



# Building an intelligent data ecosystem

Unlocking Safe & Impactful A.I.  
for MGAs, Brokers, TPAs, and Carriers

---

[www.inaza.com](http://www.inaza.com)

**Niall Crowley** | [niall@inaza.com](mailto:niall@inaza.com)

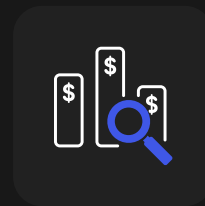


# What Is an Intelligent Data Ecosystem?



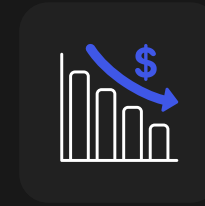
## Plugging AI into What You Already Use

Issuance, claims, CRM, inboxes, phone — no rip and replace.  
Augment your tech stack, not rebuild it.



## Making Every Step Smarter

From quote → policy → endorsements → FNOL → litigation → cancellation — one data layer powers it all.



## Safe, Explainable, Cost-Effective AI

Each AI model runs in isolation with guardrails.  
Every action is logged and auditable.



## All Tied Together with a Data Warehouse

All decisions and data flow back into a single source of truth for reporting, monitoring, and optimization.

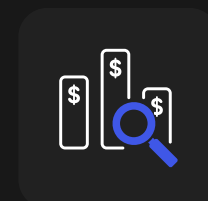


# What is a must have?



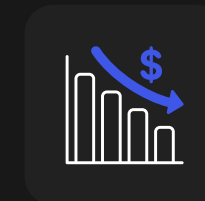
## Speed

Get results in real-time, from online quotes, post bind, renewals, FNOL and more



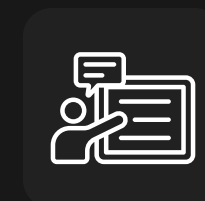
## Accuracy

Minimize premium leakage, fraud, loss ratio degradation by decreasing human error



