

# Cytora In Action: Arch Insurance

## The Challenge

For Arch Insurance, speed is a competitive weapon — and their legacy submission intake process was costing them business. Underwriting operations analysts were manually reading through submission emails and attachments to extract key data points and prepare risks for underwriter review, a process that took two to three days from intake to decision-ready status. The operational and competitive consequences were significant:

- 2–3 day intake-to-decisioning timelines, stretching quote turnaround to 3–4 days
- Clearance performance at just 44.9% within four hours — well short of an internal target of 80%
- Submission volume constrained by analyst capacity consumed by repetitive, low-value extraction work
- Underwriters unable to focus on actual risk assessment

## The Solution

Arch selected Cytora for its ability to replace manual clearance with AI-powered automation — automatically extracting structured data from inbound submissions and routing them into Arch's downstream Submission Manager system, without disrupting existing underwriting workflows. Key capabilities deployed:

- **Agentic AI-powered digitization** — no model training required, enabling fast deployment across lines of business and geographies
- **Unified risk reasoning** — structures data from submissions, internal systems, and external sources into a single, decision-ready view of risk
- **Configurable line-of-business schemas** — authored in natural language, giving Arch's team direct control to shape and expand their view of risk
- **Agentic workflow automation** — designed, controlled, and optimized by Arch with full auditability across underwriting and claims intake

## In Their Own Words

**“We know that if we are the first to quote we have a 50% higher conversion rate. Cytora has enabled us to reduce from days to a few hours the time it takes us to present decision-ready risks to underwriters.”**

— Allison Thornicroft, VP Business Solutions, Arch Insurance

**Industry:**  
Specialty Insurance

**Deployment:**  
US and UK – Underwriting and Claims

**Lines of Business at Launch:**  
Executive Assurance, Professional Liability,  
Healthcare, E&S Casualty

**Cytora Customer Since:**  
2023

## The Implementation

Arch's Cytora deployment moved from contract signature to live production in under three months — a compressed timeline that demonstrated the platform's configurability and the team's delivery discipline.

- Initial deployment covered four lines of business
- Arch's Strategic Analytics team trained and certified as self-sufficient platform configurators

## The Results

Cytora's deployment across US and UK, in both underwriting and claims, has fundamentally changed the economics of Arch's submission intake, including:

- 70% reduction in intake-to-decisioning time — from 2–3 days to 2 hours
- Same-day quote turnaround, down from 3–4 days
- 95% automated digitization accuracy achieved
- 87% classification accuracy (above target)
- 90%+ clearance accuracy achieved in testing
- Strategic Analytics team trained, certified, and self-sufficient — no external resources required to expand to new lines
- Cyber loss runs added independently by Arch's internal team shortly after launch — demonstrating the self-serve model in action