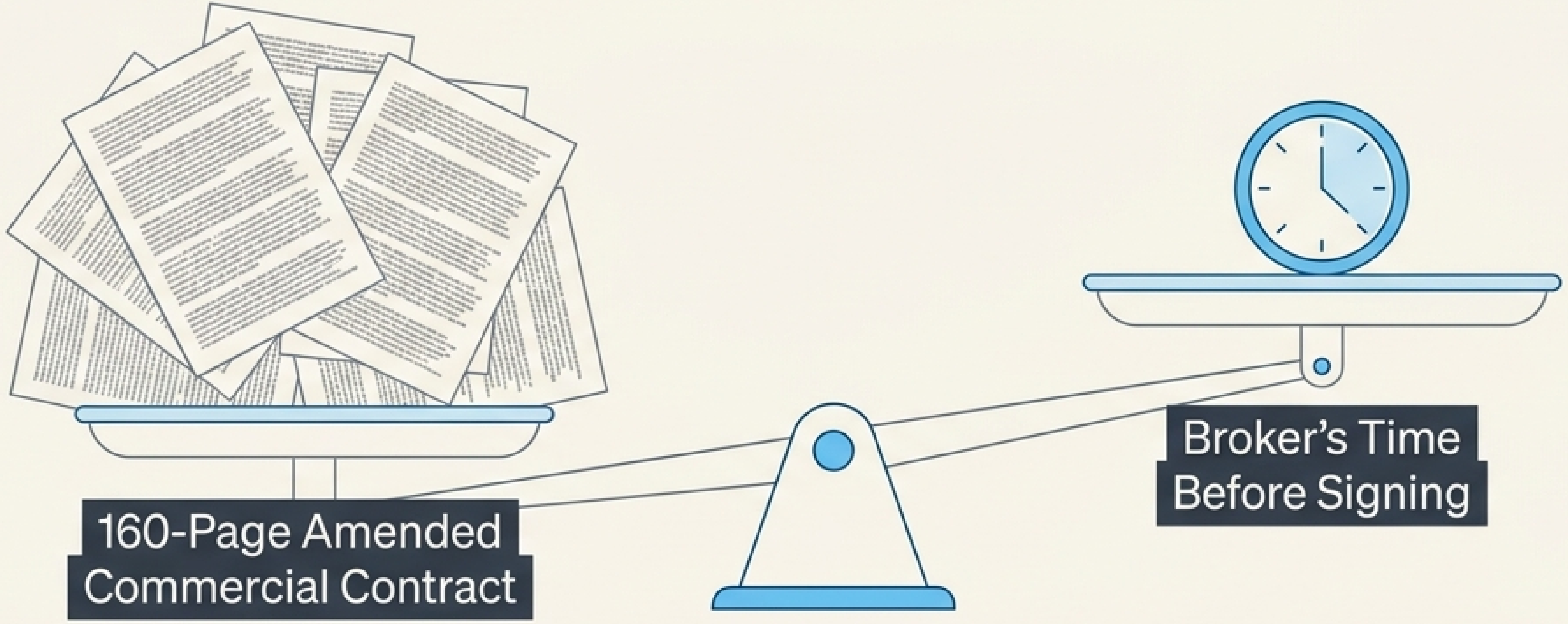
Transforming Contract Review from a Friday Headache into a Strategic Advantage

AI-Powered Insurance Risk Analysis for Brokers and ARs

Agentic AI Insurance Services

“The insurance gap is usually found at claim time, when it is too late to negotiate.”



The Regulatory Reality

The IBCCC recorded 5,417 Code breaches in 2025, heavily concentrated around failures to clearly communicate exclusions and changes to cover.