## Cost Efficiency

Ensure AI is only used when needed - minimizing cost

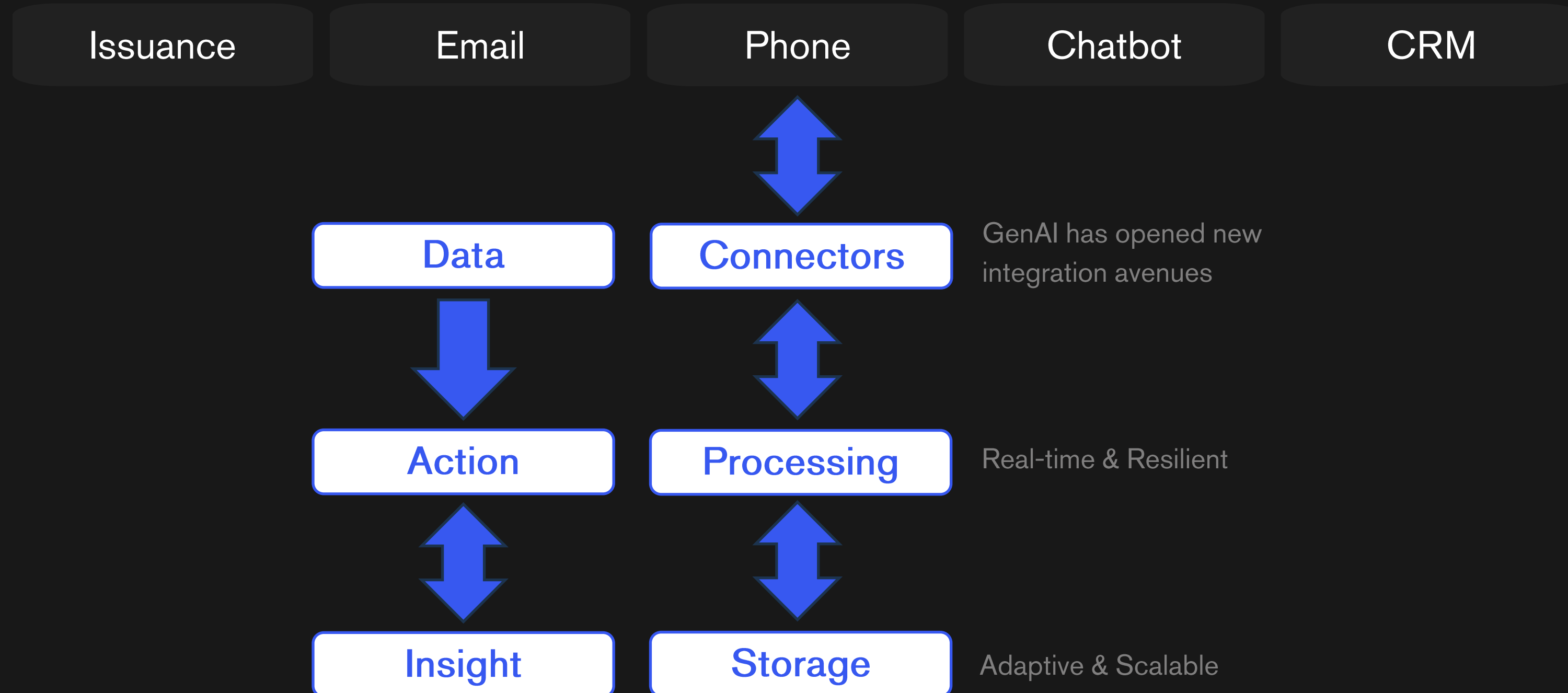


## Explainability

Generate an audit trail for every decision



# What does it look like?





Unlocking Automated Intelligence

# What an intelligent data ecosystem can do

Issuance Systems

Email

Phone

Databases

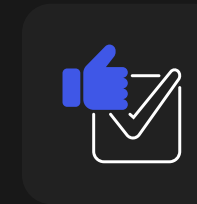
API

CRM



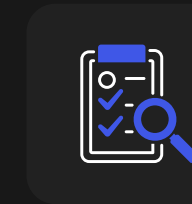
Increased  
Observability

Get a real-time view of the entire policy lifecycle, constantly enriched with AI



Write More  
Business

Multiply your workforce by offloading the repetitive cognitive workload



Move  
Faster

Without ripping and replacing your core systems you can be more agile



# What are the blockers?

## Internal Buy-In

Selling the “why”

## Integration

The age old problem

form

ation

ing Policies

ing Claims

↑

Error

Damage detected on vehicle

Damage has been detected on the vehicle in the ima...

Error

No Driver with this DOB

DOB on ID given by JOAN SAMPLE does not match any ...

Error

Supplied ID is expired

drivers\_license belonging to JOAN SAMPLE expired o...

Error

Invalid

Success

ID de

License Type: drivers\_license  
FirstName: JOAN  
LastName: SAMPLE  
DateOfBirth: 1983-08-12  
Street: 12 COTTONWOOD RD  
City: EAST TEXAS CENTER  
State: TX  
ZIP: 12345  
Country: USA  
LicenseNumber: 10003422  
LicenseExpiry: 2023-03-06  
LicenseIssued: 2017-03-06

Success

Street

Success

City g

Success

USA I

Success

ID names match policy

CERTIFICATE OF LIABILITY INSURANCE

EL SEGUNDO, CA 9 ASSOCIATES OF CALIFORNIA, LLC

www.9associates.com

CRISTAL ALLIANCE

P.O. Box 20254  
Tampa, FL 33620 CERT #018865

COMPANIES AFFORDING COVERAGE

Company	Amount	From	To
1. CRISTAL ALLIANCE	\$1,000,000	01/01/08	01/01/18
2. CRISTAL ALLIANCE	\$1,000,000	01/01/08	01/01/18
3. CRISTAL ALLIANCE	\$1,000,000	01/01/08	01/01/18
4. CRISTAL ALLIANCE	\$1,000,000	01/01/08	01/01/18
5. CRISTAL ALLIANCE	\$1,000,000	01/01/08	01/01/18
6. CRISTAL ALLIANCE	\$1,000,000	01/01/08	01/01/18
7. CRISTAL ALLIANCE	\$1,000,000	01/01/08	01/01/18
8. CRISTAL ALLIANCE	\$1,000,000	01/01/08	01/01/18
9. CRISTAL ALLIANCE	\$1,000,000	01/01/08	01/01/18
10. CRISTAL ALLIANCE	\$1,000,000	01/01/08	01/01/18

EXCESS MEDICAL

PIN V0021430-001

01/01/08

01/01/18

\$10,000,000

\$25,000,000

\$25,000,000

\$25,000,000

COMMERCIAL USE PROPERTY DETECTED

given on ID < EAST TEXAS CENTER > matches a d...

ers\_license belonging to JOAN SAMPLE is from: ...

