLE SENIORITY



## PROBLEM ANALYSIS

# The Workflow & Problems Uncovered

We mapped the 8-step brokerage journey and identified high-friction failure points.

#	STEP	PROBLEM UNCOVERED	EVIDENCE
1	Initial Client Call	Missed prospect calls often go unnoticed.	 292 calls
2	Collect risk information	Time consumed writing meeting notes manually.	 11 interviews
3	Enter into AMS	Restrictive inputs force manual workarounds.	 7 interviews
4	Carrier Identification	Risk appetite knowledge locked in relationships.	 3 interviews
5	Create Submission	Lack of carrier submission standardization.	 9 interviews
6	Chase Quotes	Time lost to chasing instead of placing.	 5 interviews
7	Review & Compare	Manual reviews required for every policy.	 7 interviews
8	Chase Payment	Policies bind but payments lag.	 5 interviews

# #1 Data Collection:

Brokers are slowed by admin from their first call - missed calls, manual notes, chasing forms and keying data.

## 95% of missed prospect calls go unnoticed

Brokers don't see the revenue they're losing. Potential clients call brokerages, get voicemail, hang up, and call someone else. No information captured, no callback scheduled.

**58% of clients choose whoever responds first.** Revenue is lost before the process even starts.

**What happens when a prospect calls a broker? Here is what we saw.**



- 📞 27.7% Pick-ups
- 📞 3.4% Reception
- 📞 68.8% Voicemail

## 2-5 hours per week are spent writing meeting notes



*"... attending face-to-face meetings and then trying to aggregate and segment that information post-meeting - that's probably where the bottleneck's at"*

VP - Tricor Insurance

After every client meeting, brokers write up notes and update their systems.  
**The admin nearly doubles the time invested into a meeting.**

## Restrictive AMS inputs force manual submissions



*"We have to fit around the computer systems rather than having the computer system support what we want to do."*

Account Executive - Bridge Insurance

AMS systems dictate the workflow. Niche risks that don't fit the drop-downs require manual workarounds taking **5 - 25 minutes per policy (avg 1h per client)**

## DATA COLLECTION

# Every Call Answered. Every Field Filled.

AI that answers calls, captures details, and populates your AMS - no need to wait.



### Voice AI Receptionist

Answers overflow/after-hours calls, captures inquiry details, and schedules callbacks immediately.



### Call Intelligence

Joins client calls, generates structured notes, and extracts key data points automatically.



### Auto-Population

Pre-fills Acturis/Epic fields from calls and emails, bypassing restrictive inputs.

The screenshot shows a software interface titled 'Insurance Dashboard'. On the left, a sidebar lists 'Recent Incoming Leads' with entries for 'John Doe' (status: 'Johnnoran Doe', time: 'Direct 1:32 AM', status: 'Completed'), 'Cash Manno' (status: 'Status trags', time: 'Direct 1:16 AM'), 'Liara Doe' (status: 'Step 10:16 PM'), 'Ban Alm' (status: 'Johnnoran Doe', time: 'Direct 9:09 PM', status: 'Status trags, Completed'), 'John Miaqon' (status: 'John Doe', time: 'Step 10:04 AM', status: 'Status trags, Completed'), and 'Johnn Doe' (status: 'Solitt Grshe City Chuarles', time: 'Wed 1:11 AM', status: 'Completed'). On the right, a 'Call Transcript: John Doe' section shows a conversation with a customer. The transcript highlights several AI-generated annotations in green, such as 'extracted data account', 'asked from near 30 % books', '30 million dollars', and 'simple data, and urgnasian!'. At the bottom, there are buttons for 'Call a live chat', 'Previous message', and 'Previous transcript'.

**95% Reduction**  
in missed prospect calls

## #2 Market Submission: Unclear underwriter risk appetite, no single format, slow response.

### Carrier appetite knowledge lives in relationships

For niche or specialty risks, brokers don't know which carriers have appetite. They rely on personal relationships and tribal knowledge to avoid wasting time submitting to carriers who won't quote.

AHJ

*"Only way to know appetite is through personal relationships - not easily accessible anywhere else."*  
- Broker, AHJ/Miller

### Lack of carrier submission standardization



*"Portals are worse than old manual submissions... in the past you did one submission and sent to all markets."*

Account Exec - Campion Insurance

Carriers demand unique formats (e-portals, presentations, supplementals). Manual prep and reformatting takes **15m-1hr per submission**, forcing brokers to retype the same data repeatedly for every market.

THE COMPLEXITY GAP

# 2.4M

Risk Combinations

200 Carriers  $\times$  20 Lines  $\times$  600 Business Codes

### Weeks lost to chasing instead of placing



*"Unresponsive underwriters are a big pain... they're probably overworked. They're not willing to quote as they used to."*

VP - Moreton

Carrier response times range from days to weeks. Brokers turn into full-time chasers, calling and emailing just to get a response.

