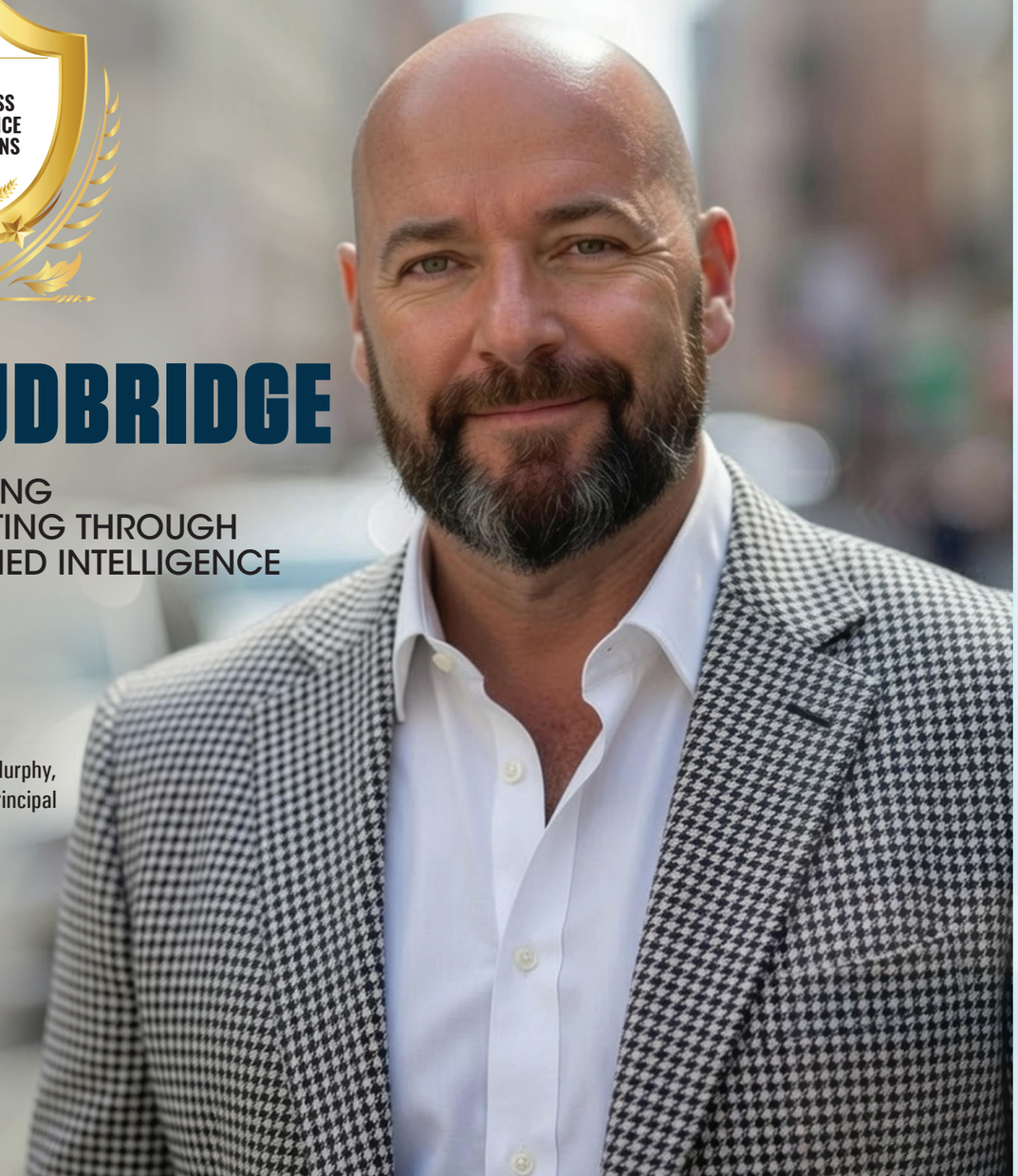
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TOP BUSINESS INSURANCE SOLUTIONS 2026



CLOUDBRIDGE

MODERNIZING UNDERWRITING THROUGH FIELD-VERIFIED INTELLIGENCE

Brian Murphy,
Managing Principal

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Cloudbridge

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MODERNIZING UNDERWRITING THROUGH FIELD-VERIFIED INTELLIGENCE

The most effective underwriting process is when information is collected at the site of risk, with direct engagement from licensed agents and stakeholders. Yet traditional intake remains fragmented, dribbling in from a variety of sources. Agents collect details through phone calls, email, old files or static ACORD forms, and then send that information to carrier systems for pricing and evaluation. When the information is incorrect or outdated, underwriting decisions cannot accurately match the specific risk. Growing use of AI in underwriting has also made carriers, managing general agents (MGA) and regulators more cautious about compliance and accountability. They now want agents to be directly involved in the process for better verification and field-level accuracy.

Cloudbridge has developed the patent-backed mobile underwriting process that solves this at the source. It places the agent at the point of risk and modernizes the intake process. It allows licensed agents to visit businesses, commerical buildings or residential properties, and collect first-party underwriting information using mobile devices. The underwriting intake focuses on observable site conditions, including building conditions, electrical systems and security infrastructure risks.

