



# Reimagining Underwriting Efficiency with AI

## SUMMARY

Our client, a major property and casualty insurance provider, engaged Source Allies to explore how AI could improve their underwriting efficiency. Underwriters regularly searched thousands of manual pages to answer agent questions, relying on slow keyword searches through large PDFs. The client engaged our team for a cloud assessment and a GenAI proof of concept to enhance efficiency.

The client was early in its cloud adoption journey and had strict security policies that prohibited public network access for all Azure-hosted resources, requiring close collaboration with internal IT. Our team re-engineered components of our generative AI accelerator to meet the client's strict security standards, implementing PrivateLink connections and ensuring all network traffic stayed within the Azure backbone.

## SOLUTION

Working with underwriters and subject matter experts, we mapped the manual search workflow and gathered real-world questions and answers to train the AI model. We built and deployed a GenAI solution that ingested the full underwriting manual, extracting text and metadata for contextual retrieval. The system was customized to meet the client's security and compliance standards.

Built on Azure with FastAPI and LangChain, the solution used OpenAI models in Azure AI Foundry and a React chat interface with Postgres-backed data and automated deployment. Feedback from users and business leaders described the tool as a "game changer," noting significant improvements in workflow efficiency and underwriter quality of life. The proof of concept demonstrated the value of AI-assisted underwriting and paved the way for broader adoption of container workloads, infrastructure as code, and cloud-native practices.

## RESULTS

**66%**

Reduction in time underwriters spent finding complex answers

**\$400K+**

Projected annual savings with full rollout

**7 Weeks**

Start date to POC far exceeding customer benchmarks