

Your filings already work. Now sell them online.

Most MGAs and carriers sell only through independent and captive agents — and leave the direct-to-consumer buyer to someone else. **Your existing products and filings can sell online.** Most teams just don't know where to start. Sovereign is D2C-ready out of the box, with the roadmap to get you there.



SOVEREIGN
— AUTO ENGINE —

10–15%

Potential additional written premium in normal markets

Day 1.

Full D2C quote-to-bind on your existing products — no new build

1 record.

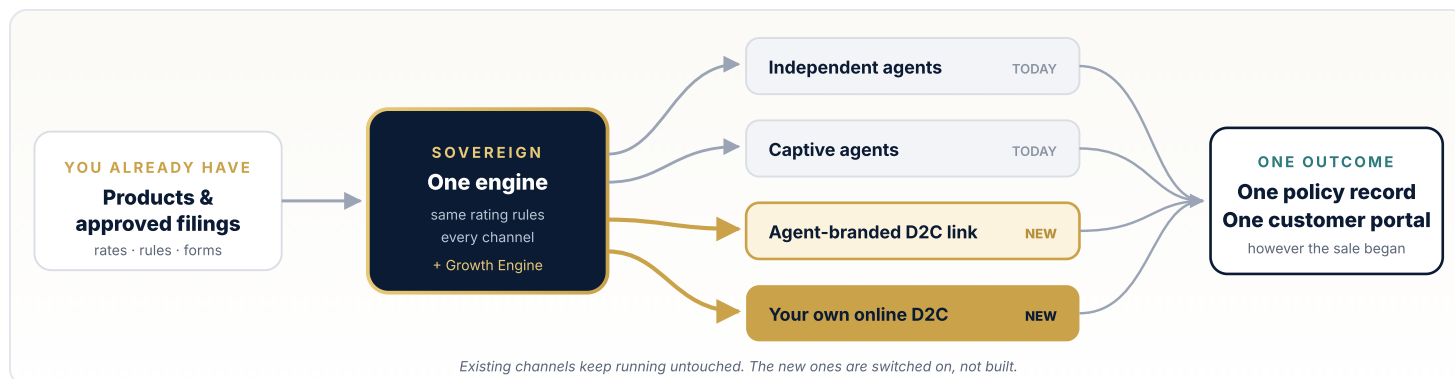
Agent, agent-link and D2C business book to the same policy and portal

\$0 add-on.

Growth Engine included — only hosting and AI usage billed

THE LINE EXTENSION

Same products. Same filings. Two new channels.



WHERE TO START

The roadmap is already drawn

- 1 Switch on D2C quoting**
Full online quote-to-bind on the products and filings you already have.
- 2 Arm your agents**
Each agent gets a branded link to promote on their site and social — their customers buy direct on your paper, and the agent is credited.
- 3 Let the Growth Engine work**
Leads are captured, enriched, AI-scored, routed and nurtured automatically.
- 4 Serve every customer the same way**
One portal for payments, documents and changes — agent-sold or online.

Agents win too

A digital storefront without building one. Agents grow; you keep the relationship.

No channel conflict by design

Every sale is attributed to its channel, so commission follows the source.

THE ECONOMICS

Keep the commission. Grow the book.

TODAY'S BOOK

\$30M

+

D2C AT 10–15%

\$3–4.5M

=

COMMISSION
RETAINED*

\$360–540K

AGENT-SOLD POLICY

Commission paid out on every premium dollar. That's the cost of the channel — and worth it.

DIRECT POLICY

Write it direct or act as your own sub-agent: the commission stays with you to fund growth and margin.

*Illustrative: \$30M book at a \$2,200 average premium; +10–15% written direct (≈1,360–2,050 policies); assumes a 12% agent commission avoided. Your acquisition spend replaces commission — and you control it. Actual results vary by market, rate position and spend.

BEYOND THE BIND

The Growth Engine makes every lead earn

01

Bind on your paper

Best-fit buyers quote and bind on your products, around the clock.

02

Place it elsewhere

Leads outside your appetite are placed with partners for outside commission.

03

Per-lead revenue

Qualified leads you won't write can be referred for per-lead fees.

04

Revive old quotes

Automated nurture turns yesterday's unbound quotes into tomorrow's policies.

MOST PAS VENDORS

Hand you a toolkit and wait for you to dream up a D2C strategy, then bill you to build it.

SOVEREIGN

D2C is tuned in from day one. We bring the roadmap, the automation and the engine. You bring the filings.

Selling direct and placing or referring leads are subject to state producer licensing, rate-filing and consumer-consent rules. Sovereign maps these with you during implementation.

Your next channel is already filed. **Let's switch it on.**

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Request a demo: sovereignautoengine.com/demo

BOOK A DEMO