UNDERWRITING SUPPORT · PHILIPPINES

The triage-accuracy standard: the executive economics of underwriting support outsourcing to the Philippines.

An analysis of why submissions handled is a volume vanity metric, how triage accuracy and quote-ready throughput — never submission throughput — decide the true cost of an underwriting-support operation once misrouted risks, incomplete files, declined-in-appetite business, and underwriter rework are counted, and the vendor-selection discipline that puts the right submission in front of the underwriter, complete.

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JUNE 2026
MANILA · ESTABLISHED 2001

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ABOUT THIS SERIES — VOLUME 27

Every underwriting-support proposal is priced per submission handled, because throughput is easy to count. This volume is about the only support outcome an underwriting desk actually depends on: the submission cleared correctly against appetite, completed to a quote-ready file, and prioritized so the underwriter spends time on the risks worth writing. The gap between handling a submission and making it quote-ready is where misrouted risk and underwriter rework live. The full series lives at piton-global.com.

THE PITON-GLOBAL LEADERSHIP TEAM

About the authors

John Maczynski

Chief Executive Officer

John has bought underwriting-support capacity for three decades, and learned that the fast team that handles every submission and triages it wrong is the most expensive one an underwriting shop can hire — because every misrouted risk steals an underwriter's day, every incomplete file bounces back, and every in-appetite submission left in the queue is premium a competitor writes. His standing question ignores the handled count: of the submissions you processed, how many reached the underwriter cleared, complete, and correctly prioritized? Applied at PITON-Global, that question is what clients get on every underwriting-support sourcing decision — personally, with no account layer in between.

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Chief Strategy Officer

Ralf has spent twenty-five years running Philippine underwriting-support floors, and he judges a support team by its triage accuracy and quote-ready rate, not its submissions-per-day: whether the risk was cleared to appetite and the file completed, or misrouted and bounced. The triage contract in Section 3 codifies what he learned rebuilding teams that handled submissions fast and triaged them loosely. He now reads underwriting-support providers the way he once ran them — from the misroute log and the underwriter-rework rate backward.

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ABOUT PITON-GLOBAL

PITON-Global is a buyer-side advisory practice, Manila-based since 2001, that has never operated a delivery floor or taken a placement commission. Its stock-in-trade is knowing the Philippine provider market at the operating level — 1,000+ mapped operations, re-verified continuously, including each underwriting-support team's real triage accuracy and quote-ready rate rather than its submissions-per-day headline —

and converting that knowledge into a shortlist of six to ten genuinely qualified partners per engagement. Buyers from Tripadvisor, Garmin, TSYS, HealthPartners, Yetipay, Workrise, and Norman Disney & Young have run their searches through the practice.

SECTION 01

Executive summary

−58%	**98%+**	**−59%**	**6.2×**
Fully-loaded cost per quote-ready submission vs. US onshore	Triage-accuracy rate on vetted teams, up from 84–91%	Reduction in underwriter rework on vetted teams	First-year ROI, reconstructed case (Section 6)

An underwriting-support engagement is bought on the price per submission and paid for on the ones it triages wrong. The vendor reports three hundred thousand submissions handled at a fraction of the onshore cost; the underwriting shop finds the out-of-appetite risks routed to a busy underwriter, the incomplete files that bounced for missing data, the in-appetite business that aged out unquoted while the team cleared volume, and the underwriters spending their day fixing triage instead of pricing risk. The operation hit its submissions-handled number and the shop inherited misrouted risk, a rework backlog, and lost quotes. The gap between handling a submission and making it quote-ready is where the real cost of cheap underwriting support hides, because a mis-triaged submission is not throughput delivered — it is an underwriter's time stolen or premium lost.

The Philippines is where underwriting support is delivered with the most triage-accuracy discipline, because a deep, insurance-literate, judgment-capable talent pool can run the appetite clearance, file completion, and prioritization that triage accuracy demands. Five findings:

1. **Submissions handled is the industry's most flattering number.** Any team can open a submission and log it. Vetted teams are measured on outcome: triage accuracy, file completeness, and quote-ready rate. Weak providers quote a low per-submission price the shop repays in misrouted risk, rework, and lost business. Section 2 shows the gap.

2. **The quote-ready, correctly-cleared file, not the fast handle, is the product.** A submission that helps an underwriter comes from clearing it against appetite, completing the file, and prioritizing it right — not from clearing a queue. Teams that triage accurately hand the underwriter a decision; teams that handle loosely hand back misrouted risk and rework that costs more than the submission.

