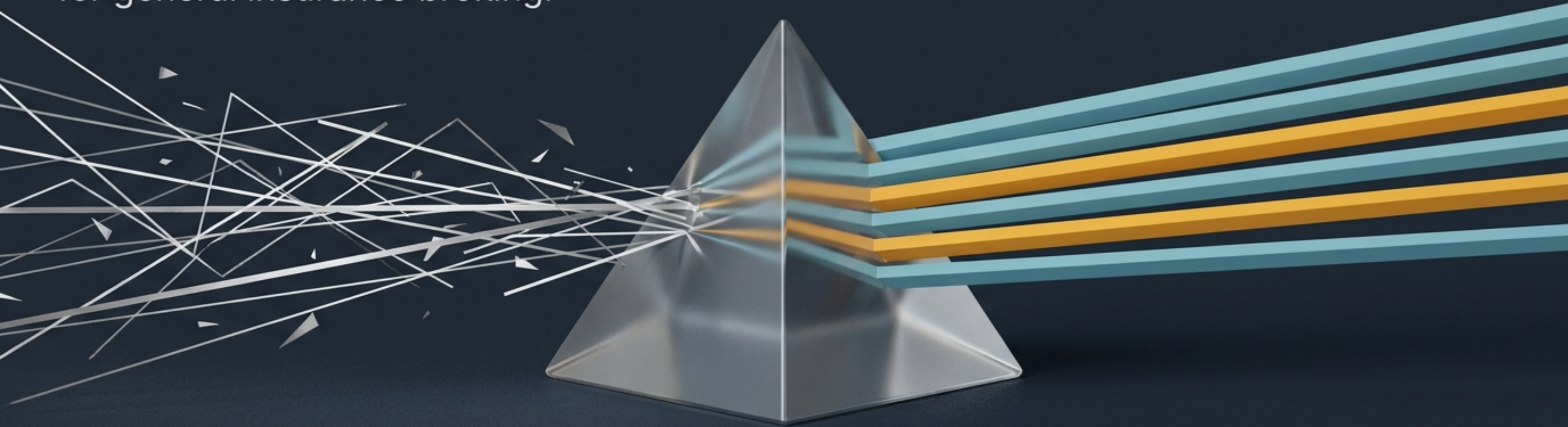


Refracting Noise into Defensible Structure

Structured internal dispute resolution
for general insurance broking.



