BASELINE EDITION • SEPTEMBER 2026

SOVEREIGN PLATFORM BASELINE

Functional Capability Guide

The foundation beneath every future release

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OPERATING MODULES	DELIVERY PHASES	OPERATING CHANNELS	VALIDATED CORE

A concise inventory of shipped capability across product, policy, billing, claims, distribution, operations, integrations and platform control.

HOW TO READ THIS GUIDE

THE BASELINE, ORGANIZED BY OPERATING MODULE

This guide records the functional foundation already delivered in Sovereign Auto Engine. Common capabilities are listed plainly. Short reinforcement notes call out the controls that are easy to miss—but important to preserve.

01 Product, Filings, Rating & Underwriting	02 Quote, Application, Payment & Issuance	03 Policy Administration & Lifecycle
04 Billing, Cash, Commissions, Banking & Disbursements	05 Claims Intake, Workbench, Authority & Financials	06 Reinsurance Treaties, Cession & Settlement
07 Forms, Documents, E-Signature & Communications	08 Agency Distribution, Producers & Branded Quoting	09 Policyholder Portal & Direct-to-Consumer Purchase
10 Reports, Reconciliation, Audit & Operations	11 Licensee Configuration, Roles, Contacts & Onboarding	12 Integrations, Credential Vault, Growth & Core API
13 Sandboxes, Demo Provisioning & Isolation Controls	14 Platform Administration, Security & Tenancy	15 AI Coaching & Operator Assistance

- Configuration over screen logic. Rates, underwriting choices, payment plans, forms, lifecycle rules and treaties are effective-dated configuration read by a controlled core.
- History over overwrite. Filing versions are immutable after use; financial corrections are reversing or offsetting records.
- Session over assertion. The server derives the user, licensee, carrier, agency and customer scope from the sign-in—not from browser-supplied identity.
- One core, many channels. Staff, agency, consumer and API experiences reach the same rating, signing, payment and bind controls.

SCOPE This edition describes shipped platform capability. The final section separately identifies areas that still need reinforcement or external production completion, so unfinished transport or integration work is not presented as available.

MODULE 01

PRODUCT, FILINGS, RATING & UNDERWRITING

Configuration is versioned, effective-dated and traceable from filed rule through quoted premium.

- Carrier → program → state → product → filing-version hierarchy
- Draft, review and publish workflow with stated effective dates
- Published versions locked against in-place rate or rule changes
- New-business and renewal version selection by effective date
- Configurable coverages, limits, deductibles, factors and fees
- Rate tables, territory tables and ZIP-to-territory assignments
- Applicant attestations and configurable underwriting rules
- Server-side rating in filed calculation order
- Coverage-level premium output and saved factor lookups
- Readable rating trace on quotes and policies
- Filing material import/export and isolated filing sandbox
- Tennessee Personal Auto baseline plus a versioned BOP demo filing

VERSION INTEGRITY In-force policies remain pinned to the filing version that rated them. Endorsements use that pinned version; renewals select the version effective for the new term.

MODULE 02

QUOTE, APPLICATION, PAYMENT & ISSUANCE

One controlled path supports staff, agency and consumer business from intake through bind.

- Quote intake for applicants, drivers, vehicles and coverages
- Saved quote revisions with lineage and sequential quote numbers
- ZIP, vehicle, usage, mileage, violation and accident inputs
- Eligibility outcomes, explanations and referral/decline handling
- Rate presentation with coverage and fee detail
- Post-quote application and applicant attestations
- Encrypted sensitive application data
- Channel-specific signing and payment steps
- Amount-due calculation from the booked plan, not browser input
- Bind, issue and policy-number assignment
- Policy term, coverages, charges, events and documents created together
- Producer/staff issue confirmation separate from customer portal hand-off
- Server-side issuance gate for required signatures
- One validated bind path shared by the UI and Core API

ACCEPT CONTRACT Every channel submits through the same validating core. Premium must reconcile by coverage, tie to an active filing version and carry a term and effective date before it can be booked.

MODULE 03

POLICY ADMINISTRATION & LIFECYCLE

The policy record supports the full term lifecycle without rewriting historical financial facts.

