FOCUS



MEET THE POLICY MAKERS

ESCAPING THE USE CASE LOOP

Andrée Bourgon, Co-Founder, COO, and Head of Finance at Ascendex, on why most insurers stall on AI, and how to break out

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IN CONVERSATION

“At some point, the use case loop has to be put into practice.”

Andrée Bourgon co-founded Ascendex Underwriters in September 2024, backed by Altamont Capital Partners, and built a commercial specialty MGA technology-first, from nothing. Sitting down with FOCUS president Pete Crowe at Target Markets, she named the thing she watches insurers get stuck on. She calls it the use case loop: we could do this, or test that, or what about this, with the deciding and the deploying always one step away.

> *“If you don't start making the decisions and deploying it, you end up in this loop.”*

AI and automation are foundational, she says, so each deployment becomes the base for the next one. When teams keep cycling through possibilities, they fall further and further behind teams that ship. “Ultimately, that's what's keeping a lot of insurance companies behind.”

What makes the loop escapable is that the old rules no longer hold. A tech decision used to mean a three-, five-, even ten-year commitment to one platform. Now the tooling is modular and the cost of technology keeps falling, so building is fast and at a much lower cost. Test an idea that fails and the team is out ninety minutes rather than six months. That economics is what lets Ascendex take a product to market in **twelve weeks**, then keep tightening from there.

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IN CONVERSATION

BUILT FROM SCRATCH

Ascendex Underwriters opened in September 2024 with Altamont Capital Partners behind it and a mandate Bourgon takes literally: build a digital, technology-first underwriting business for commercial specialty, starting from a blank page.

> ## “We started with nothing.”
>
> ANDRÉE BOURGON · ON THE BLANK PAGE
>
> Pete Crowe asked whether Ascendex began with technology in hand. It began with less than that. The team spent an extended period understanding, diagnosing, and figuring out how to build the technology: the underwriting ecosystem partner, the back office billing and receivables partner, third-party data, AI, and automation, all identified and built from the ground up.

> ## “What does this stack ultimately look like?”
>
> ANDRÉE BOURGON · ON DESIGNING THE STACK
>
> Every architecture question was asked and answered before a single underwriter was on board: how much business is throughput, how much requires underwriter touch points, what automation looks like in the environment. When underwriters arrive, they morph into that stack, moving from their world of how to underwrite into the Ascendex world.

Sept 2024

Ascendex Underwriters founded, with Altamont Capital Partners as sponsoring partner.

0

Legacy systems, partners, or processes inherited on day one. Everything was built from the ground up.

The build serves a specific kind of underwriter. The programs Ascendex incubates arrive with product and market fit already proven: insurance products, in Bourgon's words, “ready to be pushed into a digital solution.” Underwriters come sometimes with capacity and sometimes without, and Ascendex works with them to secure capacity providers for the products they bring to market. Altamont, the sponsor behind Accelerant, Hadron, and Augment, backed the same thesis here: commercial specialty, run digital from the start.

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IN CONVERSATION

WHAT CARRIERS GRADE

Capacity is the lifeblood of any program, and Bourgon says carriers have grown selective in a specific way: they grade whether an underwriting partner runs its business with command of its data, its cash, and its clock.

> **"That means command and control of the data, and knowledge of the data."**
>
> ANDRÉE BOURGON · ON COMMAND AND CONTROL
>
> Ascendex sits in the middle of the flow, transmitting regulatory and compliance policy information to its carrier partners. Because the stack was built as one set of data rather than disparate systems, the team can translate exactly what is going over to a carrier, and prove command of the treasury ecosystem: money in, money out, reconciled.

> **"Month closes on the 31st. Within two to three days, we're closed."**
>
> ANDRÉE BOURGON · ON SPEED
>
> When a carrier partner requested a biannual audit and asked how long Ascendex needed to assemble the information, the answer was tomorrow afternoon. The carrier offered until the end of the month. Ascendex sent it the next day anyway, because the flow of underwriting data to carriers and claims partners is itself the goal.

FOCUS PERSPECTIVE

The deploy-first standard

Bourgon's scorecard reads like an operations audit: one set of data, a close measured in days, an audit answered overnight. That is the bar an operations partner has to clear for MGAs and carriers, and her deploy-first discipline is how it gets cleared. Decide, ship, and make every AI-enabled output something a licensed professional can explain and stand behind.

- **Decide and deploy**: pilots graduate to production
- **Fast close**: carrier-ready within days of month end
- **Licensed accountability**: a named owner per output
- **One data set**: nothing disparate to reconcile
- **Explainability**: outputs a person can walk through
- **Judgment first**: people analyze, systems click

PETE CROWE, PRESIDENT · FOCUS

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IN CONVERSATION

WHAT "REAL" LOOKS LIKE

Pete Crowe asked what is real versus vaporware. Out of the loop means shipping, and Bourgon pointed to where AI already earns its keep.

> **"Maybe it is not 100 percent correct, but imagine I can get you 80 percent of the way there."**
>
> ANDRÉE BOURGON · ON CONFIGURING PRODUCTS WITH AI
>
> Ascendex uses AI to build a product inside its policy lifecycle system. The model gets most of the way there, and an underwriter finishes the last stretch. The build-ready instructions behind a launch once took weeks; now they take about a week.

> **"We don't want them clicking."**
>
> ANDRÉE BOURGON · ON FREEING THE UNDERWRITER
>
> The highest-value work is research and judgment. Moving one underwriter into the Ascendex stack cut the path to a rate from 300 clicks to 40.

12 wk

Concept to a product in market, down from a twelve-month policy-admin build.

300 → 40

Clicks to reach a rate, after moving an underwriter into the Ascendex stack.

1 wk

Build-ready underwriting instructions that once took weeks to produce.

90 min

What testing an idea that fails now costs, instead of six months.

None of this is about replacing people. Bourgon draws a sharp line between models that return research and bots that take a person out of the loop. At Ascendex the models help underwriters think, and a human makes every call.

BUILD A PRACTICE WITH ASCENDEX

Ascendex Underwriters launches multiple practices each year. Visit **ascendexuw.com** to learn more.

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