Built for ASIC RG 271 Compliance

Dec 2026 POLA Act Ready

The crisis at intake is density, not volume



The AI Effect

10-page submissions

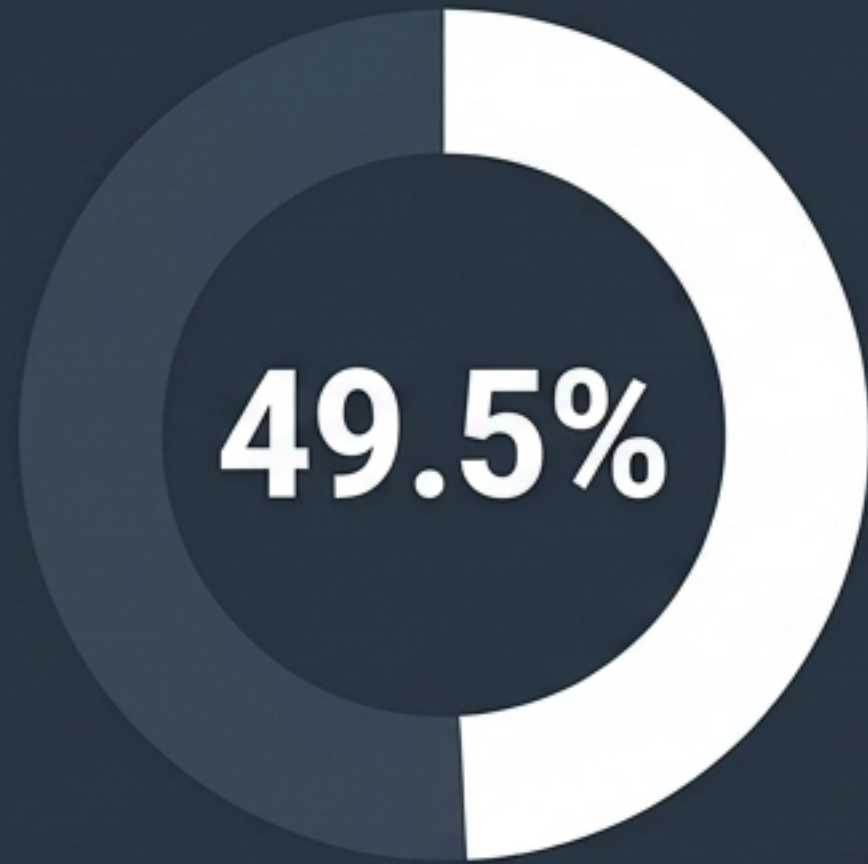
40+ enumerated points

Multi-thread email trails

Misapplied legislation and non-existent case law

AFCA and IDR are seeing the same pattern. General-purpose AI is generating unprecedented volume. The work that has grown is not judgment work—it is reading, mapping, and chronology-building.

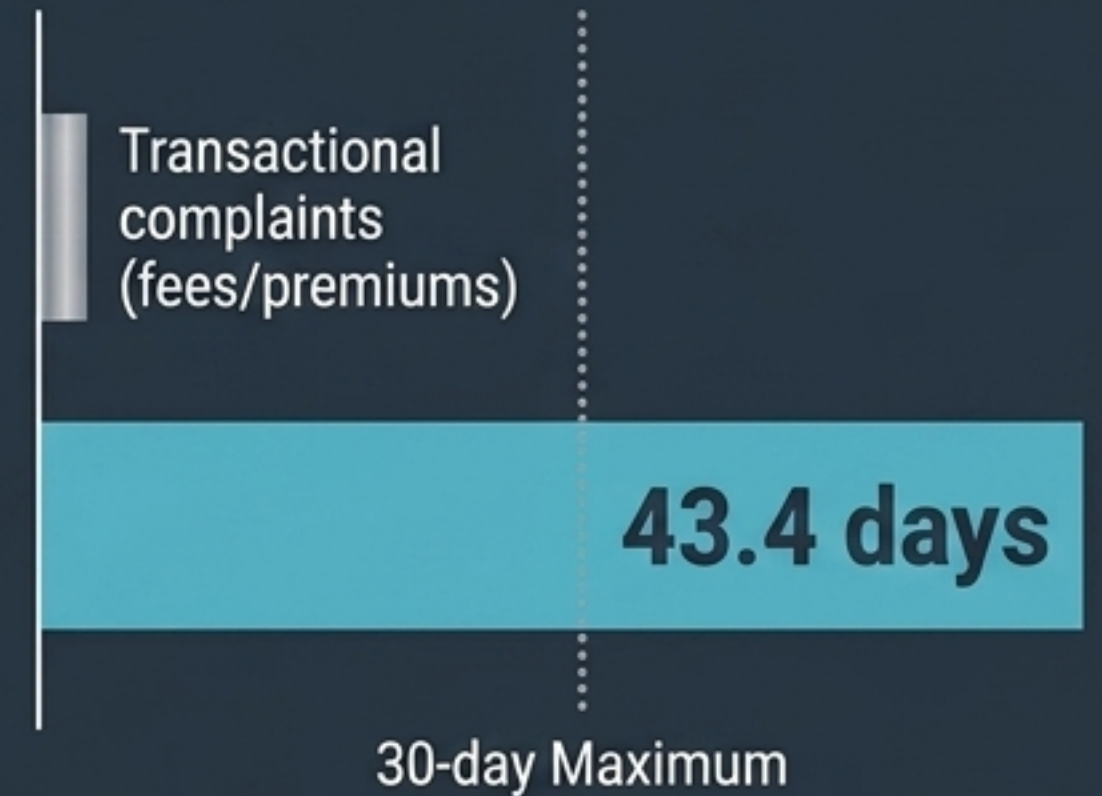
Administrative drag triggers systemic RG 271 breaches



Closed inside the 5-business-day window
(Top 20 AR networks).



Breached the RG 271
30-day maximum.

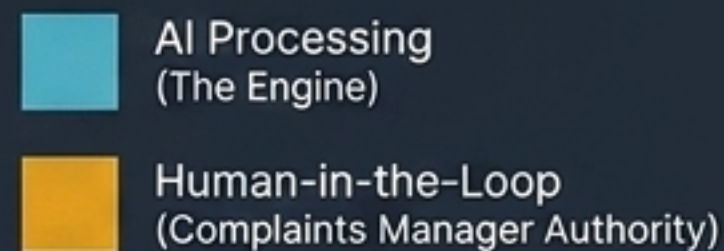


Failure to provide advice averages 43.4 days—well past the regulated maximum.