Name given on ID < JOAN SAMPLE > matches an insure...

price 0.85

crash 0.73



Blockers

# How to get internal buy-in

## Quality of life

Manual processes like validating discounts, processing proof of prior, or following up on missing documents eat up hours

## Immediate Opex Results

Run collaborative workshops with stakeholders to identify high-friction, high-value tasks that are ready to be automated

## Deadlines

Regulatory and compliance deadlines can't wait



Blockers

# How to get around the integration blockers

## Where the data lives

Find the data entry points and get low level when needed

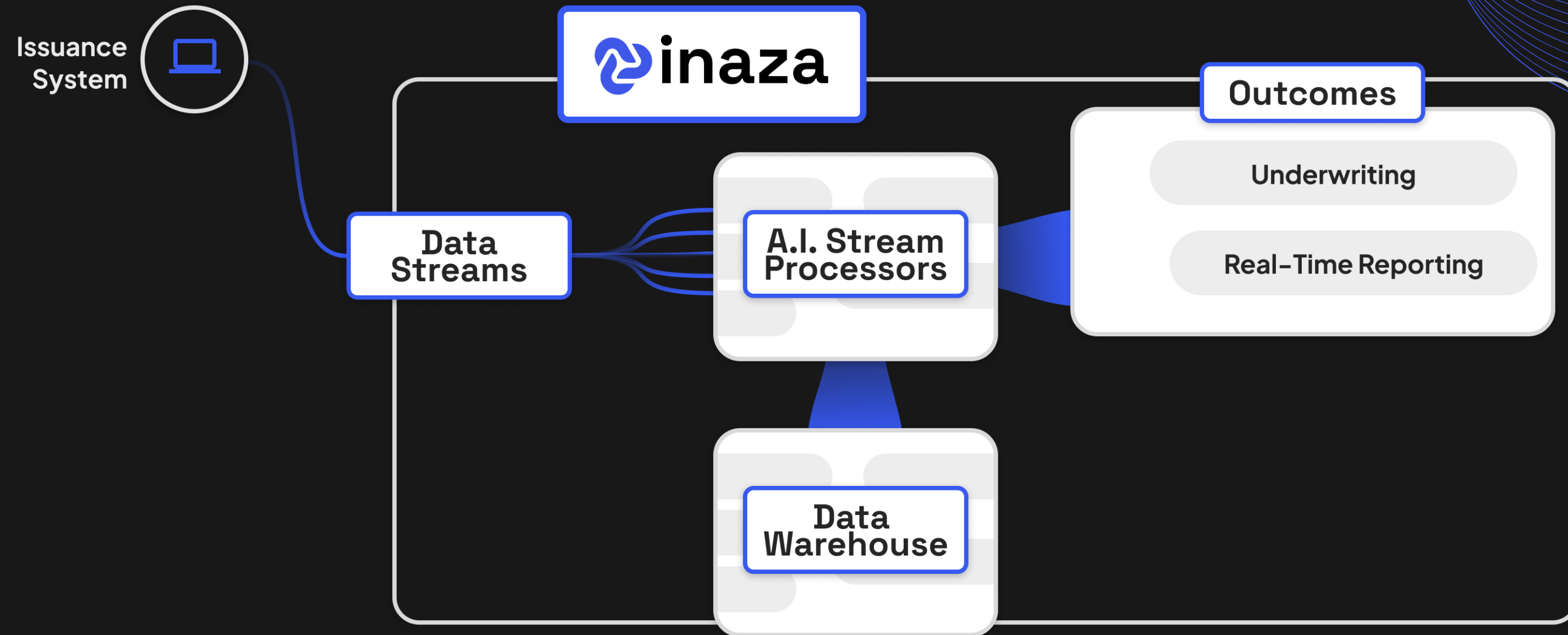
## Offload from vendors

Reduce timelines and costs by offloading work from the vendor

## AI agents

Agents unlock a more intelligent and agile route to integration







Analyze

Save Changes

File a Claim

Clear Insights

Delete

Analyzing...

