SYSTEMS FOR SPECIALTY UNDERWRITING AGENCIES

Build the underwriting business. Not the infrastructure.

Cuttleflow gives underwriting agencies the systems to quote, bind, administer and report — without building them from scratch. From the broker's submission to the quote, the policy, the endorsement, the premium and the bordereau: one system, one policy record.

Nobody re-types anything. The price is worked out the same way every time, and the underwriting decision always remains with the underwriter.

01 The life of a risk

1	2	3	4	5	6	7	8
Broker email	Risk extracted	Rated	Authority checked	Bound	Policy issued	Cash matched	Bordereau

02 What Cuttleflow changes

START CHEAPER

No major systems build before the first premium. The cost of the system travels with the book, not as a capital project in front of it — so breakeven arrives at a fraction of the GWP.

RUN LEANER

Bordereaux, reconciliation and audit evidence are produced from the transaction itself. The month closes itself; audit preparation drops from weeks to hours.

CONNECT ONCE

Integrations are reusable infrastructure rather than bespoke projects. A connection built once serves every firm on the platform — reach compounds, the cost does not.

WRITE MORE

Proposal to issued quote in minutes. The fastest quote wins a disproportionate share, small premiums become economic at volume, and the same team writes more without matching headcount.

The result: lower breakeven, more premium per employee, faster growth — and a stronger proposition to your capacity provider.

**AI prepares.
The underwriter decides.**

AI reads the paperwork, drafts the write-up and gets the work ready. No AI determines the premium or binds the risk — every decision remains with the underwriter, checked against their written authority.

03 What makes the system different

1. **Pricing you can reproduce**
   Same risk, same rules, same answer — today, or in three years when somebody queries it. Every policy stays attached to the product version it was written on.

2. **Authority enforced at bind**
   Outside authority, the system refers rather than binds. Limits are enforced at the time — not found in an audit later.

3. **Evidence created as you trade**
   Every step written down as it happens, never painted over — a correction sits next to what it corrected. The audit trail isn't assembled at month end; it is the file you hand an auditor.

4. **Bordereaux built from the policy record**
   Every bound risk is classified, coded and reconciled the moment it binds — so the monthly report to the insurer is a by-product of trading, not a separate project. Clean data, on time, is what protects and grows the binder.

04 Built for specialty underwriting businesses

New agencies
Launch without building the infrastructure first. Bring the underwriting idea.

Established agencies
Replace fragmented manual processes and increase capacity without matching headcount.

Lloyd's coverholders
Control authority, produce evidence as you trade, and deliver cleaner bordereaux.

Capacity providers
Better data, better controls and better visibility over delegated books.

Which number does it move?

The question we ask of every feature we build: a lower breakeven, fewer people per dollar of premium, cheaper distribution, more premium per underwriter, or a safer binder. The full argument is at cuttleflow.com/perspectives.

---

05 See it for yourself

EIGHT CLASSES · PI · D&O · SIDE A · MANAGEMENT LIABILITY · CYBER · CRIME · IMI · TECHNOLOGY LIABILITY

The rating screens
Not a video — the actual screens, live for each class. Price a risk, change the limit, push it outside authority and watch it refer rather than bind.

CUTTLEFLOW.COM/DEMOS

The policy wordings
The wordings behind each class, published openly in the Commons for anyone to read, use and improve — clause by clause.

COMMONS.CUTTLEFLOW.COM

Talk to us about building your next book.

---

cuttleflow.com · max@cuttleflow.com

UAC
A PROUD MEMBER OF THE UNDERWRITING AGENCIES COUNCIL