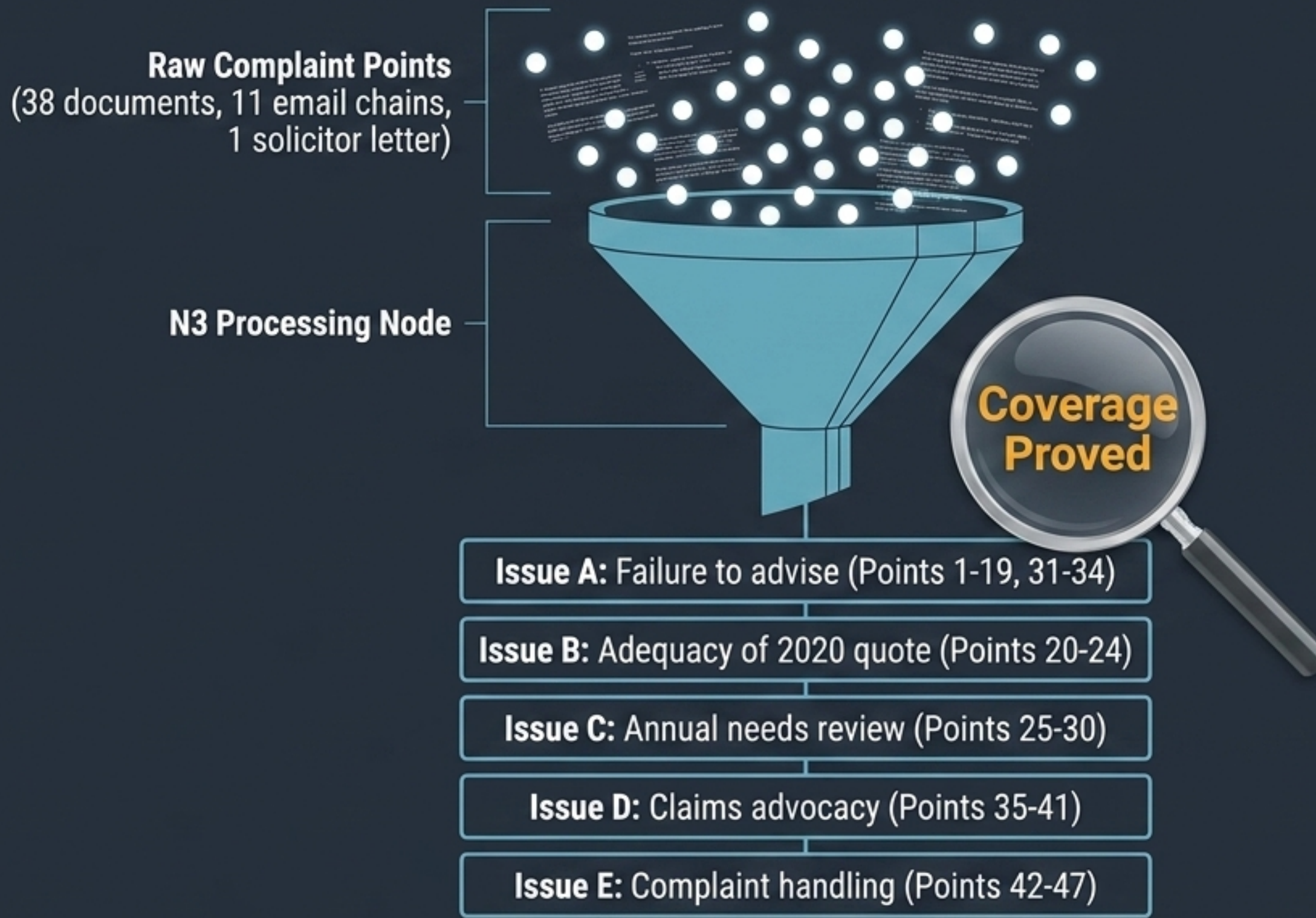
The delay isn't the assessment. It's the days lost to reverse-engineering chaotic, 40-point intakes before the reviewer can even apply the Brokers Code.