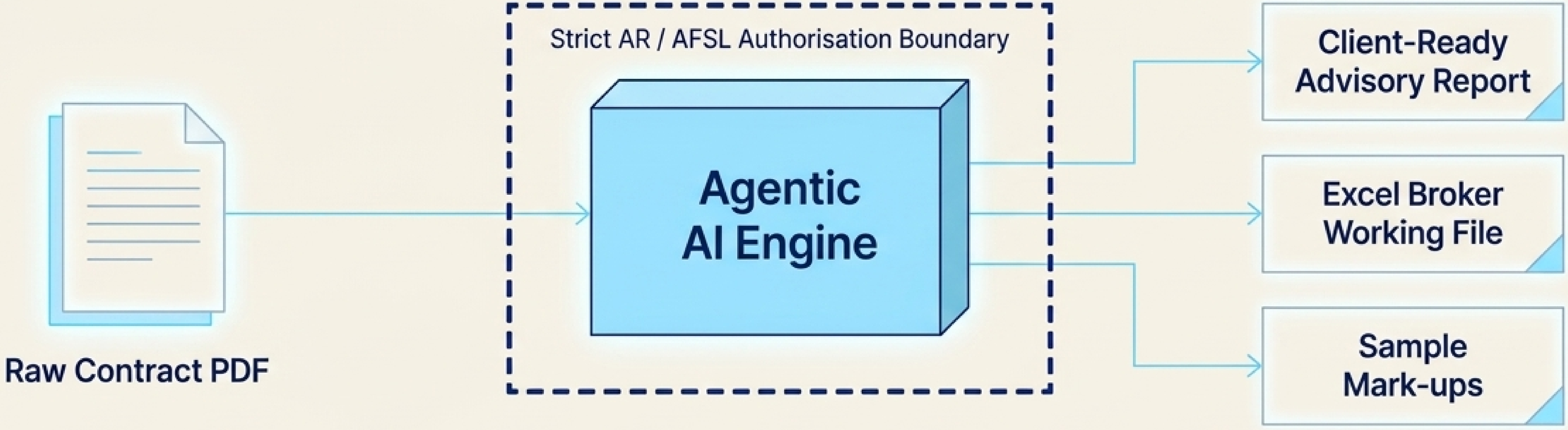
The Financial Reality

Unfair Contract Terms (UCT) regime breaches now carry civil penalties up to $50 million.

The Legal Reality

The High Court’s Pafburn decision ends proportionate liability for non-delegable duties. Contracts rewriting civil liability are no longer outliers; they are the market.

A commercial contract in. The insurance gap, the red flags, and the mark-ups out.



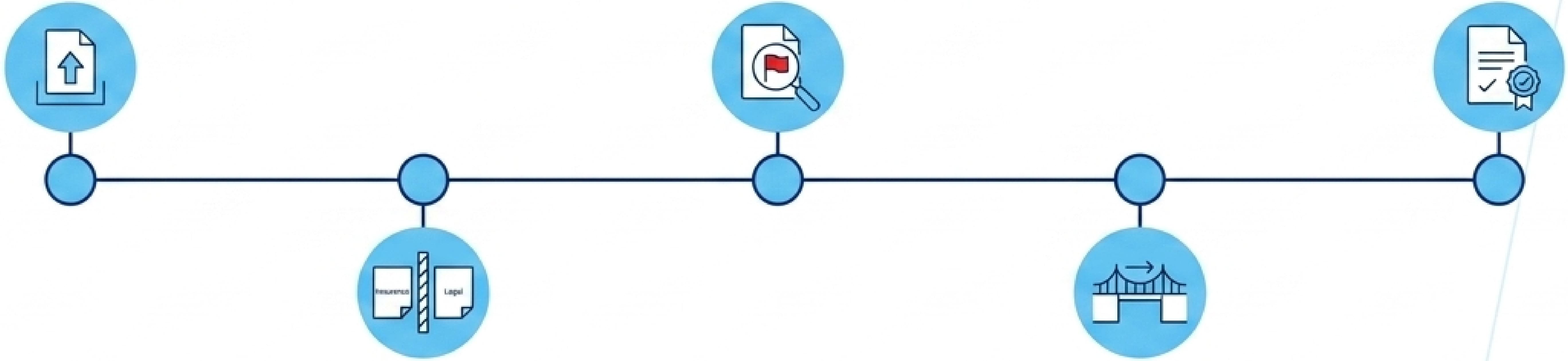
Reads the entire document (annexures, conditions, schedules, and deeds).	Identifies exposures no policy will answer.	Frames the specific questions required for underwriters.	Produces a defensible file showing exactly what was found, referred, and advised.

The Anatomy of a Review: Five steps to a defensible diagnostic.

