

IntellectAI and Confianza Inc., Announce an Innovative Partnership to Leverage Data for Streamline Targeted Risk Assessment

The insurtech solution provider partners with a data leader in prediction and risk scores to drive smarter risk evaluation and faster submission workflows for P&C insurers

Piscataway, NJ, January 16, 2025: [IntellectAI](#), the Insurtech business unit of [Intellect Design Arena](#) offering AI and data-powered underwriting solutions, and [Confianza](#), a cutting-edge insurtech that is fast-tracking targeted risk selection and loss ratio improvements for P&C insurers, have announced a partnership to transform the submission and quoting process.

With this partnership, Confianza's predictions and risk scores enhance the underwriting process within IntellectAI's digital underwriting platform by providing carriers and MGAs with a way to assess and segment risk earlier and faster than ever.

Confianza's unique value proposition in the market provides detailed insight into the business and its operations while also profiling the business principal and consumer, providing underwriters with more holistic insights to make better-informed decisions on the actual business risk.

IntellectAI's end-to-end, AI-powered underwriting ecosystem assists underwriters in risk assessment and decision-making across commercial, specialty, and E&S lines. This includes risk clearance, onboarding, and triage. Data and resultant predictive scores like Confianza's can be directly integrated into risk-processing workflows. As a result, underwriters can make faster and better-informed decisions from submission to quote, improve speed to market, and enhance the broker and client experience.



Discussing the partnership, **Banesh Prabhu, CEO of IntellectAI**, stated, "We are committed to reshaping underwriting processes within the insurance sector. Our collaboration with Confianza and incorporating their targeted risk selection and loss prediction analytics into our ecosystem is a significant step in realizing this objective."

Prabhu continued, "This partnership empowers insurers with a robust toolset to comprehend and oversee the risks associated with businesses and consumers, enabling them to elevate their decision-making capabilities and strengthen their competitive standing in the market."

"We are incredibly excited to partner with IntellectAI in support of their mission to "digitize" risk by integrating data points and analytical predictions into their intake process, which will ultimately help their clients automate underwriter review and prioritize submissions that are within their risk appetite," **said John Petricelli, Chief Data Officer at Confianza Inc.** "We believe this partnership is another formidable movement toward helping insurers achieve profitability and growth by strategically using technology to better segment and categorize risk in the small commercial and personal lines underwriting space."

About Confianza

Confianza drives profitable growth by leveraging advanced analytics to target Risk Selection and improve loss and expense ratios. Powered by state-of-the-art actionable data in combination with an AI/ML engine, Confianza delivers a 360 view of the business risk and exposure of not only the business but also the principal. Confianza's comprehensive database spans more than 75 million Businesses, 330 million Adults/Principals, 190 million Properties and Vehicle VIN & registration details. Additional unique data layers & predictive modules include Crime (at the zip+4 level), Business & Consumer Credit, Replacement Cost estimator, Lessor's Risk Occupancy, Premium leakage, and Fraud among others.

www.confianzaus.com

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. <https://www.intellectai.com/>

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Nachu Nagappan Intellect Design Arena Ltd Mob: +91 89396 19676 Email: nachu.nagappan@intellectdesign.com	Praveen Malik Intellect Design Arena Limited Mob: +91 89397 82837 Email: Praveen.malik@intellectdesign.com