



Sovereign Auto Engine

September 26 – October 15, 2026

This second briefing covers the three weeks following Issue No. 1. The period centered on making the platform easier to operate — an in-app assistant grounded in reviewed knowledge, controlled read-only access for external AI assistants — while deepening rating, billing and onboarding. Rule sets built for a customer shipped as new versioned filings; nothing in force was re-rated.

1. Navigator — the in-app operations assistant

- Grounded answers drawn only from reviewed procedures, a platform glossary and approved knowledge notes, plus facts from the screen the user is on.
- Unanswered questions are logged to a review queue with a draft-answer loop, so the knowledge base grows from real use.
- Book-of-business answers come from a fixed, approved measure catalog (including fees) — never from model-written queries.
- Non-modal drawer that keeps the conversation when minimized; spoken questions are reviewed before sending and audio is never stored.
- Policy numbers in answers open the record directly, and record screens offer one-click “Explain this bill”, “What changed?” and “Summarize this claim”.

2. AI assistant access (MCP) — read-only, masked, logged

- Staff can connect external AI assistants to look up policies, billing, documents, quotes, claims and filing versions as themselves.
- Off by default; platform, licensee and per-user switches must all be on, each re-checked on the server on every call. Refusals state which switch is off.
- Insight tools for book summary, measures by program, agency and month, trends and exceptions; insured names return as initials only.
- Setup guide with sample questions by role and a privacy note, plus a one-page sales handout.

3. Rating, underwriting and quoting

- Violation-points engine with configurable lookback windows and decline thresholds; driver age and rating limits enforced by filing.
- Vehicle selection by VIN or Year/Make/Model/Trim with best-match symbol; VIN corrects the selection. Fast quote cards are the staff and agent default.
- Off-filing (ancillary) charges and per-agency fees billed separately from premium and frozen per term.
- Program rule sets built for a customer, delivered as new versioned filings with in-force policies pinned to their original version.

4. Policy servicing, billing and claims

- Installment fees charged per payment, including extra partial payments; partial-payment fee defect fixed; fee summary on the policy accounting view.
- Premium correction entry, endorsement date guard, and post-bind non-rating address correction with audit trail.
- Policy screen shows mailing/garaging and lienholder addresses, channel and producer of record; quote screen gains an insured/risk card.
- Claim screen adds catastrophe, coverage decision and reason, reopen reason and reported-by; coverage-code fix on claims.

5. Reporting and accounting

- Earned-premium and cancellation-analysis reports; Reports Hub expanded.
- Commission and cession limit fix; premium math corrections verified against golden cases.

6. Onboarding, data room and access

- Per-licensee onboarding channel: threaded chat, attachments, mentions, email nudges, promote-to-data-room and invite-from-channel.
- Data room adds needs-attention, review status, recent uploads, search and destination confirmation.
- Branded sign-in pages and emails by licensee code, set-password for new sign-ups, standard roles by default, one-hour session timeout.

7. Partner integration hub and public experience

- Public developer page with integration Q&A, capability matrix (current vs. needed), downloadable OpenAPI and Markdown guide.
- Private partner technical questionnaire with staff review and privacy deletion — no automatic credentials or provisioning.
- Public sample D2C walkthrough (quote > application > signature > bind > portal) that writes no operational records.

8. Security and platform hygiene

- Fixed: claim users could set adjuster authority outside their tenant or on themselves; assistant accepted forged history; domain check could probe private networks.
- Customer portal masking enforced; portal payments blocked until a processor confirms; spreadsheet export formula guard.
- Dependency advisories cleared across the build and assistant toolchain.

On the Horizon

- Carrier data feeds and bordereaux transport.
- Document transport: print vendor, e-delivery and SMS.
- Live payment processor completion and production go-live controls.

Accounting delta. Installment-fee changes touch cash and fee records only; premium, earned premium, cession and equity arithmetic are unchanged.

Everything described here is reported, not self-certified. Independent verification is performed separately.