CLIENT CASE STUDY

Scaling underwriting with real-time automated risk screening

CLIENT

ALLIANZ COMMERCIAL

INDUSTRY

Insurance

SESAMM SOLUTION

TextReveal® for enterprise underwriting automation

OVERVIEW

01 Introduction

Allianz Commercial oversees underwriting for a highly diversified global client base, including a vast ecosystem of large and medium-sized enterprises and infrastructure projects.

To enhance visibility into underwriting risks at scale, Allianz Commercial partnered with SESAMm to implement an automated sustainability and reputational risk due diligence capability directly integrated into underwriting workflows. SESAMm now automates the assessment of hundreds of thousands of companies each year, delivering structured insights on sustainability and reputational risk in seconds via a real-time API-driven workflow.

This deployment functions as a fully integrated component of daily underwriting activities across global teams, supporting high-volume decision-making processes without adding operational burden.

KEY BENEFITS AT A GLANCE

Efficiency Transformed a manual, multi-step step process into a fully automated, real-time underwriting check delivered in seconds.

Going Beyond Data. Automatically completes the sustainability and reputational due diligence questionnaire rather than simply delivering raw risk event data, saving time and enabling faster referral decisions.

Dedicated Corporate and Infrastructure Projects Coverage. Comprehensive global coverage across corporate coverage and infrastructure projects.

Tailored Approach. Risk logic configured to Allianz Commercial's underwriting policies and decision frameworks, delivering assessments tailored to its specific requirements rather than requiring adaptation to an off-the-shelf product.

THE OBJECTIVE

02 Consistent Risk Visibility at Scale

Underwriting teams had sustainability and reputational risk data for large listed companies from an existing data provider, but required broader coverage across SMEs and privately held companies. To fill this gap, underwriting teams relied on a combination of internal processes and external research to identify potential risks. As volumes increased, ensuring consistent and timely access to sustainability impacts became a key challenge, particularly during onboarding and renewal cycles.

02 · THE OBJECTIVE (CONTINUED)

As part of this process, SESAMm delivered significant additional value by providing direct answers to each sustainability and reputation due diligence questionnaire question in a systematic way, enabling Allianz Commercial to fully automate the process, which was not feasible with other solutions.

ALLIANZ COMMERCIAL AIMED TO:

- Provide underwriters with immediate access to structured risk data.
- Align with internal sustainability and reputational risk guidelines.
- Support efficient onboarding and renewal workflows at high volumes.

> Allianz Commercial needed a solution that could deliver real-time, standardized, and scalable risk insights directly within underwriters' workflows.

THE SOLUTION

03 SESAMm's Enterprise Underwriting Automation

SESAMm partnered with Allianz Commercial to deploy a fully integrated risk intelligence layer embedded within its proprietary underwriting environment. Underwriters now access SESAMm insights directly within their existing interface.

When underwriters enter a company identifier, the system uses Dun & Bradstreet's D-U-N-S® Number to anchor the search in a globally recognized, trusted, and data-rich company record. With that foundation, the SESAMm API can instantly retrieve and deliver a structured sustainability and reputational risk assessment, supporting both precise entity matching and scalable discovery across millions of companies.

The SESAMm API evaluates external data over a multi-year period and automatically answers predefined due diligence questions across sustainability and reputational risk categories.

Each response includes:

- Clear yes/no determinations
- Supporting justification and context
- Supporting evidence, compliant with Allianz Commercial audit track requirements

The output is aligned with internal reputational risk and sustainability guidelines and supports transparent, auditable underwriting decisions without adding operational complexity.

OUTCOMES

04 Results & Impact

Since deployment, SESAMm has enabled Allianz Commercial to evaluate corporate coverage and infrastructure projects underwriting with consistent, real-time external risk intelligence. A process that previously required multiple research and validation steps can now be completed in under a minute through automated API-driven checks embedded directly within underwriting workflows.

The solution supports the assessment of hundreds of thousands of companies annually for Allianz Commercial and provides underwriters with documented sustainability and reputational risk insights at the point of decision. With expanded visibility across privately held and smaller companies globally, Allianz Commercial benefits from a far more consistent risk coverage while maintaining the speed and reliability required for high-volume onboarding and renewal processes across global operations.

> SESAMm enables us to screen companies at scale with structured external risk insights delivered directly within our underwriting workflows. This automated, data-driven approach supports greater consistency across our risk assessments while expanding visibility across a very large and diverse mid-corporate company universe. This approach saves Allianz Commercial a significant amount of time while further strengthening our underwriting processes.

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