- Policy summary, posture, contacts, documents and event history
- Hot-add email and phone from the policy header with masked audit detail
- Reason-guided endorsements with preview-before-commit
- Exposure-day proration for mid-term premium changes
- Term-bound effective-date validation
- Out-of-sequence endorsement handling for authorized staff
- Cancellation quote with earned/equity effects before commit
- Reinstatement cure on the original payment plan
- Configurable lapse-gap versus continuous-coverage treatment
- Rewrite workflow rated on the currently effective filing version
- Automated renewal offers and new-term issuance
- Sequential term identifiers and renewal payment handling
- Policy communication preferences and reachability floor
- Contact, text, email and map actions from the record

OUT-OF-SEQUENCE CHANGES A backdated change in front of a committed endorsement does not overwrite history. Superseded postings are reversed and the chain is rebooked in date order.

MODULE 04

BILLING, CASH, COMMISSIONS, BANKING & DISBURSEMENTS

Money movement is controlled through distinct books, configured schedules and auditable approvals.

- Separate premium, cash and commission ledgers
- Daily penny-exact earning schedules
- Charges, installments and FIFO cash application
- Payment, reversal, refund and NSF handling
- Cash records immutable; corrections use reversing entries
- Paid-in-full, monthly and semi-monthly plan support
- Configurable policy, installment and reinstatement fees
- Commission calculation on written and collected bases
- Agency and producer commission visibility controls
- Autopay enrollment by customer, agent or staff using processor tokens
- Scheduled drafting, retry ladders and exception work queue
- Bank-statement import with column detection and error reporting
- One-to-one automated matching with manual override
- Period close with balance proof and cleared-check update
- Balanced GL journal export and trial balance
- Carrier-owned claim bank accounts and check series
- Prepare → approve → issue separation for claim disbursements
- Agency sweep and commission-deposit banking details
- Carrier ACH/wire payee instructions with encrypted account values

LEDGER DISCIPLINE	Premium, cash, commissions, claim financials and reinsurance remain separate. Amounts are stored in integer cents; corrections use reversals, voids or offsetting entries rather than rewritten history.

MODULE 05

CLAIMS INTAKE, WORKBENCH, AUTHORITY & FINANCIALS

Claims combine loss intake, daily adjuster work and tightly governed financial authority.

- First notice of loss with loss-date policy snapshot
- Claim number, parties, vehicles and coverages involved
- No-coverage and policy-posture warnings at intake
- Claim work queue, detail record and status history
- Contacts, notes, diary, documents and communications
- Vendor assignments for appraisers, adjusters, attorneys, salvage and SIU
- Catastrophe designation and reserve rules by coverage
- Internal adjuster directory, licenses and supervisor chain
- Per-adjuster, per-coverage authority limits
- Feature-level reserves, loss payments, expenses and recoveries
- Append-only claim financials with void-and-replace correction
- Over-authority requests held unbooked for supervisor decision
- Approve at requested or modified amount, or decline
- Prepare/approve/issue separation for claim payments
- Adjuster desk with diary filters, cycle-time measures and reassignment
- Unified plain-language audit timeline with filtering and CSV export

AUTHORITY CONTROL	A reserve, payment or closure outside the adjuster’s authority is not booked first and reviewed later. It remains pending until an authorized supervisor decides it.

MODULE 06

REINSURANCE TREATIES, CESSION & SETTLEMENT

Treaty configuration and ceded accounting sit beside—but never inside—the premium ledger.

- Proportional treaty definitions by carrier, program and period
- Participant shares with reconciliation controls
- Effective-period gap and overlap validation
- Previewable period cession runs
- Cession calculated from booked premium transactions
- Coverage and treaty dimension support
- Penny-exact participant allocations
- Committed cession runs and append-only entries
- Settlement records by participant and period
- Read access limited to authorized finance roles
- Cession history preserved independently of policy servicing

CESSION BOUNDARY Cession reads booked premium and writes only cession records. It cannot alter premium, cash, policy terms or the earning schedule.

