

WORKFLOW EFFICIENCY

AUTHORITY ASSOCIATE

Underwriting Guardrails & Compliance



THE HIDDEN COST OF INEFFICIENCY

Across a complex distribution network, enforcing underwriting rules manually creates dangerous compliance gaps. When guidelines are open to human error or misinterpretation, the risk of non-compliance spikes. This administrative failure threatens your carrier relationships, decreases your placement rate, and ultimately puts your binding authority at risk.

YOUR DIGITAL WORKFORCE

The Authority Associate: Indemn empowers distributors to scale capacity while maintaining absolute control over their programs. Deploy the Authority Associate to operate as a digital underwriter working alongside your human teams, silently and instantly enforcing deterministic rules to protect your operations.

AGENTIC BUSINESS RESULTS (ABR) DELIVERED

- **Strict Rule Enforcement:** Automatically applies complex underwriting rules and program guidelines to ensure absolute binding compliance across every submission.
- **Relationship Protection:** Aggressively protects carrier relationships and increases placement rates by guaranteeing submission and binding quality.
- **Operational Governance:** Provides leadership with the confidence to scale distribution network capacity without proportionally scaling risk or compliance headcount.



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.



Your Growth Partner in Insurance Distribution

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