3 **Mis-triage cuts both ways — bad risk in, good risk lost.** Clear an out-of-appetite risk through and it steals underwriter time and may bind badly; leave an in-appetite risk in the queue and a competitor writes it. Vetted teams hold triage accuracy above 98% precisely because both tails cost — the underwriter's day and the premium left on the table.

4 **The rework and the lost quote, not the keystroke, are what cost.** A submission triaged wrong costs the underwriter's rework, the bounce, and the in-appetite business that aged out — many times the per-submission saving. Teams that triage accurately free underwriter capacity and lift quote throughput, and that reclaimed capacity and captured premium — not the offshore rate alone — is where the case study's return is built.

5 **Contract on the quote-ready submission, not the handled one.** The contracting failure of underwriting support is paying per submission and hoping it was triaged right. Vetted deals price against triage-accuracy floors, completeness targets, and quote-ready-rate minimums, making the quote-ready file the team's problem, which is where it belongs.

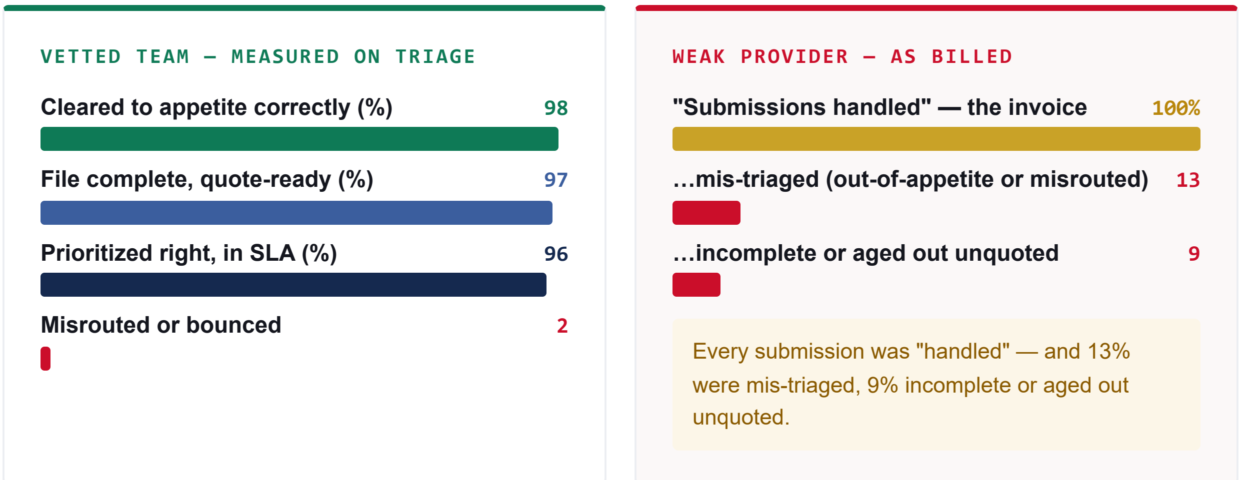
The intended reader is an underwriting operations leader, chief underwriting officer, or COO buying underwriting support per submission and paying for it in misrouted risk, rework, and lost business. Sections 2–4 separate the teams that triage accurately from the teams that handle volume; Sections 5–7, the method and the proof.

SECTION 02

The volume mirage: submissions handled versus quote-ready and correctly triaged

Figure 1 shows one month of a shop's submissions two ways: as the handled report a weak vendor bills, and as the triage-accuracy reality the underwriters and the quote pipeline experience. The submissions-handled number is identical in spirit to a chatbot's containment rate — a figure engineered to look like output while misrouted risk, rework, and lost business accumulate underneath.

FIG. 1 — ONE MONTH OF SUBMISSIONS: TRIAGE-ACCURACY QUALITY VS. REPORTED HANDLING



Left: PITON-Global engagement instrumentation, 2025–26, triage audited. Right: composite of pre-engagement vendor reporting reviewed in diligence.

The economics follow the triage accuracy, not the handled count. On the left, ninety-eight percent of submissions are cleared to appetite correctly and ninety-seven percent reach the underwriter complete, so capacity goes to real risks and in-appetite business gets quoted; on the right, a cheap per-submission price mis-triages thirteen percent and lets nine age out, paying in stolen underwriter time, rework, and lost premium at once. A low per-submission price that mis-triages is not a saving; it is misrouted risk and forfeited business, delayed and partly permanent. The triage-accuracy audit — clearance accuracy, completeness, quote-ready rate — is the cheapest due-diligence instrument in this paper.