MODULE 07

FORMS, DOCUMENTS, E-SIGNATURE & COMMUNICATIONS

Forms and delivery rules are effective-dated, evidence-backed and channel aware.

- Forms library with separately versioned editions
- State-approved-date selection at document production
- Declarations, ID cards, bills, notices and policy forms
- E-signature envelopes and live signer status
- Inline consumer signing during straight-through purchase
- Agent-assisted remote signing by email, text or in-person handoff
- Append-only, hash-chained signature evidence
- Exact signed-document byte hash, session and token evidence
- Signature gating by licensee, state, program and channel
- Require-before-issue, issue-and-chase and off modes
- Per-document mail, email and text delivery rules
- Independent lead days, immediate generation and auto-send settings
- Short-interval plan guard against overlapping bills
- Nightly queue generation and status advancement
- Statutory notices prevented from automatic send
- Policy and claim-party communication preferences
- Missed-run watchdog and opt-in operational alerts

EVIDENCE AND DELIVERY Form edition selection is independent of rate filing selection. The server enforces required signatures, while delivery rules determine what is generated, when, and through which permitted channel.

MODULE 08

AGENCY DISTRIBUTION, PRODUCERS & BRANDED QUOTING

Agency access is a separate operating channel with its own appointments, scope and customer journey.

- Agency appointment, numbering, locations and status
- Producer roster, licenses and agency memberships
- Agency portal sign-in and agency-specific landing screens
- Agency book of business restricted to the producer's agency
- Branded public quote links by agency slug
- Agency logo and audience-specific appearance
- Producer quote, application, signing, payment and bind flow
- Producer-specific policy-issued confirmation
- Open policy, start another quote or return to dashboard actions
- Customer portal link delivered to the customer—not opened in the agent browser
- Per-producer commission visibility flag
- Agency banking for premium sweeps and commission deposits
- Quick search across authorized quotes and policies

CHANNEL SEPARATION Staff, agency and consumer identity is resolved on the server. Agency users do not inherit staff scope; they see only the business their own agency is permitted to service.

MODULE 09

POLICYHOLDER PORTAL & DIRECT-TO-CONSUMER PURCHASE

Customers can buy and service their policy without borrowing staff or agency permissions.

- Public rapid quote with card-based guided flow
- ZIP lookup and vehicle catalog assistance
- Coverage selection, application and attestations
- Inline signing, payment and issuance in one session
- Passwordless portal hand-off at bind
- One live magic-link token per email address
- Customer-owned policy access resolved server-side
- Policy summary, coverage, billing and document reads
- Server-masked VIN, license number and date of birth
- Customer autopay enrollment and status
- Communication preference display
- Consumer and agency-link flows share the same rating and bind core

PORTAL BOUNDARY

Policyholder access comes from an explicit customer-to-policy grant. It is not inferred from an email typed into the browser and does not grant staff or agency capabilities.

MODULE 10

REPORTS, RECONCILIATION, AUDIT & OPERATIONS

Operational views read the booked record and make gaps, exceptions and controls visible.

- Reports hub with carrier-style report presentation
- Production, in-force, cash and loss summaries
- Period presets, grouping and CSV export
- Report catalog with pending-source notes where data is not yet backed
- Coverage and dimension-aware source definitions
- Policy, quote, claim and licensee audit histories
- Rating trace on quotes and policies
- Nightly accounting cycle for renewals, non-pay and notice work
- Per-step cycle results and failure alerts
- Mail-run heartbeat and critical missed-run alert
- Autopay exceptions work queue
- Claims approval work queue and adjuster desk
- Bank reconciliation and period close
- GL export from booked premium, earned, cash, commissions and claims
- Platform readiness and onboarding roll-ups

READ, DO NOT RECALCULATE

Reports, reconciliation and GL export read already-booked facts. They do not re-rate policy premium or reconstruct dimensions after the fact.

MODULE 11

LICENSEE CONFIGURATION, ROLES, CONTACTS & ONBOARDING

Each licensee receives a controlled operating box: configuration, people, readiness and evidence.

