

Tinubu Is Building the First AI-Native Surety System, Integrating and Automating Broker and Carrier Workflows

Rebuilt for scale, Tinubu Surety introduces real-time bond data, AI-native underwriting, and connected workflows across the Surety lifecycle.

NEW YORK, NY, UNITED STATES, May 6, 2026 /EINPresswire.com/ -- [Tinubu](#), the Surety platform serving 150+ agencies and 17 carriers, today shared its roadmap to bring AI-native and agentic-first workflows, real-time data, and end-to-end connectivity to the market.



The investments extend Tinubu's well-established commercial bond leadership into the more complex world of [contract bonds](#), and advance the company's commitment to connecting the two sides of the Surety ecosystem: carriers on one side, brokers and agents on the other, all on a single, interoperable platform.

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Vinod Kachroo, Tinubu Head of Americas

“Surety has been waiting a long time for real modernization. With these capabilities, the story is bigger than AI, automation, or real-time APIs. It is about carriers growing their books with stronger risk intelligence, agencies scaling without adding headcount, and all stakeholders working together cohesively. That's what this technology is for,” said Vinod Kachroo, Tinubu Head of

Americas.

Building a Digital Highway Between Carrier and Broker/Agent Platforms

Today, carriers, brokers, and agents in the Surety market are disconnected, exchanging PDFs and emails and re-keying data between multiple siloed systems. Tinubu is uniquely positioned to change that. The company operates both Tinubu Surety for Carriers (TSC) and Tinubu Surety for

Brokers & Agents (TSBA) and is investing in the connective tissue that links them.

"Others are digitizing steps. We're orchestrating the workflow. By connecting TSBA and TSC into a single, intelligent loop," said Rahul Guha, Chief Technology Officer, Tinubu Surety. "From agency enrollment and rate delivery through execution, renewals, and cancellations, we're building something the Surety market has never had: a system that runs the full lifecycle rather than just supporting parts of it. The efficiency gains will be significant, and we are well-positioned to deliver."

Tinubu is rolling out a series of capabilities that together form the orchestration layer across the Surety lifecycle:

New Rating Engine: Our rating engine has been rebuilt from the ground up, delivering real-time premium calculation with full transparency on every element. Base premium, modifiers, fees, and overrides are all visible, with full support for layered pricing and flexible overrides.

Connecting Broker & Carrier Workflows: Tinubu is building a digital highway between TSC and TSBA, with intelligence shared between the systems. From agency enrollment and rate delivery through execution, renewals, endorsements, and cancellations, what used to require emails and manual re-keying becomes a single closed loop.

AI-Powered Underwriting Workbench: Much of the underwriting work — collecting financial data, calculating exposure, and assessing WIP status — still happens in spreadsheets and email outside the platform. The new Underwriting Workbench changes that, with AI agents ingesting and analyzing incoming documents, surfacing financial health indicators, WIP quality scores, and configurable risk scoring inside an embedded approval workflow.

[BondImport.ai](#): An AI-native product built for bonds that live outside your system, [BondImport.ai](#) ingests from any source, extracts and validates data with AI, and pushes clean records directly into any system of record.

Modern UI: The redesigned interface has dedicated workflows for commercial and contract bonds, with reduced clicks, intelligent widgets, and AI-powered contextual search and chat. Carriers can still configure their field schema and validation rules. On contract bonds, underwriters start with a full view of the principal and their entire relationship.

Data Modernization: SuretyQL and TransSync are moving from nightly batch jobs to real-time delivery via API and events. Bond data, renewals, and account changes flow into downstream systems within seconds. Powered by AI, customers can also chat with their data to unearth insights without any formal reporting.

Surety Copilot: An AI assistant embedded directly into the platform, Surety Copilot lets users chat with their data within defined boundaries, using RAG (Retrieval-Augmented Generation) to

surface relevant business information and create personal agents that accelerate workflows.

Broker API-First Modernization: A new Bond Data API gives agencies a machine-to-machine path to sync bond transaction data into Salesforce, agency management systems, CRMs, and data warehouses, with full co-Surety and multi-Surety support.

Headless API — Tinubu Developer Experience (TDX): The full Tinubu Surety platform will be available as a suite of APIs, letting customers extend functionality and integrate with downstream systems. All endpoints follow modern security standards, including OAuth 2.0.

To see Tinubu's capabilities in action and speak with the team about what's coming next, request a demo: suretysales@tinubu.com.

About Tinubu

Tinubu provides enterprise software for the global specialty insurance industry, connecting carriers and distribution across underwriting, issuance, and servicing workflows.

Its platform supports the full insurance lifecycle, including policy and bond administration, underwriting, distribution, and claims, enabling more connected and scalable operations.

With over 25 years of domain expertise, Tinubu operates across both sides of the insurance ecosystem.

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