P&C, Life & Specialty Insurance
(Sub-vertical)

Top 10 Customer Questions

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These are the top 10 questions we are hearing from P&C; carriers, life insurers, specialty/E&S; carriers, and MGAs — drawn from Gong calls, field intelligence, and the Insurance Industry Overview FY27. Questions are in the **customer's voice**. Answers are in the **Workato seller / partner voice**.

Questions at a Glance

01 "Our claims handlers work in 4 different systems. It's all manual copy-paste." *(Central Insurance)*

02 "Policy admin is still manual and depends on people's experience." *(Thai Life)*

03 "We can't get a single view of the customer across our lines of business." *(Pie Insurance)*

04 "Our combined ratio is under pressure. Where does automation move the needle?" *(P&C; carriers)*

05 "We have a homegrown claims system. Can you integrate with something custom?" *(Central Insurance)*

06 "Document intake is a nightmare — forms, repair estimates, medical bills..." *(P&C;/Life carriers)*

07 "We want AI for claims triage but worry about NAIC and state regulator compliance." *(All carriers)*

08 "We're migrating to Guidewire/Duck Creek. Can you bridge old and new?" *(Modernizing carriers)*

09 "Quote-to-bind takes too long. Brokers go to competitors who are faster." *(Commercial carriers)*

10 "We're a regional carrier with a small IT team. How fast can we move?" *(Regional mutuals/MGAs)*

Data Sources: Gong calls (Central Insurance Group, Pinnacol Assurance, Pie Insurance, Thai Life Insurance), Salesforce CRM (Radian $713K, Builders Mutual $148K, Phoenix $141K, Lemonade $105K, Next Insurance $112K, Pie Insurance $81K, Northwestern Mutual $102K), Insurance Industry Overview FY27, WSS Value Framework (Helia).

Question 01

"Our claims handlers are working in 4 different systems — our homegrown claims system, CCC for auto estimating, Exactware for property, and a separate fraud tool. It's all manual copy-paste between them."

Heard from: Central Insurance Group (claims across homegrown + vendor systems), regional P&C; carriers

This is the #1 operational pain point we hear from P&C; carriers. Your adjusters spend hours re-keying data between systems instead of actually adjusting claims. Workato sits as the orchestration layer connecting all of these.

How this works:

- FNOL comes into your core claims system and automatically triggers downstream workflows — assignments, fraud scoring, customer notifications
- Data from your claims system populates the property estimating tool (Exactware) automatically — no re-keying
- When the adjuster completes work in the vendor tool, results flow back to your claims system of record
- Fraud signals trigger routing to your SIU tool with all relevant data pre-assembled

Every integration includes full audit trails, error handling, and retry logic. When vendors update their APIs, Workato's connectors update automatically.

> *"Our claims handlers are taking data from our core claim system, inputting that data into the property estimating system manually. Then taking that data once they're done and putting it back into our claim system. Very manual. And our integrations are very customized and slow."*
>
> — Corey Richards, Central Insurance Group (Gong, Jun 2025)

Question 02

"Policy administration is still mostly done manually and it depends on people's experience. How do we automate underwriting and policy workflows?"

Heard from: Thai Life Insurance (manual policy admin), life/specialty carriers with legacy PAS

When underwriting and policy decisions depend on tribal knowledge, you get inconsistency, training bottlenecks, and risk. Enterprise MCP encodes your rules as Enterprise Skills — repeatable business processes every time.

What we automate in policy administration:

- Quote-to-bind workflows with automated risk scoring and referral routing
- Policy renewal processing — automated data gathering, rate application, notification
- Endorsement and mid-term change processing across PAS and billing
- Commission calculation and agent/broker portal synchronization

For carriers on Guidewire, Duck Creek, Majesco, or Sapiens, we have pre-built connectors. For homegrown PAS, we connect via APIs or on-prem agents.

"Policy administration is one of the areas where we see opportunity to improve. It's still mostly done manually and depends on the people's experience."

— Thai Life Insurance (Gong, Jul 2025)

Question 03

"We can't get a single view of the customer across our workers comp and commercial auto lines. When someone calls in, we don't know their full picture."

Heard from: Pie Insurance (workers comp + commercial auto), multi-line carriers

This is a classic data unification problem, especially acute for carriers expanding into new lines. Your customer exists in multiple systems — different PAS per line, separate claims, billing, audit.

Workato's approach:

- Unified customer profile by orchestrating data from all line-of-business systems into a single view
- Real-time sync so when a customer calls, your agent sees all policies, all claims, all billing, all communications
- AI-powered support agents (Genies) that pull from all systems simultaneously through Enterprise MCP

"The same small business might issue a quote request five times. We don't stitch that together as one customer. That single view from a customer support perspective is what we're looking for."

— Kevin Still, Pie Insurance (Gong, May 2025)

Question 04

"Our combined ratio is under pressure from CAT losses. Where does automation actually move the needle on our expense ratio?"

Heard from: P&C; carriers with combined ratios above 100%, CFOs seeking expense reduction

When CAT losses compress your combined ratio, the expense ratio is the lever you control. Here's where automation delivers measurable impact:

Highest-ROI automation targets:

- Claims processing: Automate FNOL intake, assignment, IDP for documents, straight-through processing. Reduce cost-per-claim 30-40%
- Underwriting: Automated data gathering from Verisk, LexisNexis, credit. Free underwriters for complex risks
- Premium reconciliation and commission processing: Eliminate month-end bottlenecks
- Back-office shared services: HR onboarding, IT provisioning, finance workflows

Every point of expense ratio improvement drops to the bottom line. Carriers using Workato report 30% productivity gains and weeks-to-production for new integrations.