"Our mobile intake layer empowers the agent to be the most effective part of the transaction," says Brian Murphy, Managing Principal of Cloudbridge.

Geolocation tracking, timestamps and field-captured photographs create verifiable proof that underwriting information was collected at the property or risk location. Electronic signatures and upload features let agents complete submissions with supporting records compiled in the field. Carriers receive more current and directly verified information. AI and third-party data sources enrich submissions during the intake, but the final verification comes from a licensed agent-in-the loop, which is critical for compliance.

An Evolution Driven by Agency Experience

Cloudbridge's enduring commitment is to support independent agents and improve distribution. Founded by Murphy, a licensed insurance producer, and former Chief Legal Officer at one of the country's largest agency aggregators, the Cloudbridge is focused on modernizing operations. At a time when agencies lacked structured, consumer-facing websites, it prioritized helping them develop digital engagement tools to communicate more consistently with policyholders and prospects.

> ***We use mobile underwriting technology to strengthen the relationships agents have already established with policyholders.***



Brian Murphy,
Managing Principal



Decades spent working across insurance distribution and independent agency operations, gave the leadership team exposure to market inefficiency years before the broader industry caught up. Recognizing the disconnect between underwriting intake and the actual property or business being insured, Cloudbridge expanded beyond digital agency support toward mobile underwriting infrastructure development.

The field verification layer became one of the company's major differentiators. Cloudbridge filed its first patent over a decade ago, and industry adoption has gradually moved in the same direction. Cloudbridge currently holds three US patents that protect the most efficient mobile underwriting and field intake processes, with additional patents pending. They cover the use of mobile devices to document underwriting activity through authenticated intake characteristics, and then batch the risks to multiple markets to match risks with carriers.

“You're getting information from the client, from the business owner, from the resident, about the uniqueness of their risk,” says Murphy. “And it’s delivered to the marketplace in a structured format with a licensed agent in the verification layer.”

Verified Intake at Speed

The platform also addresses the growing demand for faster underwriting timelines. Insurance carriers are under pressure to make quick decisions without compromising underwriting quality or compliance standards. Businesses and property owners expect faster submission turnaround times. Many insurance platforms attempt to solve these problems by digitizing forms or automating parts of the workflow.

Cloudbridge focuses on improving how underwriting information is gathered before it reaches carriers and MGAs. Field-based intake and agent verification cut down the back-and-forth that usually happens when underwriting teams receive incomplete or inconsistent information. Carriers get clearer submissions earlier, which helps speed up underwriting decisions without lowering verification standards. And perhaps more importantly, the agent is back in the field, leveraging technology, engaging with their clients, building trust. As AI continues to accelerate underwriting, the presence of a licensed agent at the heart of the transaction will become increasingly significant.

The direction also mirrors a wider shift in how insurance agencies are expected to use AI and automation inside underwriting workflows. Automation reduces manual administrative work for agents, but Cloudbridge believes those efficiency gains should be used to allow agents to spend more time at the point of risk.

“We use mobile underwriting technology to strengthen the relationships agents have already established with policyholders,” says Murphy.

In-person involvement also enhances underwriting participation for agencies, carriers and policyholders. Agencies improve control over how underwriting information is captured and gain a more consultative engagement process. Carriers and MGAs receive submissions supported by geo-location verified field observations, improving underwriting confidence and pricing accuracy. Policyholders benefit from underwriting evaluations built around current, site-verified information that reflects actual property and business conditions.

Existing insurance systems also remain intact. Cloudbridge’s underwriting platform functions as an agnostic intake layer that can be deployed across independent insurance agencies and insurance technology providers. It integrates with agency management systems, rating engines and carrier workflows through configurable APIs and licensing partnerships.

Cloudbridge views its patent portfolio as infrastructure rather than exclusive offerings. Its licensing strategy makes mobile underwriting capabilities available across existing insurance workflows, allowing agencies, carriers and technology partners to incorporate field-verified intake while preserving existing technology investments.

> *Our mobile intake layer empowers the agent to be the most effective part of the transaction.*

Extending the Intake Layer Across Insurance Workflows

Cloudbridge is actively licensing its intake technology across the P&C insurance market through agency management systems, rating platforms and broader insurance workflows used by carriers, independent agencies and insurance technology vendors.

One of its recent engagements involves a commercial real estate RMIS provider serving multi-family residential and commercial property markets. Cloudbridge customized its intake platform for that environment to help property managers and brokers collect verified underwriting information tied to building conditions, occupancy, and other specific risk factors.

The underwriting intake process includes details related to security systems, automatic water shutoff mechanisms, electrical infrastructure and mechanical equipment such as boilers and furnaces. Licensed agents can document those conditions at the property site before submissions move into insurance marketplaces for quoting. That information gives underwriting participants a more current view of the property before pricing and coverage decisions are made.

Expansion efforts are also extending beyond traditional underwriting environments. Parametric insurance has emerged as one area where verified field intake and documented site conditions can strengthen underwriting evaluation, onboarding and risk documentation processes.

Even as underwriting workflows become more automated, Cloudbridge continues to push the intake process back to the field. Faster submissions, verified intake and direct agent participation sit at the center of its underwriting model, reconnecting insurance intake with the actual risk being evaluated. IB