



**Xponent**  
intellectAI

## BRING OUT YOUR AI GAME

**90%**

Accuracy in  
data extraction  
using NLP

**3,000+**

Data sources to  
empower underwriters  
when writing new  
business and renewals

**70%**

Reduction in  
underwriting  
decision-making time

**The underwriting  
game is evolving,  
and with it the role  
of the underwriter  
evolves**

Insurance carriers are under stress from higher loss ratios, lower underwriting margins, and their

inability to properly respond to CAT losses or cyber threats. There is a strong desire and need to adopt game-changing technologies that will boost profitability and drive competitive advantage. The role of the underwriter plays a critical dynamic in this environment. The underwriter of tomorrow needs to be a part of the front office AND work with customers and brokers to establish relationships, have a deep understanding of the customers' industry, and be able to effectively analyze data. All this is in an effort to positively impact the customers' operations and create a mutually beneficial relationship.

Finding a single technology solution to help in all of these areas has been an impossible task...Until now.

# Own the underwriting game with Intellect Xponent

intellect**AI**

Intellect Xponent is the intelligent platform that orchestrates data-driven underwriting, powered by AI and machine learning. It radically improves the underwriting process by providing your underwriter the ability to easily work with forms and submissions of any kind from the agency. It completes and enriches the data to accurately analyze risk and predict the likelihood of loss, and it allows for collaboration with stakeholders inside and outside of the organization to get the best underwriting decision - effectively and efficiently.

**Xponent empowers your underwriters with speed, accuracy, and data-enabled insights.**

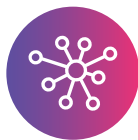
**It's redefining commercial underwriting through:**



## Intake

Xponent minimizes reliance on paper with OCR and AI-powered eSubmissions

- Automated Submission intake with Data Enrichment
- Coverage for over 80% of ACORD forms
- Forms trained on demand
- Extraction accuracy exceeding 90% using NLP
- Integration to any data type (structured, unstructured & streaming)



## Data

Xponent improves underwriting decisions using enhanced risk analysis powered by 8000+ data sources

- Data Enrichment while uploading apps for accurate submission intake
- 8000+ Third Party Data sources and growing
- Triangulation algorithms based on trust and consensus to deliver smart data
- Constant learning and enhancement through statistical modeling
- Pre-built data packages for quick results



## Underwriting

Xponent intelligently orchestrates business rules to achieve 20% improvement in underwriting efficiency

- Account Centric View
- Rules driven UW focus
- Sophisticated Workflow (underwriter, broker and third party collaboration)
- Integration ready with Carrier workflows
- Impact visualization for Exposure management
- Account monitoring from new business thru renewal
- In context risk assessment
- Better prospecting with rebalancing risk category

**Get the power of the future underwriting today with Intellect Xponent**

### Brought to you by IntellectAI

IntellectAI is an insurtech Transformation Partner with contemporary AI and ML solutions, data insights triangulated from thousands of sources, and agile technology, data science and consulting teams that take a strategic approach to tackling the biggest challenges for insurance. We are a proven leader in Data First Strategy for Commercial/General Underwriting.

[www.intellectai.com](http://www.intellectai.com)