Tinubu Reimagines Contract Bond Underwriting with AI-Native Capabilities

The new AI-native underwriting workbench, rating engine, and workflows give carriers back the capacity that contract bond complexity has been quietly consuming.

Tinubu logo

NEW YORK, NY, UNITED STATES, August 27, 2026 /EINPresswire.com/ -- Tinubu, the platform connecting 150+ agencies and 18 carriers, today announced new contract bond capabilities built AI-native from the ground up. A new Underwriter Workbench, a rebuilt Rating Engine, and a unified workspace are available now, shaped directly by customer feedback. Rather than automating existing steps, the underlying AI agents read and interpret submission documents, extracting data and building financial trends without predefined templates or manual rules.

Contract bonds are harder to underwrite efficiently than other specialty lines: values are larger, timelines are longer, and risk needs continuous monitoring. That means more manual work at every step, from assembling financials to tracking WIP schedules to researching a principal's exposure elsewhere in the market. For most carriers, turning a first submission into a workable underwriting file takes a minimum of two weeks. With the Underwriter Workbench, that drops to about two hours.

Now Available

New, Unified Workspace: Underwriters used to toggle between systems just to move a submission from intake to issuance. The new interface brings that into a single, unified workspace built for how underwriting works in the age of AI, streamlining workflow across the full bond lifecycle by pairing automation with a human in the loop on every decision, and putting any piece of data a click or a prompt away. Navigation is faster and layouts are cleaner, making it easier to find what matters on a submission. It's also built to support the new AI-native workflows underneath it, not bolted onto the old ones.

Underwriter Workbench: Underwriting looks different at every carrier, and often at every desk within one. The Workbench doesn't ask carriers to underwrite the same way. It automates the table stakes, document ingestion, workflow, and baseline analysis, so carriers can keep the judgment and personalization that make their underwriting their own, on a single bond and across the portfolio. AI agents assemble a complete view of risk from a principal's internal financials and external market signals, so underwriters spend more time assessing risk and less time gathering it. The system gets more accurate with every submission, with a full audit trail behind every decision the underwriter makes.

Rating Engine, Rebuilt: Carriers get full control over every dollar of a premium, without risking the integrity of the calculation underneath:

- Every component, from base premium to fees, is a visible line item
- Overrides sit on top of the original calculation, so removing one snaps the baseline back
- Three override modes cover the real scenarios underwriters face, each with a full audit log
- Over 100 data elements flow downstream via API to keep billing, accounting, and compliance aligned

This builds on a broader push to modernize contract bond operations end to end, following May's launch of Status Inquiries, which automates the tracking cycle: carriers set a schedule when a bond is created, the system generates each inquiry automatically, and responses feed straight into WIP updates, giving real-time visibility into project health in one central platform. Together, these capabilities are giving carriers back the capacity that contract bond complexity has been quietly consuming, from underwriting to ongoing project monitoring.

"We've spent years as a leader in commercial surety. Now we're bringing that same depth, and a new generation of AI-native capabilities, to contract bonds," said Vinod Kachroo, Head of Americas, Tinubu. "Being AI-native isn't a feature we bolted on. It's how we built these products from day one, and it's why we could ship them this fast and put them in front of customers with real confidence. Carriers don't need more dashboards. They need their underwriters' time back, and they need to trust every number on a bond. That's what these capabilities deliver."

To see the new Underwriter Workbench, Rating Engine, and Unified Workspace in action, reach out to schedule a demo.

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, serving 18 carriers and 150+ agencies in Surety.

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