

SCALED FROM 10 TO 15 BUSINESS LINES WITHOUT ADDING HEADCOUNT | AVOIDED \$100,000+ IN FINES WITHIN MONTHS OF PLATFORM GO-LIVE

**INDUSTRY:** Mid-Market P&C Insurance

**REGION:** United States, North America

# SCALING DOCUMENT COMPLIANCE FOR P&C INSURANCE GROWTH

## HIGHLIGHTS

A growing P&C insurer faced an operational wall: every expansion into a new state or line of business triggered an exponential increase in compliance documents, all managed manually. By implementing a modular document management platform, the team scaled from 10 to 15 lines of business without expanding their document management headcount, identified long-overlooked compliance gaps, and avoided over \$100,000 in potential regulatory fines, all within months of go-live.

## THE CHALLENGE

This insurer had a five-year plan to expand into new states, markets, and lines of business. As they began to scale, the challenges grew exponentially:

- Every new state or line of business required its own set of letters, forms, and documents, tied to specific requirements and maintained manually.
- Regulations changed over time, and inconsistencies quietly accumulated across hundreds of files, with no systematic way to catch which documents had fallen out of compliance.
- Expansion planning consumed significant time and effort before a single new policy was sold.

In insurance, regulatory oversight is one of the heaviest operational burdens, which is why the document problem had to be solved before anything else could move forward. A typical P&C carrier answers to a long list of bodies — state regulators, the Federal Insurance Office, the SEC, and a range of regulators specific to each line of business. Being flagged as an outlier in operational metrics can trigger a Market Conduct Examination — and in one state alone, 84% of companies under MCE investigation ended up paying fines of up to \$400,000.

## THE SOLUTION

The insurer implemented a modular document management platform built for the compliance and operational demands of P&C carriers.

**Modular document architecture** builds documents from reusable content blocks linked across multiple templates, so a single update automatically propagates across every relevant document.

**A built-in GRC engine** continuously monitors policy regulations, document templates, and generated customer communications against state-specific compliance requirements, automatically flagging impacted clauses, missing disclosures, and noncompliant wording that manual reviews often miss.

An embedded writing assistant and automated validation engine ensure compliant language and structure, and test every document before it goes live.

Full system integration with legacy claims, policy, and CRM platforms ensures no manual touchpoints are left in the workflow, eliminating activities like manual data re-entry that slow down document cycles and introduce errors.

RESULTS & IMPACT

The platform went live within 4 weeks. The onboarding process involved integrating the platform to existing systems and ingesting existing documents. The platform then converted the existing documents into content blocks that could be plugged into existing document workflows. The impact was immediate across speed, compliance, and scalability.

	BEFORE	AFTER
Document update time	8-10 hours of repetitive updates over a week, and 1-2 hours of QA daily	~30 content blocks updated per hour, automatically cascading to hundreds of documents, and reducing total effort to under 16 hours
Team size vs. growth	Expansion planning required significant time and headcount consideration	Scaled from 10 to 15 lines of business without growing the document management team
Compliance confidence	Persistent risk of costly "million dollar typos"	Pre-existing document issues surfaced and resolved; team confident in their compliance posture
Fines avoided	Exposure across hundreds of documents and multiple regulatory bodies	\$100,000+ in potential fines avoided within months of implementation

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