Copy Policy Number

View Coverage Summary

Insureds

Vehicles

Documents

Images

Reports

Tasks

Insights (0)

Add Insured

JOAN SAMPLE

Included DriverPrimary Insured

JOAN SAMPLE

Primary Insured

Marital status: MarriedExperienced driverLicense State: TXLicense Country: US

First name

JOAN

Last name

SAMPLE

Email address

joan.sample@test.com

Home phone

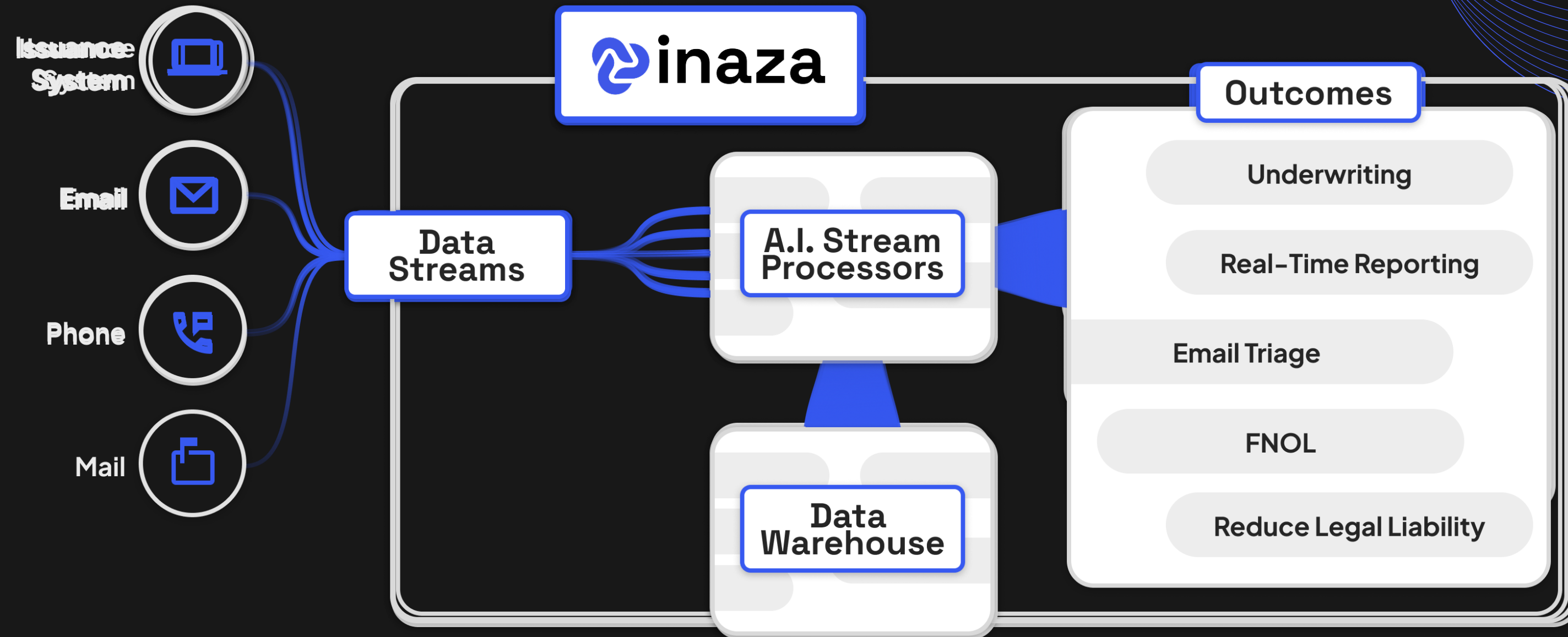
713-555-1212

Work phone

Cell phone

713-555-1212





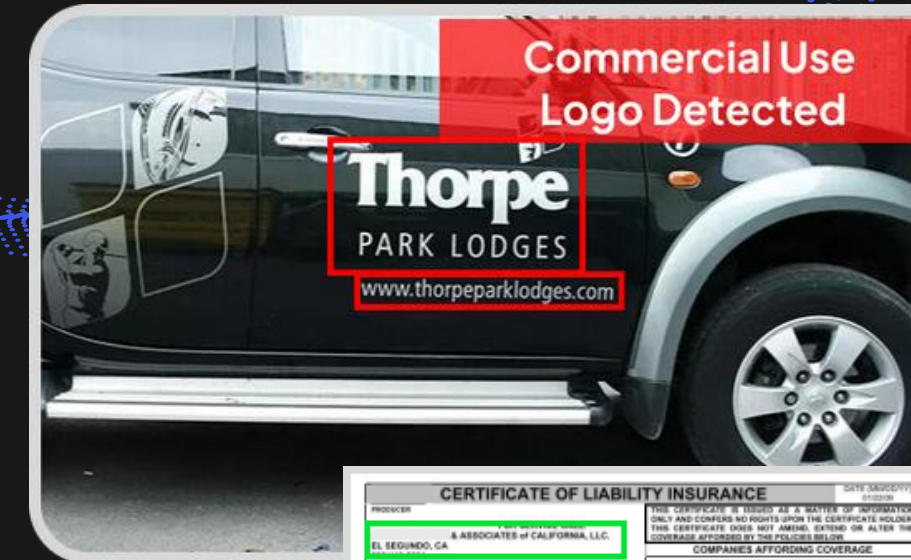




✉ E-mail  
niall@inaza.com

🌐 Website  
www.inaza.com

# Contact Us



CERTIFICATE OF LIABILITY INSURANCE				DATE: 01/01/10	
PRODUCER www.inaza.com				THE CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE PROVIDED BY THE POLICY DESCRIBED BELOW.	
EL SEGUNDO, CA				COMPANIES AFFORDING COVERAGE	
INSURED THORPE PARK LODGES P.O. Box 25275 Tampa, FL 33320 CERT. #00000				COMPANY #1 COMPANY #2 COMPANY #3	
COVERAGE THIS IS TO CERTIFY THAT THE POLICY OF LIABILITY INSURANCE HAS BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OF ANY AGREEMENT WITH ANY OTHER INSURANCE PROVIDER, THIS CERTIFICATE IS NOT A CONTRACT. THE INSURANCE COVERAGE OF THE POLICY IS SUBJECT TO ALL THE TERMS, CONDITIONS AND EXCLUSIONS OF SUCH POLICY. LIMITS SHOWN MAY NOT BE THE SAME AS THE POLICY LIMITS.				