- Licensee legal profile, states, contacts and issuing carriers
- Programs, products, numbering series and lifecycle rules
- Payment plans, fees, processor selection and autopay rules
- Role library with action and menu templates
- Scoped grants by licensee, carrier, program and agency
- Capability packs, user landing screens and menu control
- User administration and configuration audit history
- Licensee and Sovereign contact directory by operating role
- Nine-stage onboarding runbook from signed customer to live bind
- Per-licensee data-room checklist and ownership counts
- Private, versioned files with server-issued upload/download links
- Accept, send back with required note, reopen and not-applicable states
- Threaded discussion on every checklist line
- Downloadable mapping templates with row/field validation
- Agency-roster preview and accept-then-load
- Go-live worksheet, readiness score and blocking list
- Vendor gap register and cross-licensee roll-up
- Sovereign-only waiver with reason, actor and timestamp

SET UP THE BOX The onboarding process establishes configuration, mappings, responsibilities and readiness. It deliberately does not convert an old book of policies, claims, billing balances or earned-premium history.

MODULE 12

INTEGRATIONS, CREDENTIAL VAULT, GROWTH & CORE API

Connections are tenant-scoped and flow through explicit contracts rather than direct database access.

- Integration marketplace organized by vendor category
- Encrypted per-licensee credential vault with last-four hints
- Audited credential create, rotate, enable and delete actions
- Secrets kept in the platform secret store or encrypted server-side vault
- Growth lead feed with per-licensee opt-in and delivery history
- Real-time quote triggers plus nightly retry/catch-up
- Source-reference de-duplication contract for lead updates
- Automatic Growth company/key provisioning on switch-on
- Versioned REST Core API for quote-to-bind and policy reads
- Tenant-scoped sandbox/live API keys stored hash-only
- Quote, bind and read scopes with per-key rate limiting
- Signed HMAC webhooks with retry and delivery history
- API usage metering by method, path, status and duration
- Production-readiness gate before a live key is issued
- Public developer reference and AI-readable specifications
- Standalone Foundry BOP playground and time-limited sandbox keys

CORE BOUNDARY Customer applications can configure choices and call validated contracts. They never write premium, cash, ledger, equity, cession or transaction-history records directly.

MODULE 13

SANDBOXES, DEMO PROVISIONING & ISOLATION CONTROLS

Prospect environments are repeatable, inspectable and prevented from behaving like live production tenants.

- One tenant-isolated sandbox per prospect
- All-or-nothing provisioning with readiness checklist
- Dry-run timeline before provisioning
- Template filing, users, agencies, claims and reporting-scale book
- Prospect logo and colors applied by audience
- Short-lived, single-use seat links for demonstrations
- Guided in-sandbox product tour
- Reset, repair and purge controls
- Nightly freshness for eligible prospect sandboxes
- Sandbox activity telemetry and recent-action timeline
- Read-only guardrail audit for outbound and isolation posture
- Test mode held-delivery list and visible banner
- Demo MGA manual rebuild with typed confirmation
- 18-month reporting-grade demo book through real rating and bind engines
- Growth start-floor restamped during rebuild to prevent lead flooding
- Cross-licensee isolation test workspace

SANDBOX SAFEGUARDS

Sandbox and demo tenants run on the same application code but remain separate tenants. Outbound vendor traffic is held in test mode, and seeded data is rebuilt only through guarded platform actions.

MODULE 14

PLATFORM ADMINISTRATION, SECURITY & TENANCY

Platform controls make tenant boundaries, exceptional access and operating readiness visible.

- Licensee-scoped tenant model across user and operating data
- Row-level tenant policies plus server-side authorization
- Session-derived user, licensee and carrier scope
- Platform console across licensees
- Licensee switch with one authoritative active context
- Platform-only user access and password reset tools
- Cross-licensee readiness, sandbox and configuration views
- Access-refusal log with account, record, check and occurrence count
- Thirty-day refusal review with 24-hour summary and filters
- Ninety-day refusal retention
- Refusal logging on membership, portal, bind and policyholder checks
- Encrypted sensitive application, tax and banking values
- Masked display of sensitive identifiers
- No raw card data stored; hosted/tokenized payment methods only
- No credentials stored in onboarding worksheets or uploaded bank files
- Audit records for configuration, access and privileged actions

TENANT ISOLATION

Menus are not security. Every protected read and write is authorized from the signed-in session and then constrained again by row-level policy at the data layer.

