Prove the intake before you rely on it

A fillable test kit for an operations or agency-systems lead at a brokerage or MGA who must decide whether a configured workflow, intake platform or AI extraction tool may take over the first pass on new-business submissions.

Complete one copy for one submission type, such as new commercial general liability business. The kit tests the output of the intake step, not the technology behind it: the same packet works for an agency-system configuration, a vendor platform or an AI extraction pilot. The result is a dated decision: accept, accept with limits, extend the test or reject.

Save a local copy before completing it. This file does not send your answers to Clairvance. It is an original planning method, not a validated benchmark, legal advice, a regulatory compliance certification or a statement about any product's accuracy. Required documents vary by carrier and MGA; confirm yours with each market.

Submission type, line of business, and the markets whose requirements you will test against

Where intake output goes (agency or MGA system, underwriting queue, rater) and who receives it

An intake step is acceptable only if it produces	Why it is testable
A file whose required documents are present, or the missing ones named	You can seed packets with a known gap and see whether it is named.
Key fields with the page each value came from	A reviewer can open the source and confirm in seconds.
Consistent identifiers, or a visible mismatch	Two documents naming different insureds are a known trap.
One owner for every open item	An unowned queue is a place files wait.

Current manual baseline: minutes to build a review-ready file, timed on at least 10 recent files (median and slowest)

Who runs the test, who prepares the answer key, and who decides

Build a packet that can fail

Seed the packet with the files that cause rework, then keep part of it unseen.

Case type (60-file example packet)	Files	What a correct intake step does
Complete and clean	15	Marks ready; key fields match the answer key.
Required attachment missing	8	Names the missing item; does not mark ready.
Loss run stale or wrong valuation date	6	Flags currency against the market's stated requirement.
Insured name or FEIN differs between documents	6	Shows both values and sources; does not merge.
Poor scan or phone photo	5	Flags low confidence rather than guessing.
Loss-run layout the tool has not seen	6	Extracts correctly or routes for manual entry.
Schedule of values total does not match its lines	5	Flags the difference with both figures.
Duplicate, resubmitted, or wrong-line file	9	Links to the earlier file or sets aside with a reason; nothing lost.

File sources, who authorized their use, what you masked; then your counts by case type and the unseen held-out set

Files hold insureds' nonpublic information: use only what your agreements allow, mask the rest.

Show a critical-error rate no higher than	Clean files needed	Exact 95% upper bound
10%	29	9.8%
5%	59	4.95%
2%	149	1.99%
1%	299	1.00%

Method: with zero errors in n independent files, the 95% upper bound is 1 – 0.05^(1/n), about 3/n [4][5]. It describes files like those in your packet. A seeded packet is harder than normal volume: a ceiling for this mix, not a production forecast. Tune on some files, then run the unseen set once.

Decide what is wrong before the tool runs

Two people prepare the answer key independently from the source documents and settle differences before any run. Score every file against it.

Key field	Truth recorded from	Typical trap
Named insured and FEIN	Signed application	Trade name or former entity on loss runs.
Effective date and coverage requested	Application and supplemental	Expiring dates copied as new dates.
Locations and total insured value	Application and schedule of values	Line items that do not sum to the stated total.
Loss-run valuation date, carrier, claim count and amounts	Each loss run	Several carriers; no-loss letter.
Required documents for this market	The market's written requirements [3]	Markets differ; many want currently valued loss runs.

Code	Error	Severity
C1	Wrong value in a key field with no flag	Critical
C2	File marked ready while a required item is missing or stale	Critical
C3	Two insureds merged, or one split, wrongly	Critical
C4	Attachment dropped or misfiled without trace	Critical
M1	Wrong or missing value that was flagged for review	Minor (costs review time)
M2	False flag: item flagged but correct	Minor (costs review time)
M3	Value right, source page wrong	Minor (slows checking)

Extra key fields you will score, and answer-key disagreements with how each was settled

Counts from your run: C1, C2, C3, C4, M1, M2, M3, and files scored

Set the pass line before you see results

These are planning defaults. Your firm sets its own numbers from reviewer capacity and risk tolerance, and records them before the run.