02.

## MARKET SUBMISSION

# From Inbox to Market in Minutes

AI that reads your documents, builds carrier packages, and tracks every submission.

### Document Extraction

Reads ACORDs or MRCs, loss runs, attachments and applications and converts them into structured data.

### Carrier Package Builder

Auto-generates submission packages in each carrier's specific preferred format.

### Appetite Matching

Matches risk profiles to carrier appetite, eliminating time wasted on carriers who won't quote.

The screenshot shows a software application window with the following sections:

- Document:** Shows an ACORD Commercial Insurance Application form with fields for named insured, mailing address, business description, and policy details.
- Carrier Package:** Shows a template for a carrier package, including sections for business address, contact information, and policy details.
- Market Appetite & Carrier:** A list of carriers and their match percentages:
  - CHUBB: Chubb: 95% Match
  - TRAVELERS: Travelers: 88% Match
  - LIBERTY MUTUAL: Liberty Mutual: 75%
  - MERIDIAN: Meridian: 75% Match
  - VANIER: Vanier: 80% Match
  - BIMIS: Bimis: 50% Match
- Submit to Selection:** A button at the bottom right.



### Zero Retyping

Auto-fill carrier portals

# Policy Review: Hours comparing quotes. Same work, every broker, every placement.

## Manual Workload THE WORK

- ⌚ **1-2 hours per client** spent manually comparing quotes line-by-line.
- 📊 3-4 quotes checked against exclusions, sublimits, and wordings.
- 🔍 FCA Fair Value requires **every policy wording** to be reviewed individually.

## Liability Exposure THE RISK

- 💷 **£10k+ E&O excess** triggered if a critical exclusion is missed.
- ⚠️ "Fine-tooth comb" approach required because manual shortcuts create liability.
- ✖️ Thousands of brokers review the **same policy wordings** separately.



*"Every single broker in the UK is doing the same piece of work. It's created a cottage industry."*

Director, Bridge Insurance

03.

#### POLICY EXECUTION

# Hours of Policy Review in Minutes

AI that reads every page, compares every clause, and flags what matters.

#### Multi-Policy Parser

Extracts limits, exclusions, sublimits, and endorsements from 100-page PDFs.

#### Side-by-Side Comparison

Auto-generates comparison tables highlighting material differences.

#### Gap Detection

Flags coverage gaps against client requirements and identifies unusual exclusions.

The screenshot displays a user interface for policy comparison. At the top, a navigation bar includes 'AI', 'Dashboard', 'Policy Upload', 'Comparison View' (which is highlighted), 'Reports', and 'Settings'. The main area is titled 'Side-by-Side Policy Comparison'.

**Policy A: Carrier X (Existing)**

**Commercial General Liability Policy**

- Clause 1. Coverage A: Bodily Injury and Property Damage Liability**
  - a. Coverage coverage liability and contains invernesship limits:  
Limit: \$2,000,000 per occurrence
  - b. Receives complete liability and products of products Aggregate
  - c. Other occurrences/that/containing person being products temperature, or ann-essurant items authorial vanishment.
- Cyber Incident Coverage Not Included**
  - b. Receives escape incidents and or more commercedings or unicarworking

**Policy B: Carrier Y (Proposed)**

**Commercial General Liability Policy**

- Clause 1. Coverage A: Bodily Injury and Property Damage Liability**
  - a. Coverage coverage liability and new invernesship limits:  
Limit: \$1,000,000 per occurrence
  - b. Receives complete liability and pre products Aggregate
  - c. Other occurrences/that/containing products temperature, or ann-essurant items authorial vanishment.
- Cyber Incident Coverage Not Included**
  - b. Receives escape incidents and or more commercedings or unicarworking.

**Coverage Limits Comparison**

Coverage Type	Carrier X (Existing)	Carrier Y (Proposed)
General Aggregate	\$4,000,000	\$2,000,000
Products-Completed Operations Aggregate	\$4,000,000	N/A
Personal & Advertising Injury	\$2,000,000	\$1,000,000
Each Occurrence	\$2,000,000	\$1,000,000
Damage to Rented Premises	\$2,000,000	\$1,000,000
Commercial Auto Liability	\$1,000,000	N/A
Excess Coverage	\$500,000	N/A

**E&O Protection**  
Automated clause check

EARLY ACCESS PROGRAM

# Be the First to **Fix the Workflow.**

We are opening our waitlist for forward-thinking brokerages. Join the pilot to give feedback on the roadmap and get priority access to the platform.

[Join the Waitlist →](#)

LIMITED SPOTS AVAILABLE FOR Q1 DEPLOYMENT