

Sunlight Solutions Embeds AI Into Core Insurance Workflows to Improve Underwriting and Claims Performance

ORLANDO, FL, UNITED STATES, May 21, 2026 /EINPresswire.com/ -- [Sunlight Solutions](#) is helping insurers and MGAs move beyond manual processing and disconnected AI tools by embedding intelligent automation directly into the core systems where underwriting and claims decisions are made.



Across the industry, document-driven processes such as submission intake and claim handling still rely on manual effort or standalone tools that operate outside the core platform. Documents are reviewed, data is extracted, and information is re-entered before it can be used. This creates a disconnect between gathering information and making decisions, slowing down underwriting and claims operations.

Sunlight removes this gap by processing documents directly within the workflow. Information is ingested, structured, and made immediately available for use, allowing insurers to move from intake to decision without duplication or delay.

Improving Submission Intake and Underwriting Throughput

Submission intake is one of the primary constraints on underwriting performance. Submissions arrive through emails, forms, and supporting documents in inconsistent formats. Underwriters and assistants spend significant time reviewing, clarifying, and triaging before risk analysis can begin. This limits throughput and delays decision-making. Sunlight transforms submission handling into a structured process embedded within the underwriting workflow.

Submissions are ingested from any source and converted into structured data, including insured details, coverages, and exposures. Each submission is evaluated for completeness and confidence, allowing high-quality submissions to move forward automatically while low-confidence data is flagged for review.

Filtering capabilities ensure that only credible submissions reach underwriting, reducing time

spent on non actionable work. In production environments, this has led to lower triage effort while enabling teams to handle higher submission volumes without increasing headcount.

Business impact:

Submission triage time and manual review effort decrease, allowing underwriters to focus on higher value work while improving the overall quality and usability of incoming data.

Driving Faster and More Consistent Underwriting Decisions

Once submissions are structured, underwriting teams can move directly into decision-making. Submission data is enriched and evaluated against underwriting guidelines to determine whether risks are in appetite, out of appetite, or require referral. This process is aligned to underwriting rules and designed to improve consistency across decisions.

Because intake, structuring, and evaluation occur within the same system, submissions move through the workflow as a continuous process rather than across disconnected tools.

This reduces rework and enables underwriting teams to process and respond to submissions more quickly. In production, insurers have shortened decision timelines by up to 50 percent while improving consistency and increasing their capacity to evaluate higher submission volumes.

Business impact:

Time to quote and decision is significantly reduced, with more consistent outcomes. Teams gain additional capacity to handle a greater volume of submissions without slowing operations.

Reducing Manual Effort and Accelerating Claims Handling

Claims intake remains one of the most operationally intensive processes in insurance. Teams are often required to extract and enter multiple data points per document before a claim can be created and processed. This slows down FNOL handling and introduces inconsistencies.

Sunlight integrates document processing directly into the claims workflow so that information is captured and structured at intake. FNOL records can be created and pre-filled automatically, with data immediately available for downstream processing.

Human-in-the-loop validation ensures that teams focus on exceptions rather than reviewing every document.

In a production use case, an MGA administering accident insurance reduced manual processing effort by 75 percent and achieved approximately 90 percent accuracy at initial deployment, with

implementation completed in six weeks. This enabled the organization to handle higher claim volumes more efficiently.

Business impact:

Claims teams can create FNOL records faster and reduce overall turnaround time while significantly lowering manual workload. At the same time, data consistency improves across claims processes, supporting more reliable downstream handling and reporting.

Moving Beyond Manual and Disconnected Approaches

Manual processing is difficult to scale in high-volume environments, where teams are responsible for extracting and entering dozens of data elements per document. Standalone AI tools can accelerate extraction but still require manual steps to upload documents, review output, and re-enter data into core systems. This limits their overall impact and introduces variability.

Sunlight simplifies operations by keeping document processing within the core platform:

Documents are ingested once, with data structured and reused across workflows, making information immediately available for decision making. This reduces operational friction and supports more scalable, consistent processes across underwriting and claims.

A Practical Approach to AI in Insurance Workflows

As insurers scale, the focus shifts from isolated tools to solutions that improve end to end workflows.

Sunlight Solutions delivers intelligent automation as part of its core platform, enabling insurers and MGAs to increase operational efficiency, improve speed to decision, and reduce reliance on manual processes across underwriting and claims.

About Sunlight Solutions

Sunlight Solutions is a core insurance software provider dedicated to the insurance industry. Its platform enables insurers, MGAs, and brokers to unify policy, claims, and operational workflows while embedding intelligent automation directly into the system. With a focus on flexibility and scalability, Sunlight helps organizations reduce complexity and operate more efficiently across global markets.

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