Measure	How to compute it	Planning default
Critical errors C1–C4	Count on the unseen held-out set.	Zero. Any critical error is a failed run.
Seeded gaps caught	Files with a seeded gap that were flagged ÷ files with a seeded gap.	100%; a miss is a C2.
False flags per file (M2)	M2 count ÷ files scored.	Your number, set from reviewer capacity.
Review time	Median and slowest-decile minutes to a review-ready file, against your baseline.	Median below baseline with the slowest files no worse.
Source check	Share of sampled values where the reviewer reaches the right page in one step.	Your number; low scores mean reviewers will stop trusting it.

Acceptance numbers recorded before the run (and the date)

Run date, tool or configuration version, and held-out files used

Results by measure, including every critical error and its cause

Fix made, and the fresh files used to confirm it

A fix confirmed on the same files that exposed the error proves little.

Capacity is not cash. Minutes saved per file are potential reviewer capacity. They become savings only if workload, overtime or staffing changes, and they do not include the time to work the exception queue.

Say who owns the queue and when to retest

A pass today covers one version, one set of document layouts and one set of markets. These owners and triggers keep it true.

Event	Required response
A carrier or MGA changes its loss-run layout or required documents	Add examples to the packet and retest those case types.
A new edition of an application form begins arriving	Retest key fields on the new edition before it goes live.
Tool, model, prompt, rules or vendor subprocessors change	Rerun the held-out set or a fresh one.
A new line of business is added	Treat as a new submission type with its own kit.
A critical error reaches underwriting	Pause automatic ready status for that case type; add it to the packet.

Owner and backup for the exception queue, and the hours before an unresolved item escalates (and to whom)

Manual fallback if the intake step is unavailable, and who triggers it

Who confirms a file is ready before it reaches underwriting or a rater

Vendor or contract points checked: access to test results, data handling and deletion, subprocessors, cooperation after an incident

The NAIC model AI bulletin addresses insurers' AI programs, including third-party due diligence, audit rights and validation or testing [1]. The NAIC data security model law asks a licensee to use due diligence in choosing a third-party service provider and to require appropriate safeguards for nonpublic information [2]. Whether and how either applies to your agency depends on your state's adoption and your carrier contracts; ask counsel. This kit does not decide that.

Record the decision

Decision	Planning default rule
Reject	Critical errors persist after a fix and fresh retest, or values cannot be traced to sources.
Extend the test	Any critical error, or a packet too small or easy for the claim you need. Fix, retest on fresh files.
Accept with limits	Zero critical errors on an unseen set; limits named (line, markets, sign-off, exclusions).
Accept	Zero critical errors, owners named, retest triggers assigned, results filed.

Constructed example (not a client result)	Figure
First run on 40 unseen files	2 × C2 (stale loss run marked ready; missing schedule not flagged), 1 × C3, 11 false flags (0.28 per file). Decision: extend the test; add a valuation-date rule and an attachment check
Retest on 40 new files	Zero critical errors. Exact 95% upper bound: 1 – 0.05^(1/40) = 7.2% (3/40 = 7.5%)
Review time and capacity	Median 38 min baseline vs 14 min pilot = 24 min per file; × 25 files per week = 600 min = 10.0 hours of potential capacity, not a payroll saving
Decision	Accept with limits: new GL only, three listed markets, human sign-off, retest triggers assigned

Decision, limits, and conditions that must stay true

Retest date, events that reopen this record, approver, date, and where results and the answer key are filed

[1] NAIC AI Model Bulletin (Dec. 4, 2023), sec. 3.4 and 4. [2] NAIC Insurance Data Security Model Law (#668), sec. 4F. [3] Kinsale Insurance, General Casualty requirements. [4] Newman, JAMA 274(13), 1995. [5] Iyer, NIST, 2015. Accessed Nov. 1, 2026; links on the landing page.

Discuss submission intake for your agency with Clairvance | Original Clairvance planning method, November 2026.