COVERAGE A. AUTOMOBILE LIABILITY B. EXCESS MEDICAL	
A. AUTOMOBILE LIABILITY POLICY NUMBER: CS00217968 EFFECTIVE DATE: 01/02/09 EXPIRATION DATE: 01/01/10 COVERAGE: ALL OWNED, NON-OWNED, AND HIRED AUTOS LIMITS: \$1,000,000 BODILY INJURY & PROPERTY DAMAGE \$100,000 MEDICAL EXPENSES \$100,000 AD & MED \$25,000 C&D \$25,000 C&D				B. EXCESS MEDICAL POLICY NUMBER: PAI 00231430-001 EFFECTIVE DATE: 01/02/09 EXPIRATION DATE: 01/01/10 LIMITS: \$25,000 C&D \$25,000 C&D	
DESCRIPTION OF OPERATIONS/ACTIVITIES/USE OF VEHICLE THE CERTIFICATE HOLDER IS NOTED AS AN ADDITIONAL INSURED BUT ONLY WITH RESPECT TO LIABILITY ARISING OUT OF OPERATIONS DURING THE POLICY PERIOD.				CANCELLATION THIS POLICY MAY BE CANCELLED BY THE INSURANCE COMPANY OR THE INSURED AT ANY TIME. THE INSURANCE COMPANY WILL NOTISSUE A REFUND OF PREMIUMS IF THE POLICY IS CANCELLED BY THE INSURED. THE INSURED SHALL BE RESPONSIBLE FOR THE COSTS OF CANCELLATION. THE INSURED SHALL BE RESPONSIBLE FOR THE COSTS OF CANCELLATION.	