

cquence +  ncino

CASE STUDY

How C-Quence is powering **automated, data-led underwriting** at scale with nCino

The Customer

C-Quence is an Insurtech MGA created to deliver a radical, powerful, and highly efficient way of trading and servicing mid-market commercial insurance. Its proprietary platform, C-Q Elements, is a broker-facing trading and automated underwriting system purpose-built for Financial Lines, Property & Casualty, Property Owners, Management Liability, and Schemes & Facilities business.

The Challenge

To harness data and technology in intuitive and sophisticated ways that augment underwriting talent, improve outcomes for carriers, brokers and clients alike, and deliver enhanced levels of service compared to traditional MGA counterparts, faster and at reduced cost.

The Solution

nCino's API and Smart Solutions products support workflows across the C-Q Elements platform, integrating with the data and compliance intelligence layer driving differentiation in terms of service, product, capacity, and distribution innovation.

The Benefits

C-Quence quotes, binds and manages commercial risks in a fraction of the time it takes for traditional markets. Submissions are quoted and bound in under two minutes, with a 30-second "happy path" for search, pre-population and pricing. nCino data supports C-Quence's market-leading response-time SLA, delivering a journey free of human intervention for standard risks and augmenting underwriting decisions for complex placements.



The C-Quence story

Data and technology led from day one

C-Quence was built differently from day one. Rather than retrofitting technology onto a traditional MGA model, the business has been tech and data-led from the outset. C-Quence built its own proprietary platform, C-Q Elements, and embedded nCino Smart Solutions, delivered via API, to support and augment its radical, powerful, and transformative proposition.

nCino became C-Quence's first data partner just six months after the company's formation eight years ago, and the partnership has gone from strength to strength ever since.

"We use nCino to pull and enrich a significant amount of data and company-based intelligence, validated at source, which reduces the onus on our broker partners to fill in information", says Elliot Biggs, Chief Information and Operating Officer at C-Quence.

"With nCino, we have access to thousands of data points we can use to augment the onboarding, submission, and placement process. The wealth and richness of the data is incredibly valuable; we can underwrite to a granular level with much greater sophistication."

C-Quence values the importance of a partner that delivers mutual support to develop and grow together, for the benefit of both parties and the market as a whole. "nCino truly understand what we are trying to achieve long-term", Biggs adds. "We're very progressive in the market because of our advanced use of data and technology. nCino has supported our growth because of the richness of the intelligence they provide, and the heavy lifting they do in terms of validation and compliance."

Next-gen automation for intuitive underwriting journeys

C-Quence's underwriting team leverages the nCino toolkit heavily. In financial lines, where its use is most intensive, the team harnesses data on company health and business metrics, alongside complex intelligence on larger group structures and companies operating across multiple jurisdictions. nCino makes connections between organisations and directors and spots the critical risk factors underwriters need to make sound judgments.

Uniquely, brokers can search for clients directly within C-Q Elements; nCino searches and returns matches, immediately pulling financial data, company intelligence and industry keywords to pre-populate submission forms.

By embedding nCino into its underwriting workflows, C-Quence's rules-based underwriting workbench can underwrite the vast majority of cases without human interaction. For highly complex cases, the platform immediately flags where expert analysis is required and escalates to the right underwriter, who can then use nCino's Smart Underwriter tool to dig deeper, drawing on advanced financial information, adverse media screening, and AML compliance screening (including UBOs, PEPs and sanctions) for the forensic-level detail needed for accurate decisioning.

"nCino helps inform the complex decisions our talented underwriters make", says Biggs.
"Our underwriters spend time underwriting, not administering."

Rapid impact, rapid growth

Across both financial lines and property and casualty, the partnership is delivering measurable impact in terms of speed, compliance, and growth.

C-Quence can quote and bind in under two minutes; they can search, pre-populate and price a submission in just 30 seconds. They also deliver a market-leading response-time SLA, with 45% of inbound referrals handled within 15 minutes, 75% within two hours, and 100% within 24 hours. "We're operating in a soft market. It's a broker market, and their needs are more demanding. They expect same day turnaround as well as the most competitive pricing and terms. We need the best data augmenting our underwriting expertise so we can be as efficient, service-driven and competitive as possible", says Biggs.

PEPs, sanctions and adverse media screening, UBO and director data, CCJ thresholds, ESG data, and AML indicators are incorporated in real-time at the point of onboarding or quotation, embedding data quality and compliance into the process from the outset, rather than treating it as an afterthought. C-Quence has run more than 81,000 PEPs and sanctions checks through nCino. "This is great for carrier relationships too", explains Biggs. "nCino data supports superior underwriting. Because we make better, more accurate underwriting decisions, we deliver better outcomes for carriers."

C-Quence's nCino usage has grown in step with the business, with around 35,000 API calls a month, and 210,000 over the past six months.

A great example of how nCino is helping C-Quence innovate is batch quotations. These happen either because a broker wants to shift an entire portfolio or because C-Quence wants to cross-sell speculatively, such as demonstrating to a Property & Casualty client how it can deliver on a financial lines book. "Because of the data nCino provide we can rapidly produce and enrich a quote via API calls and build it quickly. This drives growth for us and solves a key pain point for brokers seeking to move portfolios quickly and easily", says Biggs.

A partnership built to scale

Looking ahead, C-Quence continues to invest in expanding what it can do with nCino. The business is actively building out the rules-based, data-driven automation that already handles the majority of its underwriting decisions.

For C-Quence, this is a hybrid build-versus-buy model in action. "nCino is not a bolt-on; it's embedded within our technology and underwriting workflow. We've combined our expertise to create something greater than the sum of its parts. We're a richer business as a result of our relationship with nCino", says Biggs.

"Data and technology-driven agility mean we are operating on a level playing field with big insurers. The edge we have is execution agility and the delivery of better outcomes for brokers, customers, and carriers alike", he concludes.





The nCino Difference