MODULE 15

AI COACHING & OPERATOR ASSISTANCE

Assistance is designed to help the operator notice and act—not to make policy or financial decisions.

- Bright “Coach’s take” panel in the policy header
- Ranked top-three policy signals
- Cancellation, delinquency, installment, claim and renewal signals
- Coverage-gap and missing-contact prompts
- Warm supervisor-style language rather than mechanical alerts
- Uses only facts derived from the current policy record
- No invented dates, amounts or unsupported recommendations
- Rules-based fallback when the model is unavailable or limited
- Cached output refreshed only when policy facts change
- Licensee-wide, staff-group, agency and personal visibility controls
- On automatically in sandboxes and Demo MGA
- Off by default for production tenants until enabled
- Eye control to hide or restore the coach on the policy
- Inline quick-add links for missing customer phone or email

HUMAN IN THE LOOP The coach is read-only. It recommends what to consider; it cannot change a policy, book premium, move cash, approve a claim or send an external communication.

FINAL SECTION

WHAT STILL NEEDS REINFORCEMENT

Two different kinds of reinforcement remain: controls that deserve repeated explanation because they protect the insurance record, and capabilities whose internal foundation exists but still need external transport, vendor selection or broader production depth.

CONTROLS TO KEEP REINFORCING

These are shipped controls, not gaps. They should remain visible in demos, training, documentation and change review.

- Immutable filing versions. A live rate change is a new version with an effective date; in-force business stays pinned.
- Separated financial books. Premium, cash, commissions, claims and cession are related, but never collapsed into one mutable balance.
- Equity protection. Paid-through position, notice time and mail time constrain what can be changed or cancelled.
- Out-of-sequence endorsements. Historical order is corrected through reverse-and-rebook, not by editing prior postings.
- Claim authority. Over-limit money remains unbooked until approved.
- Tenant isolation. Server authorization and row-level policy—not menu visibility—set the boundary.
- Encrypted sensitive data. PII, tax IDs and bank values stay encrypted and masked; credentials stay outside ordinary configuration.
- Sandbox safeguards. Test tenants hold outbound traffic and cannot silently behave like production.
- Validated custom-layer boundary. External applications call the accept-contract and never write core financial records directly.

CAPABILITIES STILL NEEDING PRODUCTION REINFORCEMENT

These items are not represented as complete baseline capability.

- External document transport. Rules, generation and queueing are built; production print-vendor, email-service and SMS transport adapters still require completion and customer-specific selection.
- NACHA and wire output. Banking instructions are captured securely; ACH sweep/deposit files and wire instruction output remain to be generated.
- Carrier, bureau and statutory feeds. Outbound operating feeds beyond the Growth connection remain a future integration layer.
- Historical report depth. Current-book reporting is available; prior-term backfill is still needed where a customer expects converted history.
- Consumer storefront depth. The rapid quote and purchase journey exists; broader SEO, campaign and merchandising treatment remains separate work.
- Self-service sandbox requests. Platform staff can provision, refresh, repair and reset sandboxes; customer-requested automatic provisioning is not yet the baseline.
- Pending report families. Commission reconciliation, coverage-level detail, quote, renewal and policy-register entries remain declared as pending until their source reads are complete.
- Policyholder welcome message. Portal hand-off works at bind; a separate branded welcome-email program remains outside the baseline.
- Growth update semantics. Initial lead delivery is connected; coordinated Growth-side upsert behavior for a re-rated quote under the same source reference still needs reinforcement.
- Production vendor activation. Payment, delivery, Growth and other connections still depend on each licensee selecting vendors, supplying credentials and completing readiness checks.

BASELINE PROMISE

Future releases should add capability without weakening filing integrity, ledger separation, authority controls, tenant isolation or the validated Core boundary described here.