CAZIMIR / LONDON MARKET INSURANCE

Illustrative AI Audit

Redacted sample deliverable

An illustrative example of the output from a Cazimir business-wide AI Audit. All company names, operational figures, workflow details and interview material have been fictionalised or redacted.

SCOPE

Business-wide operational review

OUTPUT

Prioritised implementation decision

1 Executive summary

ILLUSTRATIVE CLIENT / [redacted]

The Audit found one immediate implementation case and two secondary opportunities.

This illustrative client is a London Market managing agent with specialist underwriting teams, broker relationships and document-heavy submission flows. The Audit considered how work moves across the business—not only one queue or one team.

The clearest first case was **submission readiness**: assembling documents, checking completeness, and presenting the facts an underwriter needs before work begins. It is a contained implementation with a visible operational result.

AUDIT DECISION

Proceed to scoped build

Start with submission readiness. Do not begin with a broad AI programme.

WHAT WAS REVIEWED

Submission intake
Underwriting handoffs
Broker follow-up
Referral work
Internal knowledge
Reporting

01 / FIRST PRIORITY

Submission readiness

Reduce manual document handling before underwriting review.

02 / SECONDARY

Broker follow-up

Spot missing data earlier and issue a clear request.

03 / SECONDARY

Knowledge access

Bring policy and appetite guidance into daily work.

IMPORTANT

This sample shows the form of a Cazimir Audit. The priorities, supporting evidence and recommendations shown here are illustrative. A real Audit uses your people, documents, systems and commercial context.

2 The business view

WHAT THE AUDIT LOOKS AT

The Audit starts with the business outcome and works backwards through the people, handoffs, information and systems behind it. This avoids choosing a technology before understanding the operational problem.

COMMERCIAL FLOW

Broker relationship and submission

Where business enters, what arrives with it, and where follow-up begins.

UNDERWRITING FLOW

Triage, review and referral

Where the team spends attention and where specialist judgment is required.

OPERATIONS FLOW

Documents, handoffs and exceptions

Where work is repeated, re-keyed or delayed while information is found.

CONTROL FLOW

Evidence, ownership and audit trail

Where a system must show source, respect authority and manage exceptions.

2.1 Illustrative operating picture

INBOUND	PREPARE	DECIDE	FOLLOW UP
Submission pack	**Readiness check**	**Underwrite**	**Respond and record**
Broker email, ACORD, SOV, loss runs	Completeness, classification, missing data	Review, referral, expert judgment	Broker query, status, reporting

The blue stage is the recommended first implementation area in this illustrative sample.

3 What we found

ILLUSTRATIVE FINDINGS / EVIDENCE-LED

The following findings combine workflow observation, document review and conversations with people who do the work. Names, volumes and excerpts are redacted to protect the illustrative client.

01 **Information arrives in inconsistent forms.**

The submission pack can contain multiple documents, uneven supporting evidence and incomplete data. The underwriter's first task is often to find the same facts in different places.

02 **Completeness checks happen too late.**

Missing data is frequently found after a submission has already been read. Broker follow-up therefore starts from an incomplete view of what is needed.

03 **Expert time is spent preparing, not deciding.**

Specialist judgment is most valuable in risk assessment and referral. The Audit found avoidable manual effort in document handling and submission preparation.

REDACTED INTERVIEW NOTE

"We need the same few facts every time, but the pack is never organised in the same way. [redacted] then has to read every document before deciding whether it is ready."

Operations interview / role redacted

REDACTED DOCUMENT OBSERVATION

"The information exists, but it is split between the [redacted], the SOV, a loss run and the broker email. There is no single submission view."

Sample pack review / client name redacted

4 Opportunity prioritisation

DO NOT BUILD EVERYTHING

Each opportunity is assessed against five practical questions: does it remove meaningful friction, can the needed information be accessed, can a human check the result, can it fit into the existing workflow, and is the value visible soon enough to make a decision?