1. Upload
Contract and (optional) client insurance program.

3. Analyse
Red Flag engine categorizes exposures.

5. Review & Issue
Branded output generation for broker review.



2. Compliance Gate
Scope-classifier physically separates insurance risk from legal risk.

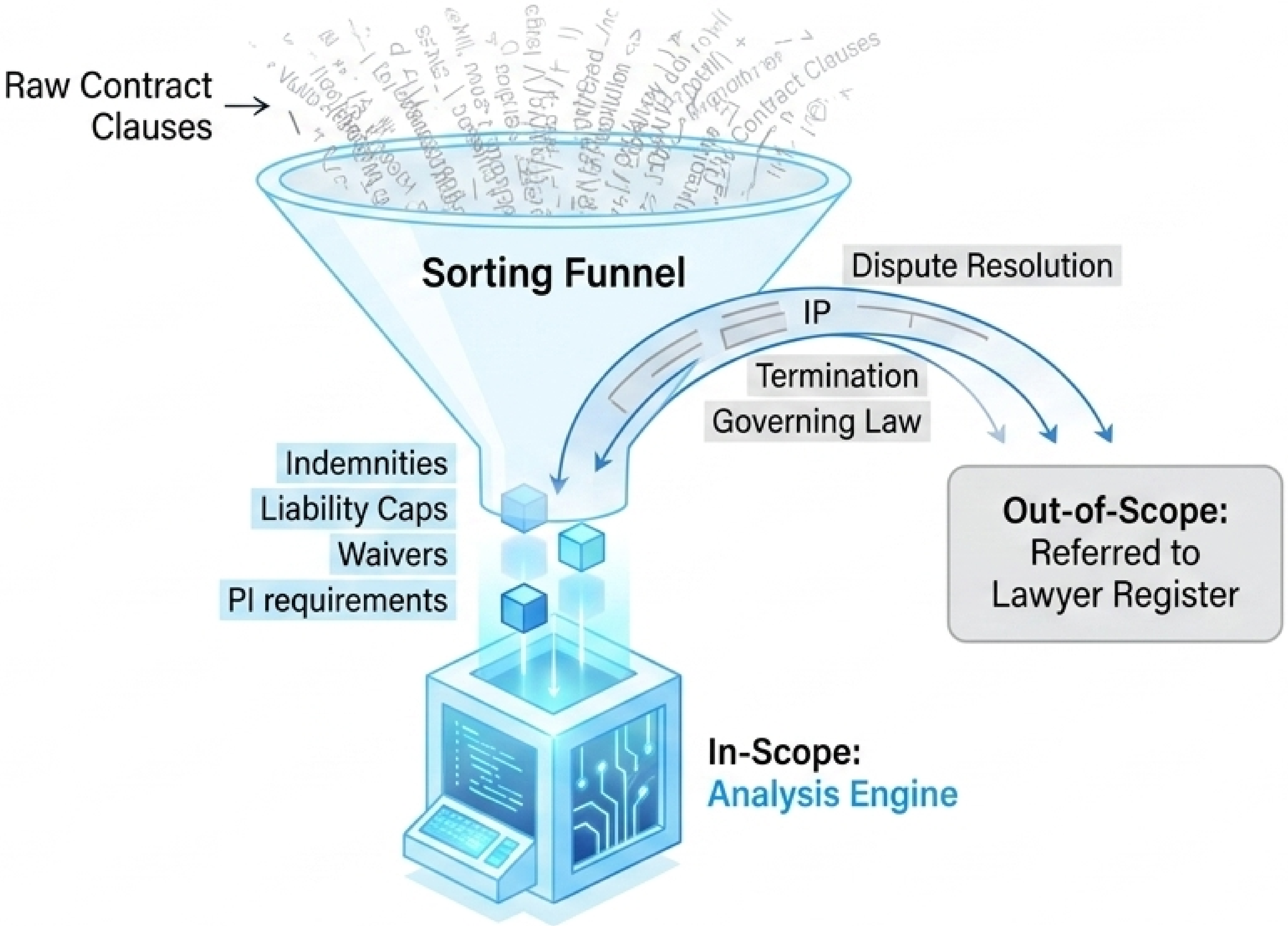
4. Compute Gap
Contract demands are mapped against the 14 policy classes.

The Compliance Gate ensures you never step outside your AFSL authorization.

Brokers cannot provide legal advice. The Reviewer enforces this systematically.

Page One of every report is a Scope Notice and a 'Referred to Lawyer' register with neutral reasons.

Dual-nature clauses (e.g., indemnities) are split: the insurance consequence is analyzed, the drafting enforceability is referred out.



The Red Flag Engine triages 30 distinct risk codes instantly

URGENT (Act Before Execution)

Reflexive Indemnities, Unlimited Consequential Loss, Uninsurable Liquidated Damages.

REVIEW (Broker Judgement)

Unclear Named Insured vs. Interested Party, Proportionate Liability contracted out without PI endorsement.

