



From Manual Underwriting to Adaptive Decisioning

Accelerating Underwriting with the Efficiency Dividend

P&C insurers are investing heavily in AI yet underwriters remain burdened with manual tasks, slowing decision-making and impacting customer experience. The challenge is not access to technology, it is freeing underwriting expertise to focus on high-value risk decisions. Birlasoft's AI-driven Circular Management Solution transforms circulars into actionable, audit-ready insights, enabling faster and more confident compliance decisions.

The Challenge: Underwriting Capacity is Locked in “Drudge Work”

- **Manual Overload:** Underwriters spend up to **60% of their time on data entry and administrative tasks**
- **Slow Risk Decisions:** Legacy workflows delay quote turnaround and underwriting responsiveness
- **Service Gaps During Peaks:** CAT events create bottlenecks, leading to **customer silence and churn risk**
- **Productivity Paradox:** Increased technology investment without corresponding gains in underwriting efficiency

Result: Slower underwriting cycles, reduced capacity, and lost competitive edge

Birlasoft Advantage: Adaptive Orchestration for Underwriting

- **AI-Led Orchestration Layer:** Dynamically manages submission intake, triage, and workflow routing
- **Automation of Administrative Work:** Eliminates manual document handling and repetitive tasks
- **Real-Time Decision Support:** Continuously updates workflows based on insights and feedback
- **Human-Centric Augmentation:** Frees underwriters to focus on complex risk assessment and customer engagement

What This Enables

- **Faster Underwriting:** Achieve **up to 40% reduction in triage time**
- **Increased Capacity:** Reclaim **1,600+ hours** of expert underwriting bandwidth
- **Higher Quality Decisions:** Improve **real-time decision support by ~25%**
- **Enhanced Customer Outcomes:** Drive up to **25% increase in policyholder NPS** through faster, more responsive service

Why Birlasoft

- **Human Alpha Focus:** Amplifies underwriting expertise rather than replacing it
- **Proven Orchestration Approach:** Moves beyond point automation to adaptive workflows
- **Insurance-First Thinking:** Deep domain expertise across underwriting, claims, and operations
- **Outcome-Led Delivery:** Measurable business impact in speed, quality, and customer experience

Talk to Birlasoft

Powering Progress

Birlasoft combines the power of domain, enterprise, and digital technologies to reimagine business processes for customers and their ecosystem. Its consultative and design-thinking approach makes societies more productive by helping customers run businesses. As part of the multibillion-dollar diversified CKA Birla Group, Birlasoft with its 11,500+ professionals, is committed to continuing the Group's 170-year heritage of building sustainable communities.

contactus@birlasoft.com | birlasoft.com



RESOURCES