Priority matrix

WATCH

Low-value automation

Do not lead with work that saves clicks but does not change capacity.

SECOND

Broker follow-up

High usefulness once the first structured submission view exists.

LATER

Knowledge assistant

Useful, but needs governance and content ownership first.

START HERE

Submission readiness

Visible friction, accessible documents, clear human review.

card([WHY THIS COMES FIRST], [It improves the work that happens before underwriter attention is used. It does not make an underwriting decision. The system prepares a clear, sourced submission view and routes exceptions to people.])

card([WHAT NOT TO DO], [Do not ask a generic AI tool to “underwrite better.” That is too broad, hard to test and difficult to govern.])

Illustrative recommendation

Proceed with a scoped submission-readiness system. It should classify documents, extract the agreed facts, flag what is missing, and show source material for every output. Underwriters remain responsible for the decision.

5 Recommended first implementation

SUBMISSION READINESS / ILLUSTRATIVE SCOPE

5.1 The job of the system

Prepare a reliable view of a submission before an underwriter spends time reading across multiple documents. The system is not a decision engine. It is an operations tool that gives the underwriter a structured, source-linked starting point.

IT SHOULD

- Classify the documents in the pack.
- Extract the facts agreed with the underwriting team.
- Flag missing or conflicting information.
- Show the source for each extracted item.
- Route uncertain items to the right person.

IT SHOULD NOT

- Bind, decline or refer a risk without human authority.
- Hide the evidence behind a generated summary.
- Introduce a second workflow outside the systems the team already uses.
- Promise accuracy that cannot be tested and monitored.

5.2 Controls to agree before build

SOURCE

Every extracted field should link back to a document location or a clear citation.

EXCEPTION

The system must show uncertainty and hand unclear cases back to a named owner.

ACCESS

Data use, retention and access must fit the client’s security and operating requirements.

6 The business case

HOW A REAL AUDIT MAKES THE CASE

A real Audit uses the client's own data and decisions. It does not rely on generic savings claims. The purpose of this page is to show how the case is documented—not to claim these illustrative figures for any business.

CURRENT STATE / ILLUSTRATIVE

Average documents per pack	[redacted]
Manual preparation time	[redacted]
Share returned for missing data	[redacted]
Volume in scope	[redacted]

MEASURES TO TRACK

- Time from submission received to ready-for-review.
- Share of submissions returned for missing information.
- Underwriter time spent on document preparation.
- Exceptions requiring a human check.
- Broker response quality and turnaround.

6.1 Decision test

VALUE

Does it release enough expert time to matter?

Measured against the client's current workload.

FEASIBILITY

Can the system reach the right documents and data?

Checked before committing to a build.

CONTROL

Can people trust and govern the output?

Source visibility and exception handling are mandatory.

AUDIT OUTPUT

The client receives an explicit recommendation: proceed, test a narrower case, resolve prerequisites first, or do not build. "Do not build" is a valid Audit outcome.

7 What the client receives

THE TAKEAWAY, NOT A SALES DECK

At the end of the week, a real Audit results in a short, practical decision pack. It is designed for the person accountable for the operation and the person accountable for funding the change.

01 / OPERATING VIEW

A map of the priority workflows.

The people, handoffs, documents, systems and exceptions that explain where friction is coming from.

02 / PRIORITY LIST

One to three AI opportunities.

Ranked by operational value, practicality, data readiness and the ability to keep people in control.

03 / IMPLEMENTATION CASE

A recommendation for the first build.

What it should do, what it should not do, what it needs, and how progress will be measured.

04 / DECISION NOTE

A clear next decision.

Proceed to scope, resolve a prerequisite, run a limited test, or do not build.

A business-wide Audit. A decision you can act on.

The Audit is £1,000 for the first five London Market clients. If it is not useful, Cazimir refunds the full fee. No argument. No credit note.

Book the London Market AI Audit

Contact: info@cazimir.com · cazimir.com