

Leading US commercial P&C insurer scales intake to unlock enterprise throughput

One of the largest commercial lines property and casualty insurers in the United States faced a familiar operational challenge: a slow, fragmented document intake process that created growing backlogs and constrained capacity across the organization.

The insurer operates through more than 50 distinct insurance businesses, each serving a specialized niche by industry, product, or region. While this structure enabled deep expertise, it also resulted in highly fragmented intake processes, with countless streams of unstructured information arriving across operating units with no standardized way to manage, interpret, or route work.

As intake backlogs grew and operational slowdowns became a real risk, leadership recognized the need to modernize how work entered the enterprise. By partnering with Indico Data and implementing Indico's Intake & Orchestration Platform, the insurer dramatically increased document intake capacity, reduced backlogs, and improved end-to-end operational throughput.

The challenge: fragmented intake creating operational backlogs



Each operating unit managed its own intake processes, formats, and workflows. Integrating a new technology solution across these

decentralized teams was time-consuming and difficult, resulting in inconsistent approaches to handling unstructured documents.

Teams were forced to manually sift through high volumes of ambiguous, unstructured data with no universal platform to standardize intake. This fragmentation created sizable backlogs, slowed downstream processing, and increased the operational effort required to remediate discrepancies.

As volumes increased, the organization faced the prospect of escalating costs, reduced productivity, and growing operational risk if intake challenges were not addressed at the enterprise level.

The goal: standardize how work enters operations



The insurer's goal was to establish a centralized intake and orchestration layer that could:

- Increase intake capacity without adding headcount
- Standardize how unstructured work entered the organization
- Improve accuracy and consistency across operating units
- Enable underwriters and operations teams to focus on higher-value work

Equally important, leadership wanted a solution that could adapt to the unique needs of each operating unit while still providing a common foundation for intake, governance, and scale.

The solution: intake and orchestration built for unstructured insurance work



The insurer selected Indico Data to serve as the intake and orchestration layer across its operations.

Indico was chosen for its ability to ingest, enrich, and standardize highly unstructured insurance documents without relying on brittle templates or rules. The platform was configured to handle ambiguous data elements, adapt to varying document formats, and route clean, system-ready outputs downstream.

A core requirement was empowering non-technical users. Indico enabled business and operations teams to configure and manage intake workflows directly, allowing operating units to tailor models and processes to their specific needs while remaining aligned to a shared enterprise platform.

Just as importantly, Indico supported collaboration across operating units by providing a consistent framework for intake, validation, and continuous improvement — without forcing teams into a one-size-fits-all approach.

The results: higher capacity, reduced backlog, improved productivity



After deploying Indico as the intake and orchestration layer, the insurer saw a dramatic increase in document intake capacity.

Backlogs were reduced, operational throughput improved, and processing times that previously required extensive manual effort were significantly shortened. Underwriters and operations teams were freed from repetitive intake tasks and able to focus on higher-order initiatives.

The organization also benefited from a more streamlined, predictable intake workflow, enabling faster turnaround times and improved productivity across operating units — particularly for unstructured documents that had previously been difficult to process at scale.

Looking ahead

With intake modernized, the insurer views Indico as a cornerstone of its document processing ecosystem.

Looking forward, the organization plans to expand its use of Indico to additional workflows, enhance status reporting and visibility, and apply lessons learned to proactively manage performance and scale. By standardizing how work enters operations and improving throughput across the enterprise, the insurer is positioned to sustain efficiency gains and support future growth.

As part of its long-term modernization strategy, Indico remains a trusted partner helping ensure work flows seamlessly through the organization — reducing friction, improving productivity, and delivering better operational outcomes.