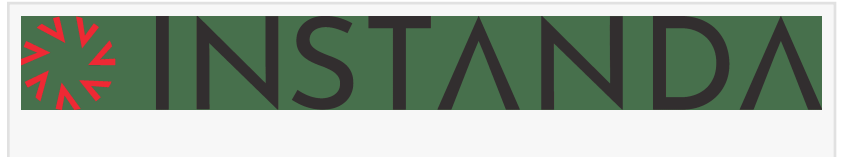


INSTANDA MAX Unlocks AI-Powered, Mass-Scale, Dynamic Underwriting for Commercial Line Insurers

NEW YORK CITY,, NY, UNITED STATES,
March 30, 2026 /EINPresswire.com/ --

[INSTANDA](#), a global provider of AI-enabled no-code policy administration solutions, today announced the launch

of INSTANDA MAX, a breakthrough 'underwriter-first' capability that enables commercial line and non-admitted insurers to underwrite tens-of-thousands of complex assets under a single policy at both the portfolio and individual item level in real-time.



Designed for commercial lines where asset volumes and complexity have historically constrained underwriting accuracy and productivity, INSTANDA MAX represents a fundamental shift in how insurers ingest, categorize, manage, and act on large-scale data.

For too long, underwriters have faced a compromise between time and accuracy. INSTANDA MAX removes that trade-off by anchoring scale in insurance-grade categorization at the individual item level, with AI-assisted analysis & insights supporting more consistent, data-driven decisions to deliver greater underwriting accuracy, improved pricing, and faster response at quote, mid-term adjustment (MTA), and renewal.

"Commercial line insurers have traditionally been forced to underwrite large, complex asset classes using aggregated data and broad assumptions, because the operational burden of doing otherwise was simply too high," said Tim Hardcastle, CEO and co-founder of INSTANDA. "INSTANDA MAX removes that constraint. For the first time, commercial line insurers can process bulk policies containing thousands of assets while still applying granular, measurable data to each individual item, supported by strong data governance, human oversight, ecosystem integration and frictionless operational AI."

Traditional underwriting at the aggregate level can and has led to pricing inaccuracies and delayed adjustments, with changes typically addressed only at renewal. By empowering insurers to add, remove, or update assets in real time, INSTANDA MAX is designed to ensure that pricing and risk assessment remain continuously aligned to the underlying portfolio.

"INSTANDA MAX gives insurers the ability to execute at true commercial scale, within a single

policy, with a level of speed, precision, and control that has not previously been achievable," Hardcastle added. "This fundamentally changes the economics and accuracy of underwriting for complex assets. It is INSTANDA's design philosophy at its best, simplifying the complex and empowering insurers to write higher quality and volume of risks without increasing OpEx."

INSTANDA MAX has been built with the existing INSTANDA design and augmented with AI, supporting human decision making with features including a quote/policy query assistant and a wording assistant (including clauses and endorsements), with richer features to come later in 2026. These assistive tools provide rapid, detailed insights into complex policies at the administrative and operational level, enabling underwriters to work more efficiently and step into new, elevated roles focused on enhancing growth and productivity. This distinctive, underwriter-centric approach is reflected in INSTANDA MAX's patent pending status. For those interested in learning how INSTANDA is helping insurers deliver extraordinary outcomes or in viewing a preview demo of INSTANDA MAX, please visit <https://instanda.com/instanda-max>.

About INSTANDA

Since 2015, INSTANDA has empowered insurance companies worldwide to rapidly adapt to customer and market demands through its AI-enabled no-code policy administration and distribution platform. Designed for seamless integration and unmatched configurability, INSTANDA enables insurers to create, manage, and optimize products and customer journeys at speed. Learn more at <https://instanda.com>.

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