

Specialty MGA — Complex Property Book

Broker submissions, SOVs, loss runs, treaty documents

Channels: Broker email, submission portals, secure FTP

THE ENGAGEMENT

A specialty MGA writing complex property was losing submissions to slow response times. Underwriters spent hours normalizing SOVs and loss runs before they could quote. ClaimStream ingested every broker packet, extracted schedules and loss history, scored submission quality, and routed to the right underwriter within minutes.

BEFORE / AFTER

BEFORE		AFTER WITH CLAIMSTREAM	
Submission-to-quote cycle	9 days	Submission-to-quote cycle	3 days
Submission capacity / UW	12 / month	Submission capacity / UW	36 / month
Broker NPS	31	Broker NPS	53
Missed SLA rate	24%	Missed SLA rate	under 2%
Bind ratio	18%	Bind ratio	26%

“Brokers noticed within a month. We went from 'slow to quote' to their first call on complex risks.”

— Chief Underwriting Officer

OUTCOME

3x submission throughput, 22-point broker NPS lift, 8-point bind ratio improvement.