

# PCMS Launches AI-Augmented Underwriting for Its Enterprise Surety Platform

*New capabilities help surety underwriters analyze work-in-progress, financial statements, and contract risk faster—without changing how they underwrite*

DALLAS, TX, UNITED STATES, April 7, 2026 /EINPresswire.com/ -- [PCMS](#) announced the launch of AI-augmented underwriting capabilities for its Enterprise Surety Platform, [Atlas](#) for Surety.

This set of upgrades equips surety underwriters with a powerful new toolset to upload and evaluate contractor financials, work-in-progress schedules, and contract accounts more efficiently, all while preserving full control over underwriting judgment and issuance.

The new capabilities are designed specifically for surety underwriting workflows, automating time-intensive financial analysis while reinforcing — not replacing — the discipline and expertise that underwriters bring to every decision.

“Surety underwriting depends on judgment, consistency, and deep financial understanding,” said Mark Goldman, CEO at PCMS. “These enhancements are about removing friction from analysis and helping underwriters be more productive and efficient, not changing underwriting philosophy. Underwriters still decide — the platform simply gets them there faster, with better



Abstract data visualization representing AI-augmented analytics for enterprise surety underwriting.

# PCMS

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Insurors Indemnity Company

visibility.”

## Purpose-Built AI for Surety Underwriting

Unlike generic AI tools, PCMS’s AI augmentations are embedded directly into Atlas and aligned with how underwriters review risk:

### □ Automated Work-in-Progress Review

WIP schedules are parsed and normalized automatically, highlighting margin movement, backlog quality, contract performance trends, and potential risk indicators.

### □ Multi-Year Financial Statement Analysis

The platform analyzes liquidity, profitability, and operational trends across multiple years, reducing manual review while improving consistency across accounts.

### □ Embedded Underwriting Rules & Benchmarks

Carriers can apply their own underwriting thresholds, ratios, and internal guidelines directly within the analysis, ensuring results reflect established credit policy.

### □ Contract Account Focus

AI surfaces exceptions and emerging risk signals, allowing underwriters to spend more time evaluating risk and less time assembling data.

## Measurable Impact for Underwriting Teams

Early customer use has demonstrated meaningful efficiency gains without compromising underwriting rigor, allowing underwriters to allocate more time toward higher-value risk assessment and portfolio oversight.

“Atlas for Surety is helping us automate several of the manual steps that held up our underwriting processes, specifically data entry and financial analysis,” said Somers Goodman, Vice President of Surety Operations at [Insurors Indemnity Companies](#). “We’re spending less time on data entry, freeing us up to deliver underwriting decisions much faster.”

## Enterprise-Ready by Design

The underwriting capabilities enhanced by AI are provided through PCMS’s robust enterprise-grade architecture, which supports:

- Secure, auditable analysis
- Transparent and explainable results
- Seamless integration with existing surety workflows

□ Scalability across large and complex books of business

## Availability

AI-augmented underwriting capabilities are now available as part of Atlas for Surety.

## About PCMS

PCMS delivers enterprise software solutions purpose-built for the surety and property & casualty insurance industries. With a focus on underwriting, accounting, and operational efficiency, PCMS helps insurance carriers modernize core processes while preserving the expertise and discipline that define successful surety operations.

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