



The Carrier and MGA Buyer's Guide to Intelligent Information Management

How carriers and MGAs can
strengthen their information strategy
across claims and underwriting.





Why intelligent information management matters

Insurance runs on information. It's how carriers and MGAs understand customers and risk, process business, and enable growth. But as information grows in volume and complexity, keeping it accessible and moving smoothly through the business becomes more difficult.

Intelligent information management (IIM) is an approach to managing and using information across its lifecycle and throughout the flow of work. For insurers, it brings information, workflows, governance, and intelligence together so teams can find what they need, understand what matters, and move work forward with more speed and control.

For claims and underwriting teams, where information moves across people and systems every day, effective IIM helps teams work more efficiently and make more informed decisions. When information becomes difficult to find, understand, or put to work, friction can quickly emerge in everyday claims and underwriting.

Where information friction shows up in claims and underwriting

Underwriting		Claims
Submission intake can require reviewing emails and attachments, extracting details, and chasing missing information before risk evaluation begins		Complex claim files accumulate notes, medical records, estimates, correspondence, photos, and other evidence over time
Underwriters must reconcile submission details with appetite, guidelines, policy language, and other trusted sources		Adjusters may need to reconstruct timelines and verify coverage or other facts across multiple documents before acting
Referrals, approvals, and rework can slow the path from submission to decision		Investigation, evaluation, settlement, and appeals can involve multiple specialists, tasks, and handoffs
Manual information gathering takes time away from complex risk evaluation and agent or broker relationships		Time spent searching and cross-referencing information can extend cycle times and slow policyholder service
AI-assisted underwriting increases the need for governed information and source-backed guidance		AI-assisted review depends on complete, traceable, and trustworthy source content

Across both functions, friction builds when information is difficult to bring together, understand, and put into action. That friction can slow productivity, delay decisions, and limit capacity for higher-value work and growth. An effective IIM strategy addresses those challenges by improving how information flows through the business.

See IIM in action

With IIM, claims and underwriting teams can more easily find and understand the information they need, make informed decisions, and keep work moving. Here's what that can look like in practice.

Underwriting scenario

Process a complex new business submission

A new business submission arrives with information spread across application forms, emails, loss information, and supporting documents. The underwriter must piece together the risk picture and consult trusted guidance before deciding how to proceed.

- 1 Organize:** Bring submission documents, correspondence, and supporting information into a governed, accessible information structure.
- 2 Understand:** Find relevant information across the submission, summarize key details, and access trusted underwriting guidance needed to evaluate the risk.
- 3 Decide:** Give underwriters the context and source-backed information they need to make confident, consistent decisions.
- 4 Orchestrate:** Route follow-up work, referrals, and approvals based on established underwriting processes, priorities, and roles.
- 5 Measure:** Track workloads, turnaround times, bottlenecks, and process performance to improve underwriting operations over time.

Claims scenario

Review and manage a complex claim

A complex claim file can grow over time as evidence and correspondence accumulate. The adjuster must reconstruct what happened and verify key facts before determining what needs attention and coordinating next steps.

- 1 Organize:** Centralize claim documents, correspondence, evidence, and supporting information in a governed claim file.
- 2 Understand:** Locate relevant information across the claim, summarize key context, and connect findings to trusted source material and coverage guidance.
- 3 Decide:** Give adjusters the information and context needed to determine priorities and support the next appropriate action.
- 4 Orchestrate:** Route tasks, reviews, and follow-up work to the appropriate people based on claims processes, priorities, and service requirements.
- 5 Measure:** Track workloads, service levels, bottlenecks, and process performance to improve claims execution and resource allocation.

 **Adapting IIM to the workflow:** The exact flow will vary by process. Automation can support work across multiple stages, while people remain involved wherever judgment is needed.

Six capabilities of effective IIM

An effective IIM strategy connects capabilities across the information lifecycle, from how information is governed and work is coordinated to how intelligence and AI are applied. As you evaluate your current environment and future investments, consider how well these capabilities work together within your insurance technology ecosystem.

Control information

Bring structured and unstructured information together with the security, permissions, lifecycle controls, and governance needed to keep it accessible and trustworthy.

Orchestrate work

Route and prioritize work, automate repeatable processes, coordinate handoffs, and adapt workflows to claims and underwriting processes.

Connect systems

Connect information and workflows across core insurance and third-party systems without duplicate entry, manual handoffs, or new silos.

Unlock intelligence

Help teams find, understand, and summarize relevant information across documents and trusted insurance knowledge sources, with findings traceable to source material.

Track performance

Give leaders visibility into workloads, bottlenecks, service levels, turnaround times, and process performance to identify opportunities for improvement.

Enable trusted AI

Apply AI to governed, high-quality information while maintaining permissions, source traceability, human oversight, and flexibility to add new capabilities over time.

