

Release Briefing

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SOVEREIGN AUTO ENGINE



Welcome to the first edition of the Sovereign Engine Release Briefing. Over the last ten days engineering focused on three fronts: intelligent operational assistance inside the policy record, removing workflow friction for producing agents, and completing the onboarding, banking and governance infrastructure needed to take new licensees live.

AI Policy Coach

Supervisor-style guidance in the policy header, with full licensee, role and user controls.

Producer Bind Flow

Agents and staff finish on their own confirmation screen instead of the customer portal.

Onboarding Data Room

Nine-stage runbook, secure versioned uploads, threaded review and activity alerts.

Banking & Remittance

Encrypted sweep, commission and carrier payee accounts with ABA validation.

1. Feature Spotlight: The Policy AI Coach

Intelligent, real-time supervisor guidance right in the policy header.

- **Signal prioritization.** Reads coverage gaps, upcoming installments, equity burn, pending notices and recent claims, then surfaces only what matters now.
- **Coaching voice.** Up to three concise suggestions written like a seasoned supervisor, not a mechanical alert badge.
- **Deterministic fallback.** If the model is unreachable or a daily limit is met, rule-based lines appear instantly with no flicker.
- **Governance.** On by default in sandboxes and the demo tenant; production licensees control it by licensee, role and individual user, plus an inline show/hide control.

2. Agent and Producer Experience

Cleaner boundaries between producer workflows and customer self-service.

- **Producer bind confirmation.** Agents and staff now land on a Policy Issued screen showing policy number, premium and effective date, with Open Policy, Start Another Quote and Return to Dashboard.
- **Customer hand-off by email.** The insured's one-time portal link and declaration package go to the customer, so a producer browser never inherits a customer session.
- **Inline contact quick-add.** Missing phone or email on a bound policy is now a link; authorized users add it from the header without an endorsement.
- **Access fixes.** Agency portal logins regained communication preferences and coverage posture on policies their own agency wrote.

3. Licensee Onboarding Suite and Data Room

Everything a new licensee needs to reach day one without spreadsheet chaos.

- **Nine-stage runbook.** Signed licensee through first live bind, derived live from the configuration worksheet and data room.
- **Secure versioned data room.** Private storage with signed links, pre-seeded checklists for filings, guidelines, accounting mappings and documents.
- **Threaded review.** Accept, send back with a required note, reopen or mark not applicable, with discussion on every line.
- **Contact directory and alerts.** Named owners on both sides for operations, IT, compliance and accounting, notified on uploads and reviews and gated by each licensee's test/live outbound switch.
- **Agency roster ingestion.** Standard template with pre-flight validation previewing adds versus changes before loading agency hierarchies.

4. Banking, Sweeps and Remittances

The payment plumbing behind ACH sweeps, commission payouts and carrier settlements.

- **Agency premium sweeps.** Trust account detail, prenote status, sweep frequency and day, cut-off time and balance minimums.
- **Commission deposits.** Dedicated payout accounts with pay cycle, pay day and minimum payout.
- **Carrier and reinsurer payees.** ACH, domestic and international wire, including SWIFT/IBAN, beneficiary and bank addresses, intermediary bank and wire reference.
- **Bank-grade handling.** Routing numbers validate on the ABA check digit, account numbers are encrypted at rest with only the last four shown, and bank-bearing sheets are never stored.
- **Staff waiver.** Platform staff can waive a checklist or worksheet line with a required reason, recorded with who and when.

5. Ecosystem Connectivity and Demo Data

Automated provisioning and a demo book that always reads as current.

- **Growth Engine handshake.** Turning on a licensee's lead feed now provisions its key automatically and streams rated-but-unbound quotes in real time, de-duplicated on re-rate.
- **Demo MGA rebuild.** Rebuilt on demand into an authentic eighteen-month, 120-policy book ending today, with indexing and batching that removed the earlier timeout.

6. Security, Ledger Integrity and Observability

Holding the line on tenant isolation and financial defensibility.

- **Immutable cash ledger.** Cash records can no longer be edited or deleted from any application path; corrections post as audited reversals.
- **Access refusal log.** Every server-side refusal is recorded with account, licensee, record, rule and message, collapsed by minute and aged out after ninety days, visible to platform staff.
- **Review posture.** Findings raised in scanning were checked against the live database and closed on evidence rather than assumption. Independent human verification remains the control.

NEXT On the Horizon

Carrier Data Feeds

Automated outbound bureau and carrier policy and loss reporting.

NACHA and Wire Files

Credit files for agency sweeps and commission runs, plus wire instructions for carrier remittance.

Document Transport

Direct print, email and text vendor hand-off with delivery status on the queue.

Report Backfill

Historical periods loaded so flash reports run across prior terms.

A note on verification. Everything described here is reported, not self-certified. Access rules, ledger immutability and tenant isolation are confirmed by independent review outside the build process, and that gate stays in place for every release.

Questions, or something you would like prioritized in the next cycle? Reply to this briefing and it goes straight onto the roadmap backlog.