Turning Hidden Risk Signals into Better Underwriting Decisions

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The Problem

A mid-sized property & casualty insurer was experiencing rising loss ratios across a portion of its commercial book. Traditional underwriting reports showed **what was happening**, but not the underlying drivers or which policies were most likely to deteriorate.

Underwriters were working across policy, claims, exposure, geographic, and customer data stored in multiple systems. Identifying emerging risk required manual analysis and often happened after losses had already occurred.

Model Scenario

IDA identified a cluster of commercial policies where **loss frequency was trending upward despite relatively stable premium and exposure levels.**

By analyzing multiple dimensions simultaneously, IDA uncovered a combination of factors—including geographic concentration, coverage characteristics, prior claims behavior, and exposure changes—that significantly increased the likelihood of future losses.

Instead of reviewing the entire book manually, underwriting teams could focus on the **highest-risk accounts first** and take targeted action.

The IDA Solution

IDA brought the insurer's data together and autonomously analyzed thousands of risk variables across the portfolio.

IDA identified hidden correlations, emerging risk patterns, anomalies, and high-risk segments that were difficult to detect through traditional reporting.

The platform helped underwriters:

- Identify high-risk policies and segments before losses escalated
- Predict claim likelihood and potential severity
- Detect geographic, industry, coverage, and exposure concentrations
- Surface unusual patterns and early risk signals
- Understand why risk was increasing, not simply that it was increasing
- Prioritize accounts requiring underwriting review
- Generate recommended actions to support faster underwriting decisions

Illustrative Impact

20–30%

Potential reduction in manual risk-review workload

10–15%

Potential improvement in identification of high-risk accounts

Days → Hours

Faster identification of emerging risk patterns

Earlier Action

Risk signals surfaced before they become larger losses

The Result

From reactive underwriting to proactive risk intelligence.

IDA helps insurers move beyond dashboards and static risk models to continuously understand **What is happening. Why it is happening. What comes next. And How to act.**

One platform.
Autonomous reasoning.
Smarter underwriting decisions.

**Statistics shown are illustrative modeled scenario estimates for demonstration purposes and do not represent actual IDA customer results.*