

Start with D2C. Convert when you're convinced.

Moving your whole book to a new PAS is a big decision. So don't make it yet. Launch a direct-to-consumer agency on Sovereign using the filings you already have approved, and prove the platform on live business. Your agency book stays exactly where it is.



0 changes

to your agency book, your agents or your current PAS

Your filings.

Already approved and active. Submit them to get started

All in.

PAS, Lead Engine, quote-to-bind and customer portal included

\$5K to start

Then \$2,000 a month. No annual license fee

WHY MOST MGAS SIT OUT D2C

Two good reasons. Both solved.

REASON 1

"We don't know D2C."

You don't have to start from scratch. The **Sovereign Lead Engine** is built in: online quote-to-bind, lead scoring and routing, and a customer portal, running on the same engine that rates and issues the policy. **We bring the roadmap**; you bring the products you already sell.

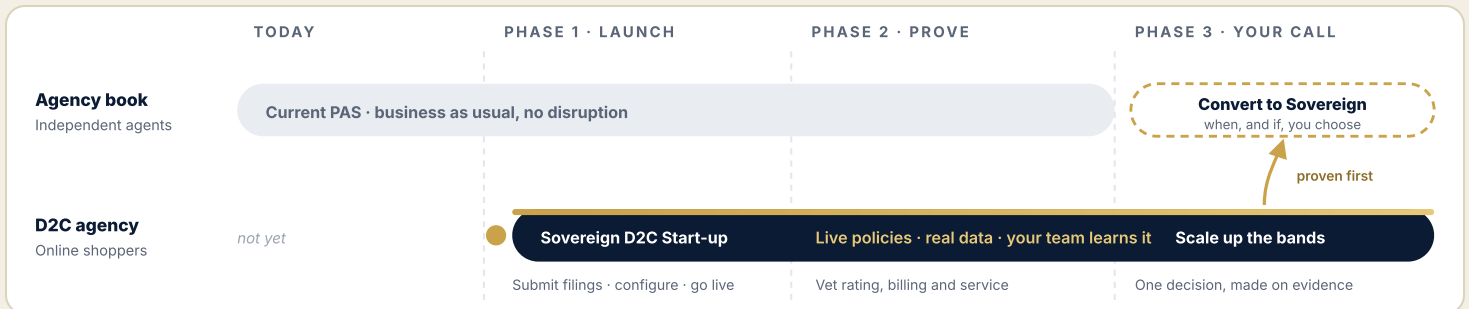
REASON 2

"We won't create channel conflict with our agents."

Your D2C business runs as **its own agency, on its own instance**, under its own brand. Agent relationships, commissions and the agency book are untouched. And the market is already there: **nearly half (48%) of new auto policies are now bought online**,* often by buyers your agents never see.

NOT A BIG BANG. A MEASURED TRANSITION.

Run them side by side. Move when the results say so.



GETTING STARTED

Three steps to a live D2C channel

- 1 Stand up your D2C agency**
A direct-selling agency or marketing brand of your own, separate from your agency channel.
 - 2 Submit your approved filings**
The same rates, rules and forms already active in your states. Nothing new to file.
 - 3 Go live and sell**
We configure your Start-up instance. You start quoting, binding and servicing direct.
- ✓ Rating & quote-to-bind
 - ✓ Billing & payments
 - ✓ Customer self-service portal
 - ✓ Policy issuance & endorsements
 - ✓ Sovereign Lead Engine
 - ✓ Renewals & notices

TWO WAYS TO CHANGE A PAS

Pick the one you can live with

THE BIG BANG

Whole book moves at once
Agents retrained on day one
Judged on a demo and a contract
Hard to reverse if it goes wrong

START WITH D2C

New business only, on a new channel
Agents untouched until you decide
Judged on live policies you wrote
One program to your carrier, with D2C reporting merged in
Convert later, or just keep growing

D2C Start-up plan

UP TO 7,500 PIF · USD

\$5,000

IMPLEMENTATION

\$2,000

PROCESSING ·
MONTHLY

\$0

ANNUAL LICENSE

Includes your first approved filing. Hosting and AI usage at cost plus 15%. Growth or conversion moves you to the standard Sovereign PIF bands.

* J.D. Power 2026 U.S. Insurance Shopping Study (fieldwork January 2025 to January 2026).

Start small. Prove it. Then decide.

Your products, your filings, a new channel, and no big-bang conversion.

sovereignautoengine.com
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[Book a demo](#)