

Case Study: Transforming Quote & Policy Comparisons for a Top P&C Broker

The Challenge:

As a broker, you're constantly balancing the need for rapid client responses with the labor-intensive process of comparing policies and quotes. In today's competitive market, your clients expect quick, accurate, and comprehensive insights into their coverage options—even as underwriters and carriers complicate the process with 100+ page policies and multi-page quotes.

For a current client—a Top 10 P&C Broker by revenue serving 20+ lines of business—this challenge was especially acute. Their account team was manually populating Excel templates for every client submission, extracting coverage details, schedules, and policy checks from multiple carriers. This manual process not only consumed valuable hours but also delayed the time to market for offering clients multiple insurance options

The Traditional Workflow:

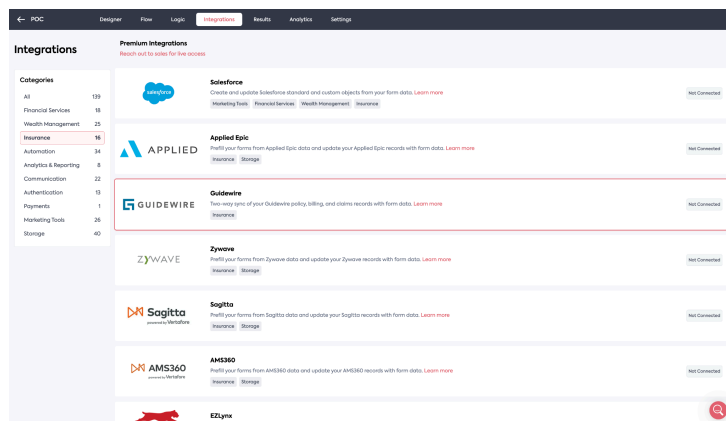
- Data Gathering:**
 - Manually extract policy information from lengthy, unstructured carrier documents.
 - Verify that each policy accurately matches its corresponding quote.
- Analysis & Comparison:**
 - Compile data from multiple carrier documents into an Excel template.
 - Review and reconcile varying policy language, endorsements, and exclusions.
- Client Communication:**
 - Generate multiple documents for client review. Answer client questions

This process, often taking **6 hours per client** for roughly 400 clients a month, added up to nearly 28,800 hours annually. The delays were not only costly—in excess of **\$1.6M in time savings lost**—but also left clients waiting days for responses.

The Feathery Solution:

Feathery revolutionizes the workflow with AI and automation, turning a 6-hour process into a 20-minute task. Here's how it works:

- Integration with Core Systems:**
 - Feathery integrates seamlessly with AMS platforms like Applied Epic & AMS36 & CRMs like Salesforce, pre-filling client information and pulling expiring policies directly from any system.



2. Streamlined Data Extraction:

- Simply select the lines of business (e.g., GL, Property) and upload new quotes by dragging and dropping PDFs.
- Feathery’s AI reads unstructured documents from any carrier—regardless of format—to extract essential data points like coverage details and schedules.

← Sample_CGL_Quote.pdf

Query 1

POLICY START DATE
(GL_PStartDate_Exp)

The date that the policy starts taking effect. This can also be the starting date of the General Liability Policy Term. Return in the format MM/DD/YYYY. Do not include the time.

Data

Policy Start Date

📅 04/01/2024

+ Add Value

Query 2

POLICY END DATE
(GL_PEndDate_Exp)

The date that the policy expires and is no longer active. This is the General Liability Policy Expiration Date or the ending date of General Liability Policy Term. Return in the format MM/DD/YYYY. Do not include the time.

General Aggregate Limit (other than Products Comp/Ops) \$2,000,000

Products/Completed Operations Aggregate Limit \$2,000,000

Personal and Advertising Injury Limit \$1,000,000

Each Occurrence Limit \$1,000,000

Damage to Premises Rented to You Limit \$100,000

Medical Expense Limit \$5,000

Assault and Battery Occurrence Sublimit \$100,000

Assault and Battery Aggregate Sublimit \$200,000

Deductible -- NO DEDUCTIBLE --

Location Schedule

Premises No.	Address
#1	
#2	
#3	
#4	
#5	

Prm.	Class Code	Description	Basis	Amount	Rate Products	Rate All Other	Premium Products	Premium All Other
		Waiver of Subrogation	Each	6	Included	\$300	Included	\$300
#1	49950	CG 2010 - Additional Insured - Owners, Lessors or Contractors-Scheduled Person or Organization	Each	6		\$100.00		\$600
#1	49950	GBA 194026 - Additional Insured - Managers or Lessors of Premises - Primary and Noncontributory	Each	6		\$100.00		\$600
#1	61224	Buildings or Premises - office - premises occupied by employees of the insured - Other than Not-For-Profit	Area	19,860	Included	\$217.897	Included	\$4,327
#2	46604	Parking - public - open air	Sales	\$112,000	Included	\$24.762	Included	\$9,775
#3	61212	Buildings or Premises - bank or office - mercantile or manufacturing (lessors)	Area	9,509	Included	\$395.437	Included	

3. Automated Comparative Analysis:

- Feathery conducts calculations to identify coverage gaps, premium variances, and more.
- Feathery then generates a branded Excel comparative sheet that is automatically synced back to Applied Epic (Feathery can also generate PDF & Word docs)

The screenshot shows an Excel spreadsheet with the following data in the financial analysis section:

Line Item	Estimated Annual Premium	Average Cost per Power Unit	Estimated Annualized Premium
29	{{auto_premium_1_number}}		{{Auto_Premium_3}}
33	\$0.00	\$0.00	\$0.00
34	#VALUE!	#VALUE!	#DIV/0!
35	#VALUE!	\$0.00	\$0.00

4. Rapid Client Communication:

- With the final report in hand, the service team can quickly walk clients through their coverage options, cutting response times from days to mere hours.
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Results & Benefits:

- **Time Savings:**
 - Process time per client was reduced from 6 hours to just 20 minutes.
 - Annual service time drops from 28,800 hours to 1,200 hours—a dramatic reduction.
 - **Cost Efficiency:**
 - Over **\$1.6M saved** in time-related costs.
 - **Enhanced Client Experience:**
 - Faster, accurate comparisons lead to happier clients and a stronger market position.
 - **Competitive Advantage:**
 - Ability to easily compare granular data across quotes.
 - Branded, customizable reports that build trust and showcase professionalism.
 - With improved systems on the cutting edge of the industry, our client is now able to attract better talent and retain their current workforce more effectively as the boring, mundane, time consuming tasks that their employees greatly disliked are now automated.
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Why Feathery Stands Out:

- **Unmatched Document Parsing:**
 - Reads unstructured PDFs from brokers and carriers of all different lines of business with high accuracy.
 - **Seamless Integration:**
 - Pre-built integrations with AMS systems (Applied Epic, Vertafore) and CRMs (Salesforce) ensure a smooth workflow.
 - **Customizable Comparisons:**
 - Compare any granular data points across quotes to tailor the analysis to your client's specific needs.
 - **All-in-One Solution:**
 - Handles everything from comparative analysis to quoting and report generation in one platform.
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Conclusion:

Brokerages leveraging these AI & workflow automation tools are redefining efficiency and client satisfaction with Feathery. By automating the labor-intensive process of policy and quote comparisons, Feathery not only saves time and money but also positions brokers as proactive, trusted advisors in a competitive insurance landscape.