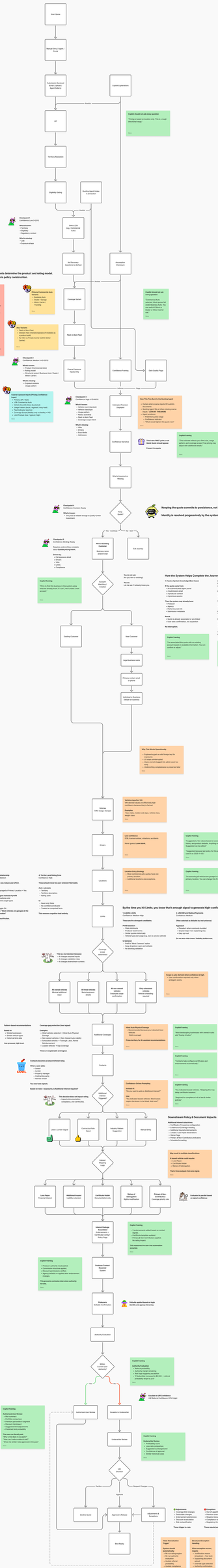
Every quote starts as a Quick Quote by default.
A quote only becomes "Full" when the user chooses to keep it.

Wow!

Location is one of the highest-impact pricing drivers across LOBs.

