RELEASE BRIEFING • ISSUE NO. 3

Sovereign Auto Engine

October 16 – November 17, 2026

This third briefing covers October 16 through November 17, 2026. The window centered on carrying programs from filing to issuance under production controls: re-filed rule sets published as new versions with in-force terms left pinned, a signing-and-payment path that only issues on confirmed money, a document factory built on carrier-filed editions, a reinsurance reporting suite, and the first underwriting-prefill and comparative-rater integration groundwork. Nothing in force was re-rated.

1. Filings and rating

- Re-filed rule sets publish as new dated versions (new and renewal effective dates); prior versions are superseded and every in-force term stays on the version that rated it.
- Filed lifecycle rules per version — reinstatement window, non-pay and underwriting notice days, late renewal, NSF handling — are read from the pinned filing, not from code.
- Golden Case publish gate expanded with boundary cases; results travel with each version.
- Computer-to-computer rating API: single and batch rating, program/version catalog, expiring rating-only keys and a downloadable access guide with a starter script. Rating calls write no records (11/13).
- Legacy-policy benchmarking: upload a legacy book, rate it read-only against the pinned filing, compare to the cent by coverage, and save each run as append-only evidence.
- Vehicle symbols shown on screens come only from the rater's own per-vehicle facts, so what users see matches what was priced.

2. Quoting and application

- Setup-First quoting (licensee switch): payment method, filed discounts, add-ons and fees chosen up front; plan options hidden or locked per filing and re-checked on the server.
- Multi-program Compare all, gated by a licensee master switch plus agency opt-in.
- Saved quotes keep their source filing version when continued or revised — no cross-program re-rating at hand-off.
- Duplicate contact control: an email or phone already belonging to another person requires a reason to proceed and alerts staff; three overrides in 30 days locks further overrides.
- Endorsement driver editor uses the pinned filing's own driver questions; incomplete additional-driver facts are rejected.

3. Signing, payment and issuance

- Sign-then-pay package: one link by email and text (72-hour life, three retries) carries the signature ceremony and the payment step.
- Three agency/staff signing routes — email link, in-office signing with the agent as witness, and printed wet signature with private upload — all completing one evidence chain.
- Pre-bind signing gate, with insured question-and-answer printed on the signed copy.
- Live issuance with collected money requires processor confirmation set by the server; user-entered payments issue only in sandboxes. Trial companies cannot bind in Live on any path.
- Demo companies can walk the whole sign-and-pay flow on a clearly marked simulated payment page when no processor is connected; real companies are unaffected (11/17).

4. Forms and documents

- Carrier-filed forms register as staged editions with state filing numbers; attachment conditions are derived from the filing and a set switches on by publishing its edition.
- Standard letterhead stamps the program's managing general agent and carrier from legal-entity setup.

- Dynamic declarations page and application built from shared document blocks; improved filed-forms binder for carrier approval.
- Full policy jacket delivered through the policyholder portal; endorsements added to the jacket.
- Read-only notice and bill specimen viewer that renders through the real templates without creating mail or ledger rows.
- Program option for required electronic delivery: only cancellation and reinstatement notices mail on paper (insured and lienholder); everything else by email and text.

5. Billing and cash

- Credit-aware billing settlement: endorsement reductions spread across remaining installments and credits roll forward, with premium arithmetic untouched.
- Atomic receipts and reversals: receipt, fees, cash applications and history commit together under one lock order; duplicate reversals are refused.
- One all-in amount-to-pay shape (premium + fees = total) shared by plan tables, fee boxes and documents, plus a staff balance proof.
- Off-filing charges (club, roadside, agency fee) bill separately and freeze per term; cash posts fees first and never alters premium.
- Payment posting opened to every call-handling role — service, underwriting, testers and agency staff.

6. Distribution, users and operations

- Writing-agent stamp at booking: every policy carries its agency, and the individual user when they signed in personally; shared office logins post as General Office.
- Loss ratio by agency and user, fed from the booking stamp through claims.
- Command Center home with personal, permission-limited tile hiding and ordering.
- Operations Health bar: six categories with green/red status, a duty owner and backup, and drill-in details.
- Consolidated role catalog and permission packs; single-use three-day account setup links that mail scanners cannot consume.
- Licensee-owned web addresses scope sign-in to that licensee and its sandbox twin.

7. Reinsurance, claims and reporting

- Reinsurance report suite: premium and claims bordereaux, participant statements with a separate retention line, loss ratio and a one-click spreadsheet package.
- All claim activity now feeds reinsurance and loss-ratio reports; claim identity is stamped from the authorized policy before numbering.
- Claim approval and adjuster authority limited to active claim-team managers.

8. Integrations and sandbox

- Twin full sync and Live pre-flight: sandbox twins receive full configuration and verified results (never credentials, money or tax ids); trial-only owner purge with typed confirmation.
- Household prefill framework: one standard household result shape with per-program provider choice; DCS and Fenris connection skeletons, encrypted credentials and a per-product licensing check.
- Prefill Lab (demo companies): address-first lookup brings in drivers and vehicles; each person is rated, excluded or denied, each vehicle kept or removed, with a draft 515 exclusion list and hand-off of address and license numbers into the quote.
- Comparative-rater bridge plan using the rater's own ACORD format: rate in the agency's comparative tool, then bridge into Sovereign to finish application, signing and issuance at the same premium.
- Per-licensee customer email sender routing with platform fallback; SMS opt-in page and consent records ready, carrier registration on hold.

9. Platform hygiene

- Dependency advisories resolved through lockfile updates; validation library upgraded.
- New indexes on the hottest rating read and policy-number lookup; a duplicate index removed.
- Automated test suite grown past 1,060 tests.

Window at a glance

Area	Highlights	Records effect
Filings & rating	New dated versions, C2C rating API, benchmarking	In-force terms stay pinned
Signing & issuance	Sign-then-pay link, three signing routes	Live issues only on confirmed money
Documents	Filed editions, dynamic dec page, jacket	Artifacts immutable; hidden, never deleted
Billing & cash	Credit-aware settlement, atomic receipts	Premium and cash ledgers stay separate
Distribution	Writing-agent stamp, loss ratio by user	Stamped at booking, never rebuilt
Reinsurance	Bordereaux, statements, retention line	Read from booked cessions
Integrations	Household prefill, comparative-rater bridge plan	Lookups never change premium directly

Everything described is reported, not self-certified; independent acceptance of security and money controls is performed separately. Customer-specific configuration is omitted from this briefing.