

# Allstate partners with Indico Data to modernize intake and reduce underwriting review time from 7 days to under 15 minutes

Allstate, one of the largest personal and commercial insurance carriers in the United States, manages vast volumes of complex underwriting documentation across multiple product lines. The carrier's teams were challenged by the need to manually review, interpret, and validate these documents for both new business and renewals — a process that took up to seven days and led to inconsistencies, customer frustration, and operational inefficiencies.

After attempting to build their own automation solution internally, Allstate determined that it could not deliver the accuracy, consistency, or speed required for production use. Seeking a proven partner capable of handling unstructured insurance work at enterprise scale, Allstate selected Indico Data, the Intake & Orchestration Platform for Insurance, to modernize how work enters operations and automate document ingestion and verification workflows.

Within weeks, Allstate went live with Indico, reducing review time from seven days to under 15 minutes and improving customer satisfaction through faster turnaround and greater decision consistency.

## The challenge: manual review creating inconsistent and slow outcomes



Before partnering with Indico Data, Allstate's underwriting, verification, and renewal processes were fully manual. Documents arrived in multiple formats including letters of experience, insurance cards, and policy declarations, each requiring detailed review to confirm coverage and eligibility.

These documents were routed through operations teams where staff manually keyed and interpreted information for every record.

↓ 70%

FASTER OVERALL REVIEW CYCLES

99.5%

SUCCESSFUL SUBMISSION RATE

This manual approach created significant bottlenecks:

- Turnaround times averaged five days, delaying responses to customers
- Inconsistent human judgment resulted in errors, such as misclassifying coverage sufficiency
- Customer experience suffered, with policyholders often asked to resubmit documents due to perceived illegibility
- Recognizing that these inefficiencies directly affected both customer satisfaction and operational cost, Allstate sought to automate how work entered the business and eliminate manual intake steps upstream.

The company first attempted to build an internal AI-based extraction tool but, after more than six months of development, found that it could not match Indico Data's performance in accuracy, flexibility, or speed. After a direct head-to-head comparison between the internal solution and Indico's platform, Allstate concluded that Indico substantially outperformed its in-house effort, leading to the internal project being sunset.

## The solution: an intake and orchestration layer that scales



- Automated document classification and data extraction for letters of experience, policy declarations, and insurance cards used to determine policy eligibility
- Built-in validation logic to confirm coverage details against the Policy Administration System, align names across documents (e.g., Steve vs. Steven), and ensure all required evidence is present
- Straight-through processing for sufficient cases, meaning the majority of documents require no human review
- Integration flexibility, allowing teams to connect directly through Indico's SDK and APIs with minimal development effort

The implementation was completed rapidly, moving from proof of concept to production in roughly six weeks — a fraction of the time spent trying to build internally.

Once live, Allstate immediately began processing high volumes of document bundles straight through Indico's platform with exceptional reliability.

“ Indico has become a strategic partner, not just a vendor — they've helped us accelerate our automation roadmap and deliver consistent results for our customers.”

Indico continues to partner closely as the program scales, supporting ongoing model improvements, validation logic, and new operational use cases.

As one team member shared:

*"Indico has become a strategic partner, not just a vendor — they've helped us accelerate our automation roadmap and deliver consistent results for our customers."*

## The results: speed, accuracy, and a foundation for modernization



Since deploying Indico's intake and orchestration platform, Allstate has seen measurable operational and customer experience improvements:

- **Processing time reduced from 7 days to under 15 minutes**, enabling same-day responses for most underwriting submissions and renewals
- **70% faster overall review cycles**, improving internal SLAs and increasing throughput
- **Consistent, accurate outputs** eliminating subjective interpretation across policy validations
- **Improved customer satisfaction** with far fewer document resubmission requests thanks to Indico's ability to extract data from images previously deemed "unreadable"
- **99.5% successful submission rate with only 0.5% flagged for issues**, primarily due to password-protected or incomplete documents

Beyond the initial underwriting use case, Allstate and Indico are expanding into adjacent workflows including claims document validation, mileage verification, and repair invoicing — extending the same ingestion and orchestration foundation across operations.

By replacing a failed internal build with a flexible, purpose-built platform, Allstate has not only achieved dramatic time and cost savings, but also established a durable operations layer that standardizes how work enters the enterprise and scales with the business.