SECTION 03

The triage contract: clear it to appetite, complete the file, prioritize it right

Figure 2 lays out the three clauses of a working underwriting-support contract — the machinery a floor read verifies before any per-submission price is believed.

FIG. 2 — THE TRIAGE CONTRACT, AS OPERATED ON VETTED TEAMS

CLEAR IT TO APPETITE

Every submission is cleared against the carrier's written appetite, class, and referral rules — in-appetite risks routed to the right underwriter, out-of-appetite risks declined cleanly with a reason — and a borderline case is escalated rather than pushed through. The right risks reach the desk and the wrong ones do not, which is where an underwriter's day is protected.

COMPLETE THE FILE

Loss runs, exposure data, supplemental applications, and third-party reports are gathered and checked so the file is quote-ready, and a missing item is chased from the broker rather than handed incomplete to the underwriter. The submission arrives as a decision the underwriter can make, not a to-do list.

PRIORITIZE IT RIGHT

Submissions are ordered by bind probability, broker relationship, and deadline so the underwriter's time goes to the business worth writing, and quote SLAs are held on the live ones — with a triage report the shop can read. Right prioritization is the desk spending its scarce capacity where premium is, which is the only outcome the book actually feels.

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THE QUOTE-READY SUBMISSION | 98%+ TRIAGE ACCURACY | QUOTE-READY | CORRECTLY PRIORITIZED

Submissions are cleared to appetite, completed to a quote-ready file, and prioritized so underwriters spend their day on the business worth writing — so misrouted risk falls, rework disappears, and in-appetite premium gets quoted. The operation gets cheaper per quote-ready submission and frees underwriter capacity at the same time, which is the entire promise of outsourcing underwriting support to people who measure triage accuracy, not submissions handled.

Operating parameters from PITON-Global underwriting-support engagements, 2025–26.

In diligence, the contract is tested from the underwriter's side: pull a sample of handled submissions and re-triage them against the appetite rules to measure true accuracy; check completeness against the quote-ready standard; measure how much time underwriters spend fixing triage. Perhaps one team in ten survives it cleanly. Steps 3 and 5 of the framework exist to find that one before the contract does — because everything in Table 3 of Section 6 depends on triage accuracy, not submissions handled.

SECTION 04

Cost and performance: cost-per-quote-ready-

submission economics and benchmarks

TABLE 1 — FULLY-LOADED COST PER QUOTE-READY SUBMISSION: THREE OPERATING MODELS (2026)		
OPERATING MODEL	COST / SUBMISSION	VS. US BASELINE
US onshore in-house support team	**$12.40**	baseline
Low-cost offshore support mill (per-submission)	**$8.40**	**−32%**
Vetted Manila team — cleared, complete, prioritized	**$5.21**	**−58%**

Basis: PITON-Global engagement pricing 2025–26; cost per quote-ready submission = fully-loaded operating cost divided by submissions delivered correctly triaged and quote-ready (mis-triaged and incomplete excluded); the support mill looks cheap per submission but rework, misrouted risk, and lost business lift its true cost per quote-ready submission; US comparator fully-loaded in-house cost.

TABLE 2 — UNDERWRITING-SUPPORT BENCHMARKS, VETTED VS. BASELINE (2025–26)			
METRIC	VETTED TOP TIER	BASELINE	EXECUTIVE READING
Triage-accuracy rate	**98%+**	84–91%	The only support number the desk follows
Quote-ready file rate	**97%+**	78–86%	Decision-ready, or a to-do list
Underwriter rework vs. baseline	**−59%**	baseline	"Clear to appetite" — held or not
Submission-to-quote cycle time	**−45%**	baseline	Quoted while live, or aged out
Underwriter capacity reclaimed	**+28%**	baseline	Time on risk, or on fixing triage

Source: PITON-Global underwriting-support engagement data 2025–26; baseline = typical pre-engagement operations billed on submissions handled.

The strategic read: the support mill's −32% per submission is a false economy — rework, misrouted risk, and lost business lift its true cost per quote-ready submission far above the per-submission gap, and premium that ages out unquoted never returns. The vetted Manila team's −58% is real because it is measured where the value is: the submission cleared correctly, completed, and prioritized so the underwriter can act. Buy on submissions handled and you buy the right column of Figure 1; buy on cost-per-quote-ready-submission and you buy triage accuracy — the same discipline every volume in this series keeps arriving at from a different door.

SECTION 05

Sourcing discipline: the 7-Step Vendor Vetting Framework, applied to underwriting support

Underwriting-support diligence adds one hard requirement to every step: a per-submission price is real only when the triage accuracy behind it survives a re-triage against the appetite rules. The funnel below is representative of a 30–70-seat underwriting-support search.

