

How PalTech Built an AI-Powered Client Needs Discovery and Coverage Recommendation Platform for a U.S. Insurance Brokerage to Reduce Policy Evaluation Effort by 60%



Project Summary

A leading U.S. insurance brokerage was managing a growing volume of commercial insurance submissions across multiple industries and carrier partners.

Agents and brokers were responsible for understanding each applicant's business and exposures, gathering and packaging submission information, reviewing coverage options, comparing carrier appetite requirements, identifying policy exclusions, and recommending suitable insurance products.

The process relied heavily on manual analysis, broker experience, carrier documentation, and fragmented data sources. As product complexity increased, recommendation quality varied across teams, placement cycles slowed, and identifying the best-fit coverage became increasingly difficult.

The brokerage required an intelligent platform capable of turning applicant and business information into explainable, needs-based coverage recommendations while improving consistency, speed, and placement accuracy.

Solution Approach

PalTech implemented an AI-powered Applicant Profile Assessment and Coverage Recommendation Platform that serves as an intelligent advisory layer for brokers and agents.

Using GenAI, applicant and exposure intelligence, carrier appetite evaluation, and recommendation engines, the platform analyzes applicant profiles and aligns them with suitable insurance products, coverage levels, exclusions, and carrier requirements.

Before building, PalTech shadowed the brokerage's top-performing agents to understand how they actually qualified an applicant - the fact-finding questions they asked, the operational details they probed, and how they weighed a customer's budget, risk tolerance, and contractual obligations before recommending a policy. That advisory logic was codified into the platform, so every broker could qualify and guide an applicant the way the firm's best agents did.

The solution enables brokers to make faster, more consistent, and data-driven recommendations while improving transparency for customers.

Solution Implementation

1. Applicant Profiling Engine

The platform ingests customer submissions, business information, claims history, payroll data, operational characteristics, and supporting documentation to create a comprehensive applicant profile. PalTech designed the profile to go beyond statistical and actuarial attributes: a digital fact-finder, modelled on the brokerage's own client questionnaires, captures how the business operates day to day, its safety and loss-control practices, insurance obligations embedded in leases, loans, and client contracts, coverage already in force, the customer's risk tolerance and budget, and their stated priorities — what must be covered, what they are prepared to retain or self-insure, and what they will not pay for.

Key Capabilities

- Submission and applicant data extraction
- Customer profiling
- Guided needs and goals discovery (digital fact-finder)
- Exposure analysis
- Operational, safety, and loss-control context capture
- Placement-readiness scoring
- Contractual insurance requirement detection (leases, loans, client contracts)
- Missing information detection
- Client priorities, risk tolerance, and budget capture
- Explainable applicant summaries

This gave every broker — not just the most tenured — a standardized applicant picture that combined data-driven insights with the situational judgment previously locked

2. Coverage and Carrier Matching Engine

The platform evaluates applicant profiles against available insurance products and carrier appetite guidelines. Working from the brokerage's placement history, PalTech tuned the engine to weigh the factors that actually decided placements — affordability and deductible tolerance, carrier claims service and financial strength, and the coverage each customer was contractually required to carry.

Key Capabilities

- Product recommendation
- Coverage suitability analysis
- Premium-versus-deductible trade-off analysis
- Carrier appetite matching
- Carrier financial-strength and claims-service signals
- Exclusion identification
- Coverage gap detection
- Contractual requirement compliance checks
- Recommendation ranking

The engine helps brokers identify the most appropriate coverage options based on customer needs, budget realities, and exposure characteristics.

3. Broker Recommendation Copilot

The platform generates explainable recommendations and proposal-ready summaries for broker review, giving agents conversation-ready material for client meetings — plain-language explanations of options, exclusions, and trade-offs, with every recommendation traced back to the needs and priorities the customer stated during fact-finding.

Key Capabilities

- Coverage comparison
- Recommendation rationale
- Plain-language exclusion and trade-off explanations
- Proposal generation
- Client-facing summaries
- Needs-to-recommendation traceability
- Alternative coverage scenarios
- Objection-handling and customer-question talking points
- Renewal recommendations

This enables brokers to communicate recommendations with greater confidence and transparency.



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Value Delivered

1) 60–70% Reduction in Policy Evaluation Effort

Automated applicant profiling and recommendation generation significantly reduced manual analysis.

2) 50% Faster Placement Cycles

Automated applicant profiling and recommendation generation significantly reduced manual analysis.

3) Improved Recommendation Consistency

Standardized applicant profiling reduced dependency on individual broker experience.

4) Better Coverage Alignment

Applicant profiles were matched more accurately to appropriate products, coverage levels, exclusions, and carrier appetite.

5) Agent-Grade Customer Guidance

Customers received recommendations grounded in their stated needs, budget, contractual obligations, and risk tolerance — strengthening the brokerage's advisory relationships and customer retention.

6) Increased Broker Productivity

Advisors were able to support more customers without proportional increases in effort.

Future Roadmap

The platform establishes a foundation for:

- Dynamic carrier appetite monitoring
- Predictive coverage-need insights
- Personalized customer recommendations
- Agentic broker assistants
- Automated renewal optimization