NOTE (Informational)

Minor Cyber engagements.

The Permanent RF-15: The Broker PI flag fires on every review, mandating that critical findings are put to the client in writing before execution.

Computing the gap across 14 policy classes, leaving a complete audit trail.

Engaged PI	Engaged PL	Unengaged N/A	Engaged Contract Works	Unengaged N/A	Engaged Workers Comp	Unengaged N/A
Unengaged Marine	Unengaged N/A	Unengaged Cyber	Unengaged N/A	Unengaged N/A	Unengaged Crime	Unengaged Pollution

Extracts required limits, periods, bases, and required endorsements directly from the contract particulars.

Unengaged classes are retained as 'N/A' rows for a complete, defensible audit record, rather than simply disappearing.

The Escalation Rule: If a required class is not held, the flag automatically escalates to URGENT.

The "Stop-Rather-Than-Guess" workflow adapts to your available information.

Upload WITH Client Program	Upload WITHOUT Client Program
• Computes gap and required actions per class. • Reads against the client's actual wordings. • Gap Escalation Rule engages (auto-escalates missing required cover to URGENT).	• Leaves "Held Cover" column open for manual broker completion. • Records on the report face that cover was not supplied. • Maintains all clause analysis, red flags, sample mark-ups, and documentation gaps.

The tool refuses to hallucinate cover. Reviewing a contract without the program is a supported, expected path—producing a **comprehensive completion worksheet** for the broker.

Client-ready outputs that turn hours of reading into a strategic conversation.

Advisory Report: Client-ready Word & PDF. Includes the pre-execution checklist, gap analysis, and coverage snapshot.

Broker Working File: Excel dashboard tracking gap resolution, documentation gaps, and full Red Flag assessment.

Sample Mark-ups: Insurance-driven amendment suggestions drawn from a configurable clause bank (with mandatory lawyer-review caveats).

Real-World Diagnostics: Uncovering the uninsurable in a 160-page contract.

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Liquidated Damages

$10,000 per day, uncapped, and certified twice over. Consumes the $1.1M contract value in just 55 days.

The Payment Trap

Unqualified indemnity in the Annexure J/K Deeds of Release, divorced from fault, made a strict pre-condition to being paid.

Missing Context

A HAZMAT register referenced in a schedule but not supplied, creating a massive blind spot for an existing-structure demolition.

The Uninsurable Residue: Clearly separating insurance gaps from commercial risks

Stratified Layers

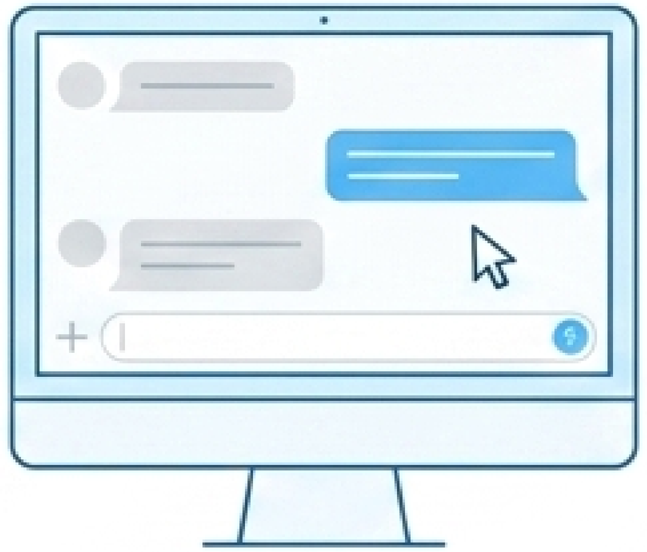
Insurable Risks
e.g., Standard Negligence, General PL

Insurable With Endorsement
e.g., Proportionate Liability Waivers, Contractual Liability write-backs

The Uninsurable Residue
e.g., $10k/day LDs, Directors' Personal Guarantees, WHS Criminal Penalties

By automatically isolating the uninsurable residue, the broker stops arguing about policy drafting and forces the client to negotiate the underlying commercial contract before it is signed.

Powered by Claude Desktop: Secure, private, and simple to install.