	FIG. 3 — THE 7-STEP FRAMEWORK AS AN UNDERWRITING-SUPPORT FUNNEL		
	STEP	WHAT IT ELIMINATES IN A SUPPORT SEARCH	FIELD REMAINING
1	**Requirements definition**	Throughput-first scoping: fixes the triage-accuracy floor, the completeness target, the quote-ready-rate standard, and the SLA the operation must meet by line and appetite	1,000+
2	**Market mapping**	Support mills: operations that bill handling volume and treat misroutes and incomplete files as the client's problem, and generalist floors with no underwriting-support or appetite-judgment depth	~44
3	**Capability screening**	Teams without the machinery: audited triage-accuracy history, appetite/clearance expertise, a file-completion and QA workflow, and line coverage across your book	~12
4	**Compliance & security audit**	Weak data governance: PII protection, access controls on the underwriting and policy systems, breach discipline, SOC 2 scope covering the support stack	~7
5	**Operational diligence**	The re-triage: re-triage a sample of handled submissions against the appetite rules for true accuracy; check completeness against the quote-ready standard; interview on how they clear a borderline risk	4–6
6	**Competitive RFP & negotiation**	Per-submission pricing: finalists bid against triage-accuracy floors, completeness targets, and quote-ready-rate minimums — all carrying credits for submissions that come back mis-triaged	2–3
7	**Transition & launch governance**	Cold cutover: the team calibrates against your appetite rules, systems, and book on a sample before it owns the queue, with the triage-accuracy floor certified before steady state, PITON-Global embedded buyer-side	1

Field-remaining counts represent a 30–70-seat underwriting-support search, PITON-Global engagements 2024–26.

The standing guarantees hold: **vendor neutrality** — PITON-Global operates no support floors, triages no submissions, and takes no placement economics, so the shortlist reflects audited triage-accuracy performance, not inventory; **right-sizing** — teams for whom your operation is a flagship account. Six to ten genuinely qualified providers, delivered within 48–72 hours, free to the buyer, competing through a fully transparent, fair, comprehensive, and highly competitive RFP.

SECTION 06 · ANONYMIZED CASE STUDY

Re-basing the operation on triage accuracy: a 46-seat underwriting-support rebuild, reconstructed

Engagement UW-049 is a US specialty commercial carrier — handling roughly 340,000 submissions a year across several lines — that had offshored underwriting support to a per-submission vendor. The submission price was excellent; the triage was not: triage accuracy sat near 89%, underwriters spent a third of their day fixing misroutes and chasing missing data, in-appetite business was aging out unquoted, and the quote pipeline was slipping. The chief underwriting officer wanted the arbitrage without the misrouted risk and the lost premium. Identifying details are anonymized under NDA.

SELECTION (WEEKS 0–8, RE-TRIAGES)

Requirements fixed a 98% triage-accuracy floor, a 97% quote-ready target, and a submission SLA, with a mandatory clearance-and-QA workflow. Mapping produced 44 claimants; the machinery screen — audited triage history, appetite expertise, file-completion QA, line coverage — left 12; the compliance-and-security audit left 7. Blind re-triages of each finalist's handled submissions against the appetite rules shortlisted 5. A Manila team won priced against triage accuracy and quote-ready rate, with a re-triage written into the reporting spec.

TRANSITION (MONTHS 2–7, CALIBRATED FIRST)

The team calibrated against the carrier's appetite rules, systems, and book on sample submissions and cleared the intake backlog before owning production; the triage-accuracy floor was certified in month 3. The QA-and-education loop fed calibration from day one. By month 7 triage accuracy reached 98.3%, quote-ready rate hit 97%, underwriter rework fell 59%, and submission-to-quote cycle time dropped 45%. PITON-Global chaired the triage-accuracy review board to steady state.

TABLE 3 — UW-049 FIRST-YEAR VALUE BUILD-UP (US$)		
VALUE COMPONENT	YEAR 1	BASIS
Labor arbitrage on the 46-seat support operation	$1.44M	86.3k productive hrs × ($26.20 − $9.50)
Premium captured (in-appetite business quoted)	$0.74M	Incremental bound premium from higher quote throughput
Underwriter capacity reclaimed	$0.34M	Underwriter hours returned from triage rework
Loss-ratio protection (out-of-appetite kept out)	$0.14M	Bad risk cleared out before binding
Gross value created	**$2.66M**	
Less: engagement & transition costs	($0.43M)	Calibration, backlog work-down, system integration; advisory fee $0 (provider-paid model)
Net value ÷ cost = first-year ROI	6.2×	$2.66M ÷ $0.43M

Figures rounded; triage, quote-ready, and capacity effects audit-verified. Method in Methodology & notes.

