

CUSTOMER RETENTION

RENEWAL ASSOCIATE

# Defend Against "Silent Churn"



## THE HIDDEN COST OF INEFFICIENCY

Highly paid producers are trapped doing administrative drudgery, and agencies are squeezed by labor shortages. When your team lacks the time to proactively review upcoming policy expirations, clients experience unexpected rate hikes and leave without a word. This "silent churn" steadily erodes your baseline profitability.

## YOUR DIGITAL WORKFORCE

**The Renewal Associate:** Indemn is the "digital workforce" for Insurance Distribution. By deploying specialized AI Associates that work alongside human teams, we empower agencies to scale capacity and capture revenue. The Renewal Associate operates continuously in the background to protect your EBITDA and staff retention.

## AGENTIC BUSINESS RESULTS (ABR) DELIVERED

- **Proactive Rate Monitoring:** Automatically reviews upcoming renewals and flags price spikes before the carrier issues the invoice.
- **Automated Communication:** Instantly drafts a tailored "remarket" or "review" email for the agent, teeing up a high-value touchpoint.
- **Maximized Value:** Protects the book of business and maximizes Lifetime Value (LTV) by replacing reactive damage control with proactive advisory service.



# PROVEN ARCHITECTURE, ABSOLUTE CONTROL

## COMPLIANCE BY DESIGN

### **The Human-in-the-loop Differentiator:**

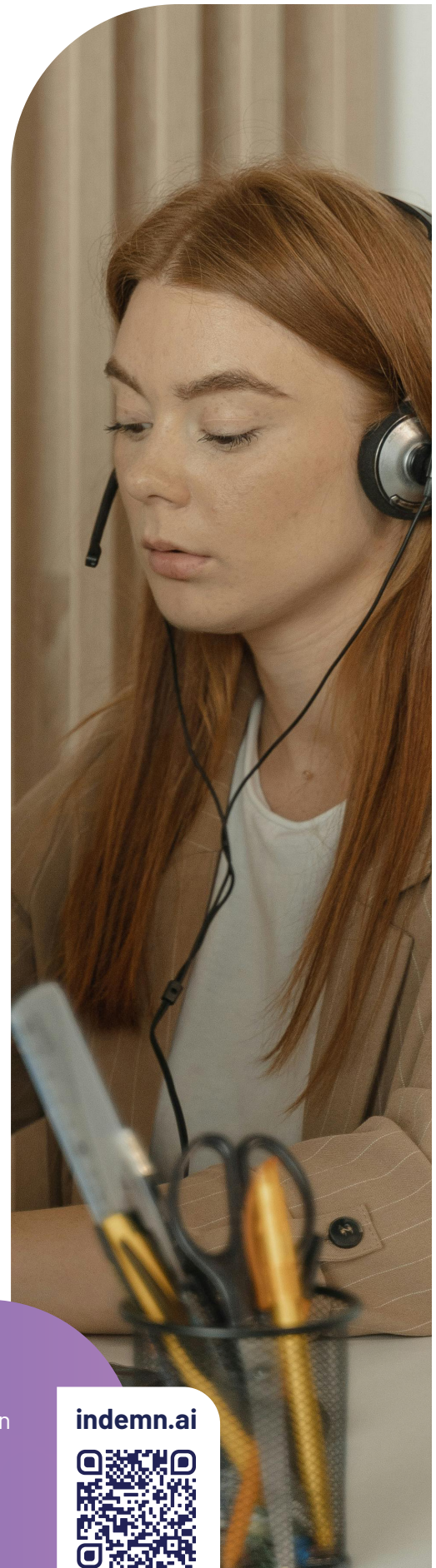
Our human-in-the-loop architecture actively enforces moment-by-moment integrity and NAIC AI Model Bulletin compliance. When ambiguous, the AI queues a response for human review, providing a transparent trail of decision-making.

## INCONTROVERTIBLE MARKET VALIDATION

We approach the market with incontrovertible market validation: the successful creation, scaling, and sale of our fully digital MGA, Eventuguard. During its operation, our AI Associates successfully completed over 90% of policy sales transactions from quote to bind entirely without human intervention. This structurally de-risks our offering for institutional partners.

## TECHNICAL VALIDATORS

- **Rapid Time-to-Value:** Production-ready in ~60 days.
- **Insurance-Native Architecture:** Understands binding authority and surplus lines out of the box.
- **API-First Integration:** Integrates with AMS/PAS (Guidewire, Vertafore) without breaking stacks.
- **No-Code Control:** Strategy Studio empowers operations teams to update rules without IT support.



Your Growth Partner in Insurance Distribution

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