



XL Insurance
Reinsurance

AXA XL partners with Indico Data to reduce submission processing time by 80%

AXA XL, a global leader in the P&C commercial insurance and reinsurance market, was grappling with how work entered underwriting and claims operations. The carrier relied on a submission intake process that was not only resource-intensive, but also riddled with inefficiencies — requiring multiple points of manual data entry that introduced errors and created operational bottlenecks. Compounding these challenges, underwriting and claims teams had to navigate multiple systems to access critical data, making it difficult to establish a single source of truth.

To address these issues head-on, AXA XL launched a three-year initiative, End-to-End Insurance Transformation, focused on modernizing how work enters and moves through underwriting and claims. By partnering with Indico Data and implementing Indico's Intake & Orchestration Platform, AXA XL automated labor-intensive intake steps, improved data accuracy, and streamlined operational workflows across underwriting and claims for dozens of lines of business spanning the globe.

The challenge: a manual approach with disparate systems



AXA XL was formed through a series of strategic mergers and acquisitions, resulting in many different teams — each with its own manual, time-intensive processes and systems for handling operational work.

Teams relied on a tedious process that involved manually keying data — not just once, but twice.

Operations staff read through emails and attachments, typed submission data into emails, forwarded them to the appropriate underwriter, and then manually re-entered the same data into underwriting systems. This approach was slow, error-prone, and difficult to scale.

Without a centralized operations layer to standardize intake, data was fragmented across systems, slowing decision-making and limiting throughput across underwriting and claims.

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The goal: modernize how work enters operations



AXA XL's goal was to move to a centralized AI platform that would not only accelerate processing, but also standardize how work entered the business and enable underwriters and claims handlers to operate with clean, complete, system-ready data.

AXA XL recognized the need for a partner that could deliver immediate operational impact while also supporting long-term scale across the enterprise – without forcing teams to change how they worked.

The solution: faster, more accurate intake and orchestration



After a rigorous evaluation of 14 vendors, including Mea, Cytora, and Instabase, AXA XL selected Indico Data because the platform consistently met all five critical success criteria.

First, Indico delivered superior accuracy when handling AXA XL's complex commercial insurance submissions. Second, the Indico team demonstrated deep insurance expertise and a proven delivery methodology. Indico also showed flexibility in adapting to AXA XL's existing business processes while maintaining professionalism and rigor. AXA XL valued Indico's transparent, predictable pricing model with no surprises.

Most importantly, Indico delivered the fastest time to value – a timeline competitors could not match.

Indico worked rapidly to support AXA XL's End-to-End Insurance Transformation. Unlike rigid, one-size-fits-all tools, Indico's out-of-the-box workflows were configured to match AXA XL's operational processes, ensuring seamless alignment with existing systems.

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Indico's proven production track record provided the confidence needed to rapidly launch the first use case and deliver immediate value with a smooth rollout.

A key advantage of the Indico platform is its flexibility. Purpose-built for insurance operations, a single configuration – with minor adjustments – was able to scale across additional use cases and lines of business, including AXA XL's most complex data and formats.

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The results: transformed underwriting and claims operations



Impressed by the speed, reliability, and flexibility of the platform, AXA XL quickly expanded its partnership with Indico Data. Today, 16 lines of business are live in production across the UK, North America, and Asia Pacific.

This includes emails, slips, and first notice of loss (FNOL) across Auto, Liability, Professional, Property, Specialty, Workers' Compensation, Engineering, Procurement and Construction, and Wholesale Casualty.

With Indico in place as the intake and orchestration layer, underwriting and claims teams at AXA XL have significantly improved operational efficiency and accuracy. Submission processing time dropped from 35 minutes to just 7 minutes — **an 80% reduction** — delivering a substantial return on investment.

Looking ahead

AXA XL plans to continue expanding its use of Indico Data across additional workflows and use cases, leveraging the platform's scalability and adaptability.

With Indico modernizing how work enters and flows through operations, AXA XL is well-positioned to further streamline processes, improve decision-making with better data, and unlock greater efficiency across its global footprint.