Question 05

"We have a homegrown claims system that's our source of truth. Can you actually integrate with something custom-built?"

Heard from: Central Insurance Group, regional carriers with proprietary PAS/claims systems

Absolutely — more common than you'd think in insurance. Workato connects to homegrown systems through multiple methods:

- REST/SOAP APIs if your system exposes them
- Database connectors (SQL Server, Oracle, DB2) for direct data access with proper governance
- On-prem agents for mainframe/legacy systems behind firewalls
- File-based integration (SFTP, EDI) for batch processing
- Custom SDK connectors for proprietary protocols

Workato doesn't require you to replace your homegrown system. We wrap it with a modern orchestration layer so it participates in automated workflows and is accessible to AI agents through Enterprise MCP.

Question 06

"Our document intake is a nightmare — claims forms, medical bills, repair estimates, police reports all come in different formats. Can AI process these reliably?"

Heard from: P&C; carriers (property/auto claims), life insurers (application processing)

Document processing delivers some of the most immediate, measurable ROI in insurance. Workato's IDP capabilities create a powerful pipeline:

The document automation flow:

- Documents arrive via email, portal, fax, or API — Workato captures them all
- IDP extracts structured data: claim numbers, policy details, amounts, dates, diagnosis codes
- Extracted data validated against your claims system and business rules
- Clean documents route to straight-through processing. Exceptions route to adjusters with data pre-populated
- Full audit trail of extraction, validation, and routing — critical for examiner reviews

This applies to FNOL forms, repair estimates (Exactware, Xactimate), medical bills, police reports, and application documents for life/specialty carriers.

Question 07

"We want to use AI for claims triage and fraud detection, but how do we do that without creating compliance risk with NAIC regulations and state DOI examiners?"

Heard from: P&C; carriers, workers comp carriers, any insurer deploying AI in claims

AI in insurance without proper governance isn't just risky — it can result in market conduct actions, consent orders, and reputational damage. Enterprise MCP was built for this:

- Immutable audit trails: Every AI action logged — what data accessed, what recommended, what human approved
- Human-in-the-loop: AI triages and recommends, adjusters decide. Built-in approval workflows for claims over thresholds
- Platform-level policy enforcement: Cannot be bypassed by prompt injection
- SOC 2 Type II, ISO 27001 certified — platform satisfies auditor requirements
- Bias monitoring: Audit trail data enables analysis of AI recommendation patterns for fair claims handling compliance

The message for compliance: Enterprise MCP makes AI auditable. Your examiners can see exactly what the agent did, why, and who approved it — better than paper trails from manual processes today.

Question 08

"We're migrating from our legacy PAS to Guidewire (or Duck Creek). Can Workato bridge the old and new systems during the 18-month transition?"

Heard from: P&C; carriers in core modernization, Guidewire/Duck Creek migration projects

Core system migration is the #1 displacement opportunity in insurance IT. The parallel-run period where both old and new systems operate simultaneously is where Workato becomes essential.

Workato's migration role:

- Bi-directional data sync between legacy PAS and new platform during parallel run
- Migrate integrations incrementally — move workflows one at a time without big-bang risk
- Pre-built connectors for Guidewire (PolicyCenter, ClaimCenter, BillingCenter), Duck Creek, Majesco, Sapiens
- On-prem agents for legacy mainframe systems the new platform can't reach natively
- Post-migration: Same Workato instance becomes your permanent integration layer

Strong GSI partner play (Accenture, Deloitte, PwC, Capgemini): They lead the migration strategy, Workato provides the platform that de-risks the timeline and becomes the permanent integration layer.

Question 09

"Our quote-to-bind process takes too long. Brokers submit to 5 carriers simultaneously and the fastest quote wins. We're losing business."

Heard from: Commercial lines carriers, specialty/E&S; carriers, MGAs competing on speed

Quote speed is a competitive weapon in commercial insurance. The broker submits to multiple carriers and the first quality quote back often wins the business.

Quote automation with Workato:

- Submission intake triggers automated data enrichment from Verisk, ISO, LexisNexis, credit bureaus — all in parallel
- Automated risk scoring and pricing based on your underwriting rules — simple risks auto-quote
- Complex submissions route to underwriters with pre-assembled risk package — data gathering already done
- Quote delivery to broker portal or AMS (Applied, Vertafore) automatically

SentinelOne (tech, not insurance) achieved 10x faster quote generation through Workato's multi-system orchestration — the same pattern applies directly to insurance quoting workflows.

Question 10

"We're a regional mutual with 150 employees and a 5-person IT team. Can we realistically do this without hiring specialists?"

Heard from: Regional carriers, mutual insurers, MGAs with lean IT organizations

This is exactly the profile where Workato delivers the most value. Regional carriers can't compete with nationals for integration talent — and they shouldn't have to.

Realistic timeline for a regional carrier:

- Week 1: Environment provisioned, first connectors configured
- Week 2-3: First workflow in production (FNOL routing, policy data sync, commission processing)
- Week 4: AI agent connectivity via Enterprise MCP if desired

Why it works for lean teams:

- Low-code: Existing IT generalists build and maintain — no integration specialists needed
- 10,000+ pre-built connectors: Guidewire, Duck Creek, Salesforce, Workday, Snowflake
- 750K+ community recipes with tested insurance business logic

Helia, Builders Mutual, Radian, and Northwestern Mutual run mission-critical insurance processes on Workato today. Enterprise MCP is GA and included with Workato ONE.