Default assumption: **quote creators know the LOB**


Start Quote
Manual Entry / Agent / Portal
Submission Received (Email / Upload / Agent Gallery)
Copilot Explanations
Assists
ZIP
Territory Resolution
Eligibility Gating
Quoting Agent Guide & Knowledge
Assists
Checkpoint 1
Confidence Lock (LOCK)
What's known:
• ZIP
• Eligibility
• Quoting Agent knowledge
What's missing:
• LOB
• Expansion shape
Select LOB (Commercial Auto)
No Discovery Questions by Default
Assumption Disclosure
Assists
Coverage variants determine the product and rating model. Everything else is policy construction.
Coverage Variant
Fleet vs Non-Fleet
Coverage Exposure Inputs (Pricing Confidence Lever)
Confidence Framing
Data Quality Flags
Assists
Flags
Checkpoint 2
Confidence Medium (+20-30%)
What's known:
• Product (Commercial Auto)
• Rating model
• Coverage variant (Business Auto / Owner / Motor Carrier)
What's missing:
• Exposure inputs
• Usage pattern
Checkpoint 3
Confidence High (+10-40%)
What's known:
• Vehicle count (standard)
• Exposure inputs (standard)
• Garage address
• Usage pattern (standard)
• Fleet vs Non-Fleet
• Coverage shape (clear)
Still not knowing:
• VINs
• Drivers
• Exact dates
• Addresses
Estimated Premium Displayed
Confidence Narrative
What's Assumed vs Missing
Ready Gate
Checkpoint 4
Confidence Decision Ready
What's known:
• Confidence reliable enough to justify further investment
Keeping the quote commits to persistence, not identity.
Identity is resolved progressively by the system.
Ready
Not Ready
Checkpoint 5
Confidence: Quoting Ready
Recycles underwriting complete into Sunsetz pricing kernel.
Broker hp:
• Confidence detail
• Drivers
• VINs
• Locations
• Completeness
New Underwriting Customer
Exit Journey
Recognized Customer
Existing Customer
New Customer
Legal/business name
Primary contact email or phone
Individual or Business Default on business
Why This Works Operationally
• Engineering gets a valid foreign key for every quote
• UW always connected
• Underwriting sees full context, never lost the quote
• Underwriting completeness is preserved later
Vehicles (VIN, Usage, Garage)
Vehicle step after VIN
Checkpoint 6 (Confidence Medium-High)
Confidence Medium-High
Examples
• Vehicle identified, body type, vehicle class, weight class
Drivers
Drivers step after Vehicles
Checkpoint 7 (Confidence High)
Confidence Medium-High
Examples
• Driver count, license status, accidents, violations
Never guess. Leave blank.
Locations
Locations Entry Strategy
• Work commercial auto quotes have one primary location
• Additional locations are exceptions
Confidence Medium-High
Limits
By the time you hit Limits, you know that's enough signal to generate high-confidence recommendations.
1. Liability Limits
Confidence: Medium-High
These are the emergent constraints.
Proof-based set
• Rules triggered
• Eligibility constraints
• Broker quotes historically
• Underwriting UI widget (e.g. hot or cold for vehicle)
Or between
• Profile 1 "Most Common" option
• Keep dropdown open and editable
• Non-blocking validation
2. UM/UIM and Medical Payments
Confidence: Medium
Often selected as defaults but not universal.
Approach
• Prepopulate when commonly bundled
• Keep editable and non-blocking
• Keep opt out
Do not make Hide Rules. Visibility builds trust.
3. Physical Damage (Comp / Collision)
Confidence: Medium
Depends heavily on vehicle age and value.
Profit
• Ok for newer vehicles
• Risk of loss ratio on older vehicles
• Deductibles are a common upsell
Make the deductible the default lever, not the coverage toggle.
4. Deductibles
Confidence: Medium-High
Very predictable by segment.
Profit
• Most common deductible for that vehicle class
• Editable step
This is one of the biggest Profit levers.
5. Stale Required Coverages
Confidence: High
These should fail automatically.
Behavior
• Auto-applied
• Explained in context with explanation
• No confidence indicator needed
These are facts, not suggestions.
Copilot Framing
"Based on similar Commercial Auto quotes, we selected the most common liability limit."
"These limits are based on common selections for similar businesses. You can adjust them before proceeding."
Coverage Limits Analysis
Checkpoint 8
Confidence Medium-High
Confidence Medium-High
Accept to quote derived when confidence is high. Recommendation requests only when ambiguity exists.
All derived additions Minimal additional input
All derived additions Minimal exposure details
All non-opened additions Confidence High, Low confirmation
Only unhedged additions Confidence Medium, Input required
Additional Coverages
Contracts
Additional Questions
Contracts becomes a data enrichment step.
Where's your units:
• Drivers
• Locations
• Property managed
• Fleet composition
• Named vehicles
You now have signals.
Based on rules + exposures, is additional interest required?
This decision does not impact rating.
• Impacts documentation, compliance, and certificates.
Latest Lender Signal
Contractual Rule Signal
Industry Pattern Suggestion
Manual Entry
Interest Rating Gate
Loss Payee (Financial Interest)
Additional Insured (Liability Authorization)
Certificate Holder (Documentation Only)
Waiver of Subrogation (Rights Modification)
Primary & Non-Contributory (Coverage Priority)
Contained in parallel based on signal confidence
Interest/Coverage Assessment Completed (Certificate Ready + Policy Flags)
Produces Contract Requirements Signals
Produces Underwriting Confirmations
Defaults applied based on high identity and rating resolvability
Authority Evaluation
Authority Evaluation
Authority Evaluation
• Authority Insufficient
• Authority Sufficient
• Authority Sufficient, Underwriting Review Required
• 10 deductible (increased to $2,500 + editorial probability square to 10%)
Escalate to UW Confidence
UW Manual Confidence: 85% Angle
Yes
No
Authorized User Review
Escalate to Underwriter
Underwriter Review
Underwriter Review
• Profitability review
• Risk appetite review
• Suggested exchange hand
• Underwriting notes
• Similar historical cases
UW Decision
Approve
Request Changes
Decline
Decline Quote
Approval & Release
Adjustments & Exceptions
Bind Ready
Adjustments
• Coverage limit changes
• Deductible changes
• Endorsement attachment
• Exposure adjustments
• Risk re-classification
These trigger re-rate.
Exceptions
• Out of appetite override
• Non-standard coverage exclusions
• Physical documentation missing
• Manual underwriting required
• Regulatory threshold breach
These require justification.
Copilot Framing
Let Users see impact in real time.
• Show premium delta (e.g. "Increase deductible to 10% reduces premium by 12%")
• Surface "Recommended" vs "Available" options
• Highlight decision cascade (exposure flag → underwriting review → approval)
• Reduce surprises by 50%+ (not to zero, but to predictable and explainable)
• Training value (executive and underwriter alignment on decision cascade mechanics)
Trade Reevaluation Triggers
Material changes
• Vehicle count
• Driver count
• Exposure inputs
• Coverage shape
• Location
• Usage pattern
Recalculate
• Update underwriting assumptions
• Update compliance checks
Trigger
Trigger
Trigger
Structured Exception Handling
When exceptions occur, capture:
• Justification reason
• Supporting evidence
• Supporting documents
• Approver
• Coverage scope affected
• Authority confirmation
Why this matters
• Audit trail
• Training data
• Pattern recognition
• Future rules learn from actual exceptions
Advanced Additions
Exception Approved?
• Yes, Approved & Bind
• No, Decline
• No, 1 Escalation to UW (Final attempt)
Bind
Bind
Bind