

Incarnation Specialty selects Intellect’s end-to-end underwriting ecosystem, eMACH.ai Xponent, along with InsureMO's middleware capabilities, to manage and underwrite submissions

The independent startup managing general agency, focused on Marine insurance products, goes live with the workbench in just weeks for use in all processes throughout the underwriting lifecycle

Piscataway, NJ, December 12, 2024: [IntellectAI](#), the Insurtech business unit of [Intellect Design Arena](#) offering AI and data-powered underwriting solutions, and InsureMO, a leading global insurance infrastructure platform, announced that **Incarnation Specialty**, signed on as the latest MGA client for IntellectAI’s underwriting workbench, eMACH.ai Xponent, with the InsureMO policy admin system.

As an MGA with specialised inland and ocean marine insurance offerings, Incarnation selected two insurtech companies because they were looking to rapidly mobilise and launch an end-to-end underwriting and policy admin solution to ingest, underwrite, rate, quote and bind submissions, and issue and manage policy lifecycles.

eMACH.ai Xponent is a highly configurable, feature-rich AI-powered, end-to-end workbench for account-centric underwriting built on Purple Fabric platform enhanced by eMACH.ai framework. Purple Fabric is an advanced enterprise AI platform that uses a low-code, self-service approach to enable enterprises to quickly build and implement AI solutions. This strategy reduces costs and time investment while fostering creativity.

Steven Weiss, President, Incarnation, stated, “We were in the market for a cutting-edge solution that would prove cost effective for us. We looked at a dozen different systems, but the capabilities, future expansion, growth of the product and the cost structure were all in line with IntellectAI, and they have not failed. Having spent over a year at my previous company and millions of dollars developing a system that was barely capable of meeting the objectives, IntellectAI’s solution stands out as a positive. We look forward to the integration of the front and back ends along with our growth in products.”



Commenting about the Incarnation win, **Banesh Prabhu, CEO, IntellectAI**, said, “We are thrilled to welcome Incarnation as a new customer to our underwriting ecosystem. As specialty underwriters, they are the people for whom we design our products. Incarnation understands how to effectively use technology to assess risk and streamline policy management, and we want to thank them for partnering with Intellect on their journey.”

Banesh continued, “This deal win and quick go live speaks volumes toward the teamwork required to deliver a project and also the ease at which Intellect’s products can be configured for speed to market. This is especially true for specialty MGAs who need to get quotes out immediately.”

"We are excited that Incarnation Specialty has selected IntellectAI and InsureMO to be their technology partners on their transformation journey. The advanced features and seamless integration of eMACH.ai Xponent, along with InsureMO's middleware capabilities, will allow Incarnation to quickly and efficiently operationalise their underwriting processes," said **Rajat Sharma, CRO, InsureMO**.

About Incarnation Specialty

Incarnation is an Insurtech enabled Ocean and Inland focused Managing General Agency (MGA) building a sustainable and profitable book of business with our clients, brokers and capital providers. Incarnation brings a seasoned team of veteran Underwriters and look forward to the impact we will have on the marketplace. The MGA currently works in the Cargo, Stock Throughput, and Project Cargo spaces on the Ocean side and Auto Physical Damage and Motor Truck Cargo on the inland side, and plans to expand into other lines as part of their future growth.

About Intellect Design Arena Limited

[Intellect Design Arena Ltd](#) is an enterprise-grade financial technology leader, providing composable and intelligent solutions for futuristic global financial institutions across 57 countries. Intellect's revolutionary First Principles Thinking-based Enterprise Connected Intelligence Platform, eMACH.ai, is the most comprehensive, composable, and intelligent open finance platform in the world. With an impressive array of 386 microservices, 650 events, and over 2015 APIs, eMACH.ai enables financial institutions to design and deploy future-ready technology solutions that provide a significant global competitive edge.

With three decades of domain expertise, Intellect offers a full spectrum of banking and insurance technology products through four lines of business: Global Consumer Banking (iGCB), Global Transaction Banking (iGTB), IntellectAI and Digital Technology for Commerce (iDTC). Intellect is a pioneer in applying Design Thinking and our 8012 FinTech Design Center, the world's first Design Center dedicated to Design Thinking Principles, underscores our commitment to continuous and impactful innovation, addressing the ever-growing need for digital transformation. We proudly serve over 325+ customers worldwide, supported by a diverse workforce of solution architects and domain and technology experts in major global financial hubs. For more information about Intellect, visit <https://www.intellectdesign.com/>

[IntellectAI](#) is an Insurtech Transformation Partner with contemporary AI and ML solutions, data insights triangulated from thousands of sources, and agile technology, data science and consulting teams that take a strategic approach to tackling the biggest challenges for the industry.

About InsureMO

InsureMO is a global insurance infrastructure platform revolutionising how insurance is created, distributed, and managed. Built as a middleware platform-as-a-service (PaaS), InsureMO empowers the insurance ecosystem—carriers, MGAs, brokers, insurtechs, and ISVs—by offering APIs, microservices, and over 5,000 ready-to-use products. This flexibility enables organisations to build and launch any insurance use case quickly, scale efficiently, and drive innovation without limits. www.insuremo.com

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