

CUSTOMER RETENTION

RENEWAL ASSOCIATE

# Proactive Renewal Review



## THE HIDDEN COST OF INEFFICIENCY

Distributors manage vast, complex portfolios, but lacking the human capacity to manually review every upcoming renewal across the network means critical premium spikes go unnoticed. When rate increases hit without warning, retail agents are caught off guard and policyholders shop their coverage. This reactive posture results in silent churn that continuously bleeds your baseline revenue.

## YOUR DIGITAL WORKFORCE

**The Renewal Associate:** Stop relying on reactive damage control and start scaling infinite capacity. Indemn empowers distributors to protect their EBITDA by deploying the Renewal Associate to act as a dedicated retention capability. It operates continuously in the background across your entire book, ensuring you secure your renewals before they are ever at risk.

## AGENTIC BUSINESS RESULTS (ABR) DELIVERED

- **Automated Triage:** Automatically reviews high volumes of personal and commercial lines renewals across your distributed portfolio.
- **Proactive Rate Monitoring:** Instantly flags significant premium increases and changes in terms before the final invoice is issued.
- **Agent Empowerment:** Automatically drafts a tailored “remarket” or “review” email for the retail agent, teeing up a high-value advisory touchpoint to save the account.



# PROVEN ARCHITECTURE, ABSOLUTE CONTROL

## COMPLIANCE BY DESIGN

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

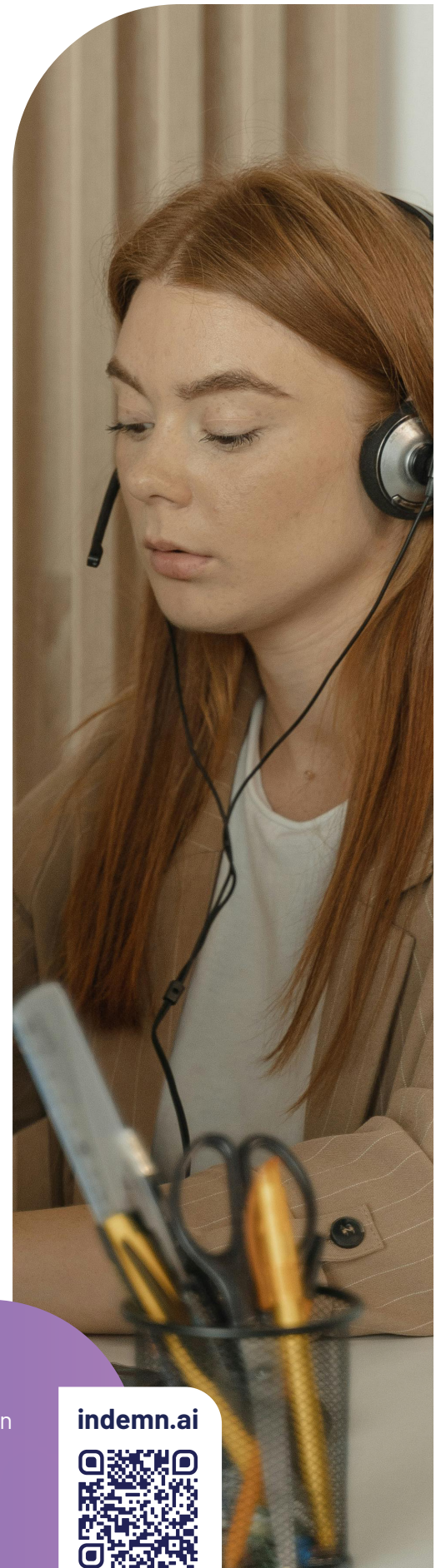
Our human-in-the-loop architecture actively enforces moment-by-moment integrity and NAIC AI Model Bulletin compliance. When ambiguous, the AI queues a response for human review, providing a transparent trail of decision-making.

## 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 divestiture 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.



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