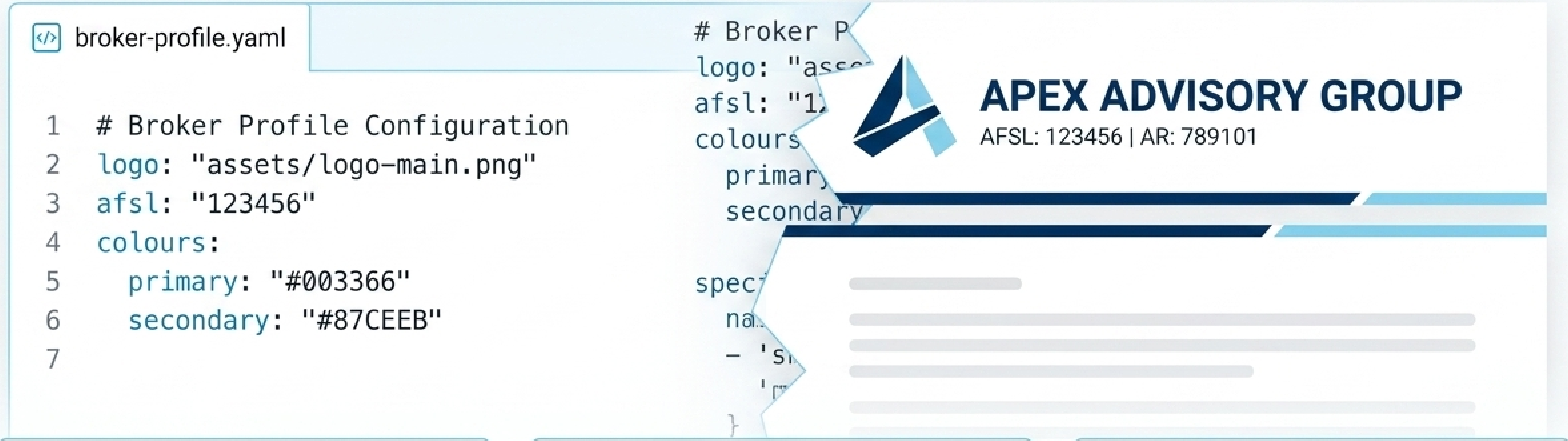


Delivered as a single, self-contained .plugin bundle (Build 0.3.1).

Installed directly into your own Claude Desktop app via Settings > Capabilities.

Your data stays in your own session; no client data is transmitted to third-party vendor clouds.

Your brand, your judgement, your defensible record.



Driven by Configuration:
The red-flag library, policy classes, and clause bank are editable without touching the code.

The Broker Profile:
Configured once to include your firm's Legal Name, AFSL number, AR number, Logo, House Colours, and Signatory credentials.

Invisible Vendor:
No vendor branding appears in the final output. The advice is entirely yours.

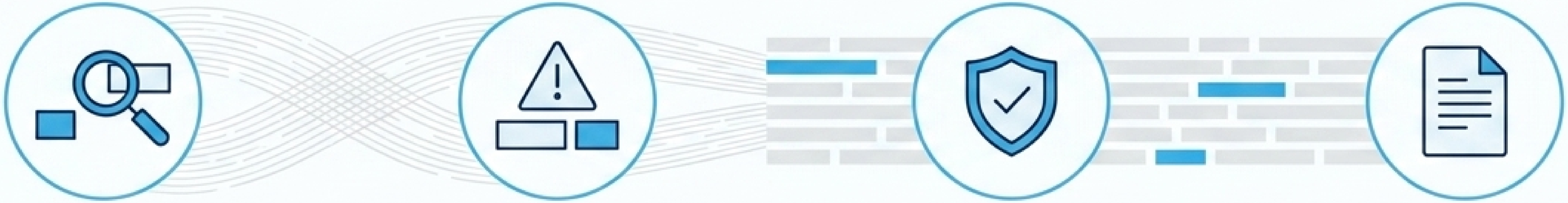
Perpetual licensing: Own the capability, skip the subscription.

Perpetual, Version-Pinned Licence. Supplied as-is. Includes 12 months of point releases. **Requires your own Claude subscription**.

Single Named User	Single Site (Up to 5 Users)	Firm-Wide (One Legal Entity)
$4,500	$7,500	$12,500

Note: 30% Pilot Deployment Discount available until September 30, 2026.

Turn a four-hour Friday headache into a five-minute strategic advantage.



Find the Gap Early

Identify the risk before the contract is signed.

Name the Uninsurable

Focus client conversations on real commercial exposures.

Stay Compliant

Proactively manage AFSL and AR boundaries.

Leave a Record

Maintain a defensible, clause-cited advisory file for every client.

Equip your team with the Contract Reviewer App today.