INSURANCE · UNDERWRITING OPERATIONS

Underwriting data gathering

This workflow automatically gathers and validates underwriting data from multiple sources when a new policy application is submitted, reducing manual data entry and accelerating the underwriting decision process.

01 WORKFLOW TRIGGER

New policy application is submitted through agency management system

BLUEPRINT OVERVIEW

What this workflow accomplishes

This workflow connects Applied Epic and AMS360 application intake to third party data vendors through EZLynx and HawkSoft, then routes the assembled file to an underwriter via AgencyZoom. Automation handles data extraction, ordering of credit, MVR and CLUE reports, completeness checks, and package assembly. Producers, CSRs and underwriters retain authority over consent, order re-runs, risk characterization, and the decision to accept, decline or refer the risk.

01

OUTPUTS

Assembled underwriting data package, Risk summary with flagged exposures, Underwriter assignment notice

02

SUCCESS MEASURES

Data gathering cycle time, Field level data accuracy, Underwriter review turnaround

03

CORE SYSTEMS

Applied Epic, AMS360, EZLynx, HawkSoft, AgencyZoom

HOW TO USE THIS BLUEPRINT

Agency principals: set the data order thresholds by line of business and confirm which reports the agency pays for on unbound business.

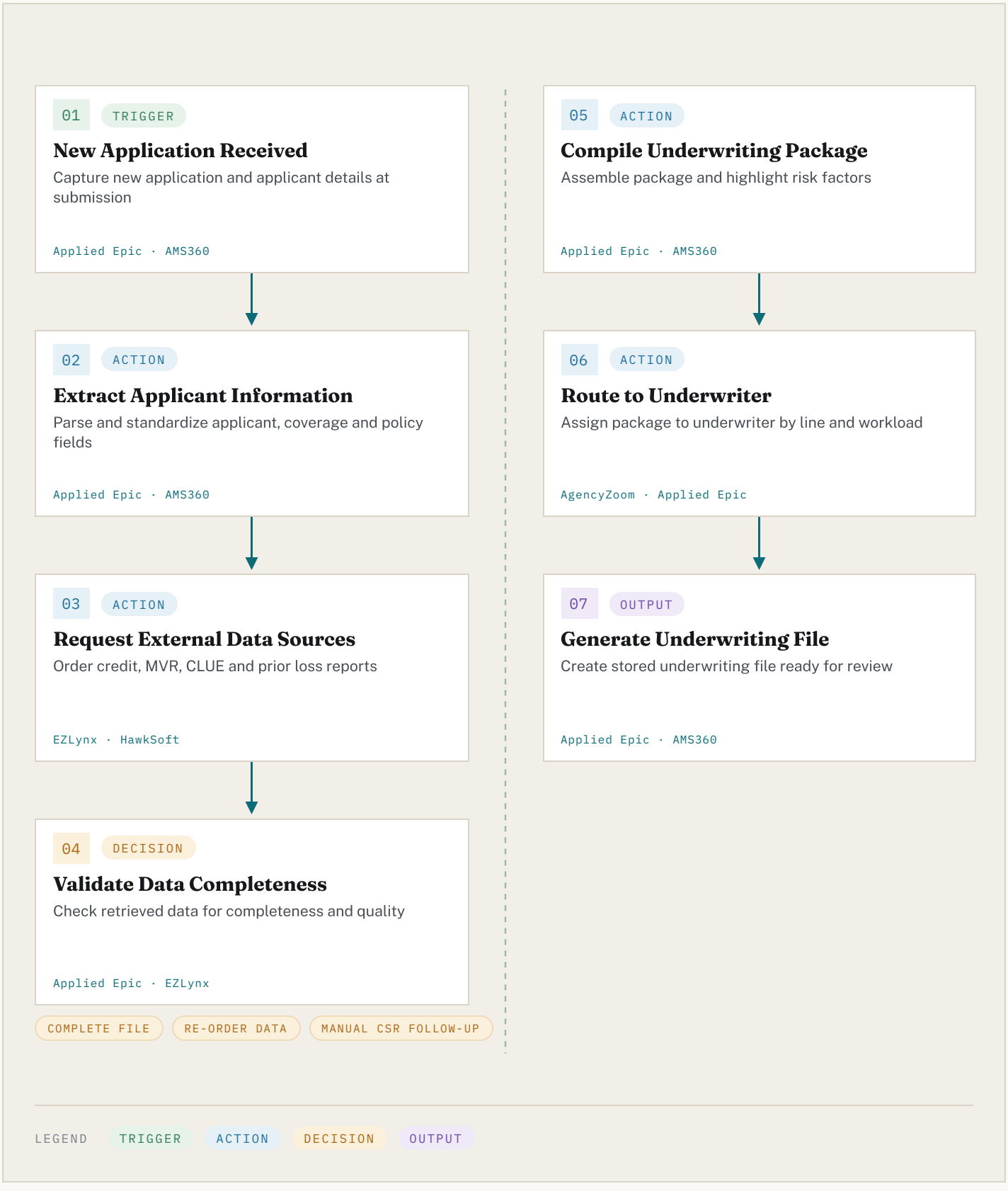
Producers and CSRs: verify applicant identifiers and signed consent before external orders fire, and clear any incomplete data flags within the service standard.