Fifty-four percent arbitrage, forty-six percent from captured premium, reclaimed underwriter capacity, and loss-ratio protection — a typical split for the series, earned because the operation was re-based on triage accuracy rather than submission volume. Every line traces to a diligence step: the accuracy floor to Step 1, the triage-based pricing to Step 6, the clearance-and-QA workflow to Step 3's contract. The chief underwriting officer's line at the year-one review: "The submission price barely moved. What moved is that my underwriters spend their day on risks worth writing — not fixing what came in wrong."

SECTION 07

The executive playbook: governance for the first 180 days

An underwriting-support transition succeeds when the team is measured and paid on triage accuracy and quote-ready rate — client in command throughout.

DAYS 0–30

Define triage accuracy, contract on it

Set the triage-accuracy floor, the quote-ready target, and the completeness and SLA thresholds with underwriting leadership before launch, and document the appetite and clearance rules by line. Contract against triage accuracy and quote-ready rate — never per submission alone — with floors and targets carrying credits. Stand up the re-triage audit as the program's arbiter of truth.

DAYS 30–90

Calibrate the team, clear the backlog

Calibrate the team against your appetite rules, systems, and book on sample submissions and clear the intake backlog before it owns production; certify the accuracy floor and clearance-QA loop. Switch on the QA-and-education loop from day one. Publish the support dashboard: triage accuracy, quote-ready rate, underwriter rework, cycle time, capacity reclaimed.

DAYS 90–180

Own production, certify steady state

Hand production triage to the team only after it holds the accuracy floor and quote-ready target. Review the support board monthly with the misroute log and quote-throughput trend on the table. Certify steady state on two months at floor including a renewal-season surge; hand over on documented criteria; keep the quarterly re-triage audit standing.

THE FIVE FAILURE MODES WE ARE HIRED TO PREVENT

Paying per submission while risk is misrouted · handling submissions instead of clearing them to appetite · handing underwriters incomplete files to chase · letting in-appetite business age out unquoted · owning production before triage accuracy is proven. All five are settled at selection and contract.

The underwriting-support argument, in one sentence: a handled submission is activity and a quote-ready one is an underwriter's day spent on the business worth writing, and a vetted Philippine team delivers −58% cost per quote-ready submission with a 98%+ triage-accuracy rate and underwriter rework cut by nearly two-thirds — for buyers who re-triage the accuracy instead of counting submissions handled, and compete the finalists through a fully transparent, fair, comprehensive, and highly competitive RFP. Anyone can handle a submission. We make sure you buy the team that puts the right one in front of the underwriter, complete.

METHODOLOGY & NOTES

How the numbers were built

Triage-accuracy and rework figures (Fig. 1, Table 2) derive from engagement instrumentation in PITON-Global underwriting-support engagements, 2025–26. Triage accuracy is measured by re-triaging a sample of handled submissions against the appetite rules; quote-ready rate, underwriter rework, cycle time, and capacity reclaimed are measured against the client's pre-engagement baseline. The weak-provider column is a composite of pre-engagement vendor reporting reviewed in diligence, shown for contrast.

Cost-per-quote-ready-submission figures (Table 1) are fully loaded — wages, benefits and statutory charges, facilities, technology and workflow tooling, management and QA overhead including clearance reviewers and quality specialists, attrition-driven recruiting — divided by submissions delivered correctly triaged and quote-ready, with mis-triaged or incomplete submissions excluded from the denominator; US comparators reflect fully-loaded in-house cost on the same basis. A quote-ready submission is cleared to appetite, completed, and correctly prioritized.

The case study (UW-049) is anonymized under NDA; volumes and dates are generalized, figures rounded. Triage, quote-ready, and capacity effects are audit-verified; the premium-captured line reflects incremental bound premium, and the loss-ratio-protection line is a conservative estimate. ROI = net first-year value ÷ all engagement-related client costs. PITON-Global's advisory fee is provider-paid and appears at $0 in the client cost base; neutrality safeguards are documented at piton-global.com.

Market context draws on IBPAP reporting and PITON-Global's proprietary provider mapping (1,000+ operations; triage accuracy and quote-ready performance re-verified May 2026). Estimates and projections are PITON-Global analysis and should be cited as such. The full series is available at piton-global.com.

Would your provider's submission price survive a triage re-audit?

Thirty minutes with John will tell you. Free to buyers, strictly vendor-neutral — a triage-verified shortlist within two to three business days.

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