POLICY ADMINISTRATION FOR **NON-STANDARD AUTO · MGAS & CARRIERS**

Your book. Your rules. Your engine.

A fully provisioned non-standard auto engine: quote, bind, endorse, bill, renew, reconcile, report. Plus AI-speed development of the ideas your current PAS vendor keeps parking on the roadmap. Built by people who have run the programs, managed the filings and answered to regulators.

sov·er·eign (adj.) — not subject to the rule or control of another.

SOVEREIGN
AUTO ENGINE

PIF.
Priced on policies in force — never a percentage of your written premium

50–75%
Generally less than %-of-premium PAS contracts

$0 add-on.
Lead Engine included — only hosting and AI usage billed

1 core.
One engine — each licensee securely partitioned. No clones. No drift.

THE MODERN PAS STANDARD

What a PAS must do now — Sovereign does

- **Filing-driven product control**
  Carrier → program → state → version. Immutable, effective-dated, sandbox-tested.
- **Money that reconciles**
  Separate premium and cash ledgers, daily earning, penny-balanced, reverse-and-rebook.
- **Declarative rating**
  Configure proven calculation shapes with full traces. Not code. Not a change order.
- **Every channel, one record**
  Agents, D2C and embedded partners rate on the same rules, book to one policy.
- **Booked right the first time**
  Append-only, fully dimension-stamped at booking. Reports read — never reconstruct.
- **Equity as a first-class number**
  Stamped on every billing event — cancellation logic you can audit.
- **Reinsurance built in**
  Your treaty terms, locked cession math, one source of truth for statutory reporting.
- **Lifecycle & security**
  Automated renewals and notices; row-level security and encrypted PII.

THE TYPICAL PAS CONTRACT	SOVEREIGN
A cut of every premium dollar you write — plus change orders measured in months and dollars.	A flat rate by policy count. No tickets. No roadmap purgatory. No six-figure change order for a five-minute fix.

BEYOND POLICY ADMIN

Grow it. Settle it. Build on it.

GROWTH

Sovereign Lead Engine INCLUDED

- Automated D2C sales on the engine that issues the policy
- Enrichment and AI scoring to prioritize and route leads
- Agency-distributed? Add a direct channel on your existing filings

growth.sovereignautoengine.com

CLAIMS

Claims on the policy record

FNOL to settlement on the record that rated and issued the policy — coverage checked against the filing version in force on the date of loss. No re-keying.

THE FOUNDRY

The core is ready. Build what's yours.

Auto is built. Homeowners, commercial and other lines build on the same engine.

Build your front end and workflows on your own layer — every change validated against the core before it books.

Build it yourself
Your team + modern AI tools.

Or we build it
Sovereign custom services.

foundry.sovereignautoengine.com

PRICING

Priced by policies in force. Not by your success.

Effective September 2026 · USD

BAND	Start-up	Start-up Plus	Established	Advanced I	Advanced II	Advanced III	Advanced IV	Advanced V	Advanced VI	Enterprise
Policies in force	0–2,500	2,501–7,500	7,501–30K	30,001–45K	45,001–60K	60,001–75K	75,001–90K	90,001–105K	105,001–120K	120,001+
Implementation (one-time)	$20,000	$27,500	$35,000	$50,000	$50,000	$50,000	*Quoted**	*Quoted**	*Quoted**	**Custom**
Processing Service — Monthly	$3,000	$6,000	$9,000	$13,000	$20,000	$26,500	$32,000	$37,000	$41,500	**Custom**
Annual license	$7,500	$15,000	$22,500	$32,500	$50,000	$66,250	$80,000	$80,000	$80,000	**Custom**

- ***Quoted:** implementation for Advanced IV–VI is scoped and quoted individually; Enterprise (120,001+ PIF) is fully custom.
- Bands are set on 12-month-equivalent PIF, so short-term books are measured fairly.
- Implementation includes three filings/programs/revisions; each additional is $2,500.
- Unlimited users. Hosting and AI usage at cost plus 15%, after a tier-based AI usage credit.
- **Monthly processing service includes the custom development and change orders other PAS vendors bill as projects.** Lead Engine included.

ILLUSTRATIVE · ~$30M WRITTEN PREMIUM · ≈13,600 PIF

PAS at 1% of premium
~~$300,000~~/yr

Sovereign Established, all-in
≈$147,000/yr

The gap widens as your book grows.

Take control. See what sovereignty looks like for your operation.

sovereignautoengine.com · growth@sovereignautoengine.com
Request a demo: sovereignautoengine.com/demo

BOOK A DEMO