Implementation teams: map Applied Epic and AMS360 field names to vendor request formats and confirm permissible purpose logging on every credit and MVR pull.

THE WORKFLOW

End-to-end stage map

Seven stages run from application submission to a finished underwriting file. The decision point at stage four governs whether the file moves to package assembly or is held for missing reports and manual follow-up.



IMPLEMENTATION DETAIL

Stage-by-stage breakdown

Each stage states the operational intent, the human control point, and the systems likely to take part. System names are examples, not a required architecture.

01 TRIGGER

New Application Received

A new insurance policy application is submitted and triggers the automated underwriting data collection process. The system captures initial application details and applicant information.

CONTROL POINT

The producer of record confirms the submission is complete and the applicant signed the disclosure before the file is released into the workflow.

SYSTEMS Applied Epic AMS360

02 ACTION

Extract Applicant Information

System automatically extracts key applicant data including name, address, coverage type, and policy details from the submitted application. Data is parsed and standardized for further processing.

CONTROL POINT

The CSR reviews the parsed name, address, date of birth and driver list against the signed application and corrects any field the parser guessed.

SYSTEMS Applied Epic AMS360

03 ACTION

Request External Data Sources

Automated queries are sent to external databases to gather credit reports, motor vehicle records, CLUE reports, and other relevant underwriting data. Multiple data sources are accessed simultaneously to speed up collection.

CONTROL POINT

The agency principal sets which reports may be ordered pre-bind, and a CSR must approve any re-order that carries a vendor charge.

SYSTEMS EZLynx HawkSoft

04 DECISION

Validate Data Completeness

System checks if all required underwriting data has been successfully retrieved and validates data quality. Missing or incomplete information triggers additional data requests or manual review flags.

CONTROL POINT

The account manager reviews every incompleteness flag and decides whether to re-order, request documents from the insured, or send the file forward with a noted gap.

SYSTEMS Applied Epic EZLynx

COMPLETION AND MEASUREMENT

Closing stages and results

The closing stages record who owns the file, what data supported the risk picture, and how long the submission sat before an underwriter touched it.

05 ACTION

Compile Underwriting Package

All gathered data is automatically organized into a comprehensive underwriting package with standardized formatting. Risk factors and key data points are highlighted for underwriter review.

CONTROL POINT

A senior CSR verifies that flagged exposures such as violations, prior losses and protection class match the source reports before the package is locked.

SYSTEMS Applied Epic AMS360

06 ACTION

Route to Underwriter

Complete underwriting package is automatically assigned to appropriate underwriter based on coverage type, risk level, and workload distribution. Notification is sent to assigned underwriter.

CONTROL POINT

The underwriting manager can override the automated assignment for accounts needing specialty or high hazard review.

SYSTEMS AgencyZoom Applied Epic

07 OUTPUT

Generate Underwriting File

Final comprehensive underwriting file is created with all collected data, risk assessments, and documentation. File is stored in agency management system and marked ready for underwriting review.

CONTROL POINT

The assigned underwriter accepts the file in Applied Epic, confirming the documentation set is sufficient to quote or refer.

SYSTEMS Applied Epic AMS360

DELIVERABLES

- Assembled underwriting data package
- Risk summary with flagged exposures
- Underwriter assignment notice

KEY METRICS

- Data gathering cycle time
- Field level data accuracy
- Underwriter review turnaround

IMPLEMENTATION CHECKS

- Permissible purpose logged per pull
- Vendor credentials scoped by user
- Consent recorded before MVR order
- Retention rules for CLUE data
- Assignment rules match licensing

NEXT STEP

Turn this blueprint into an implementation plan.

Map each stage to your own systems, permissions, and approval routing before selecting tools or building automation.

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INSURANCE WORKFLOW PACKS AND A FREE ASSESSMENT