IIM readiness scorecard

Your IIM capabilities may come from core systems, enterprise technology, dedicated solutions, internally developed tools, or a combination. The right approach depends less on organization size than on the complexity, volume, and fragmentation of your information and workflows. **Use this scorecard to assess how well your current environment delivers the six capabilities that matter today and can adapt as business and AI needs evolve.**

1 Control information - Is business-critical information centralized and accessible to the right people? ☐ Yes ☐ Partially ☐ No - Are permissions, retention, and audit requirements applied consistently across the information lifecycle? ☐ Yes ☐ Partially ☐ No - Is information governed consistently across document types, sources, and business processes? ☐ Yes ☐ Partially ☐ No	4 Unlock intelligence - Can teams find information across documents and knowledge sources without exact keywords or locations? ☐ Yes ☐ Partially ☐ No - Can users understand and summarize information across documents without reviewing each one? ☐ Yes ☐ Partially ☐ No - Are answers and insights traceable to trusted sources? ☐ Yes ☐ Partially ☐ No
2 Orchestrate work - Does work route and prioritize automatically based on rules, roles, and priorities? ☐ Yes ☐ Partially ☐ No - Can workflows adapt to claims and underwriting processes without extensive custom development? ☐ Yes ☐ Partially ☐ No - Can routine work progress automatically while involving people when judgment or exceptions require it? ☐ Yes ☐ Partially ☐ No	5 Track performance - Do leaders have visibility into workloads, bottlenecks, service levels, turnaround times, and process performance? ☐ Yes ☐ Partially ☐ No - Can teams analyze historical performance to identify trends and improvement opportunities? ☐ Yes ☐ Partially ☐ No - Do performance findings inform staffing, workload balancing, prioritization, and process changes? ☐ Yes ☐ Partially ☐ No
3 Connect systems - Does information move across core and third-party systems without duplicate entry or manual handoffs? ☐ Yes ☐ Partially ☐ No - Does your environment support the APIs and integration methods your technology ecosystem requires? ☐ Yes ☐ Partially ☐ No - Can new systems and capabilities be added without creating silos or workarounds? ☐ Yes ☐ Partially ☐ No	6 Enable trusted AI - Can AI work from governed information while respecting permissions and access controls? ☐ Yes ☐ Partially ☐ No - Are AI outputs traceable to source information and reviewable by people? ☐ Yes ☐ Partially ☐ No - Can new AI capabilities be added without bypassing or rebuilding the information foundation? ☐ Yes ☐ Partially ☐ No

How did your approach measure up?

Mostly "Yes": Your environment demonstrates strong IIM capabilities. Focus on remaining gaps and whether your approach can keep pace with evolving business and AI needs.

Multiple "Partially" or "No" responses: Look for patterns across the six capabilities. They may reveal information silos, manual work, integration limitations, visibility gaps, or governance issues that deserve attention.

A full-page background image of a modern office interior. In the foreground, two women are walking on a mezzanine level, looking at tablets. The woman on the left has dark curly hair and is wearing a white blouse and black trousers. The woman on the right has blonde hair in a ponytail and is wearing an orange blazer over a white top and black trousers. They are both smiling and looking at their devices. In the background, other office workers are visible, along with glass railings, potted plants, and large windows. The lighting is bright and modern.

Put your information to work so your teams can focus on what matters most. With decades of insurance expertise and technology trusted across the insurance distribution lifecycle, Vertafore helps claims and underwriting teams find trusted answers faster, move work forward, and act with greater confidence.

For carriers and MGAs, Vertafore brings together two complementary solutions that support an IIM strategy.

ImageRight connects insurance content, workflow automation, and operational insight to reduce manual friction and keep work moving.

ReferenceConnect AI delivers trusted, source-backed insurance intelligence so teams can research faster and make confident decisions.

How Vertafore supports the IIM capabilities that matter



Control information



ImageRight's document management capabilities allow teams to centralize insurance documents, tasks, and workflow content with secure, role-based access and governance controls.



Orchestrate work



Configurable **ImageRight** workflows route tasks, automate handoffs, and help teams execute consistently across claims and underwriting.



Connect systems



ImageRight APIs and integrations connect content and workflows with core insurance systems, while **ReferenceConnect AI** can extend trusted insurance intelligence into other applications and workflows.



Unlock intelligence



ReferenceConnect AI draws on authoritative insurance content to deliver explainable answers, while **ImageRight** helps teams understand and summarize policy and claim documents with clear, source-backed answers.



Track performance



ImageRight turns workflow activity into operational insight, helping leaders monitor workloads, bottlenecks, service levels, and process performance.



Enable trusted AI



ImageRight and **ReferenceConnect AI** bring specialized AI agents including the **Velocity™ Document Intelligence Agent** and the **Velocity Insurance Expert Agent** into insurance workflows with governed information, traceable sources, and human oversight.

Explore how Vertafore brings information, intelligence, workflow, and AI together for claims and underwriting teams.

[Explore ImageRight](#)

[Explore ReferenceConnect AI](#)

[Explore Velocity AI](#)

Ready to take the next step?

Contact us or call 800.444.4813