The Clinical Refinery:

From raw intake to IDR pack



Consolidating noise without dropping merit



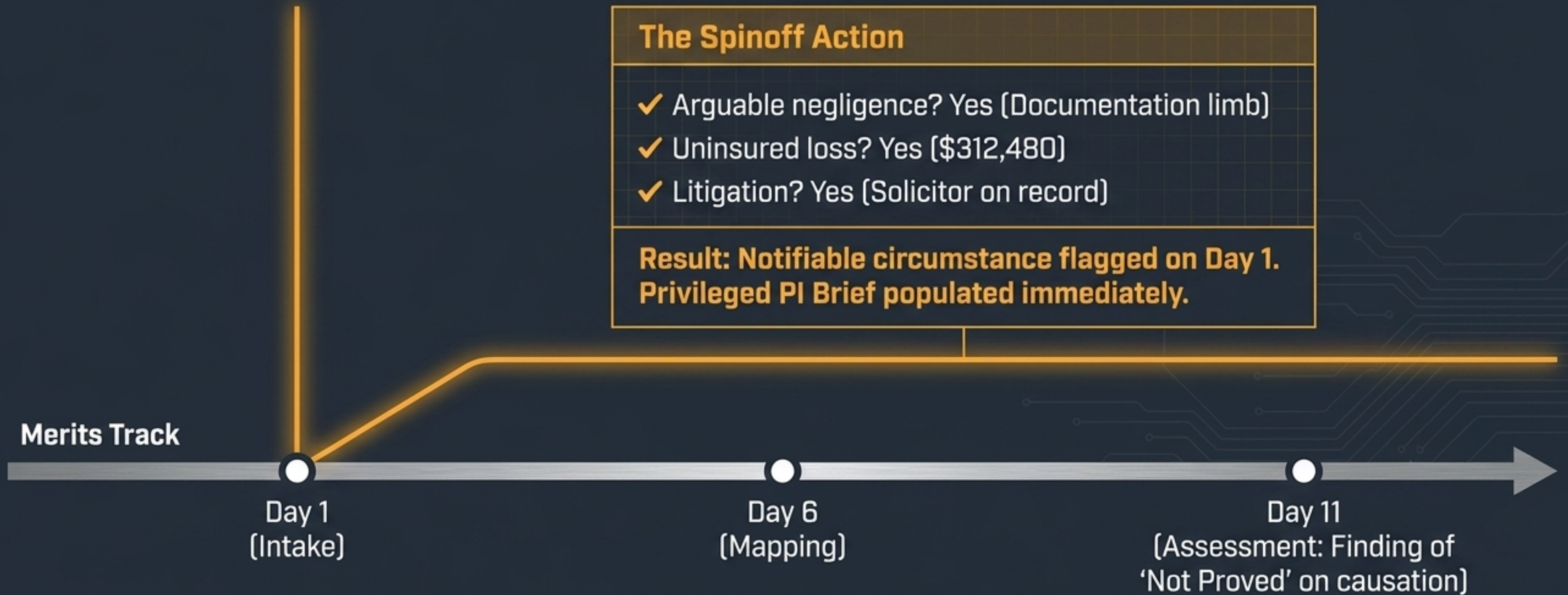
Consolidation is structural, never suppressive. Where a point carries no merit, it is marked 'not established'—it is never silently absorbed.

Separating documentation breach from causation and loss

Issue A (Failure to advise / arrange cover)		Issue D (Claims advocacy)	
Finding: NOT PROVED		Finding: PROVED	
Reasoning summary: Documentation breach is arguable, but causation fails. Cover was offered on five occasions (2018-2025) and declined.		Reasoning summary: Broker did not test the trading-debt exclusion with the insurer before closing the file.	
Clinical outcome: Absent causation, no loss attaches to the broker.		Clinical outcome: Corrective action required; rectification correspondence to follow.	

A structured pipeline produces a defensible ‘not proved’ on the headline issue while isolating actual service failures for correction.

The PI Routing Tripwire: Early detection independent of merits



The primary defense (no causation) is carried into the PI brief for external counsel. But the notification obligation runs in parallel and is entirely unaffected by the merits. Late notification prejudices cover; the Assistant prevents it.

Absolute Human-in-the-Loop Governance

The Intake Lock

The Complaints Manager locks Day Zero, operative versions, and live deadlines before the clock starts.

The Output Sign-Off

Every rendered document is watermarked "AI-assisted draft". The Complaints Manager amends, decides, and owns all correspondence.

The Mapping Confirmation

AI drafts the consolidation; nothing proceeds until the Complaints Manager confirms every point is mapped.

Closed Workflow
No Internet
No Model Training

The pipeline escalates; it never overrides. If the Assistant answers a gate on its own, it is a defect. The reviewer's job is judgment—the AI only does the assembly.

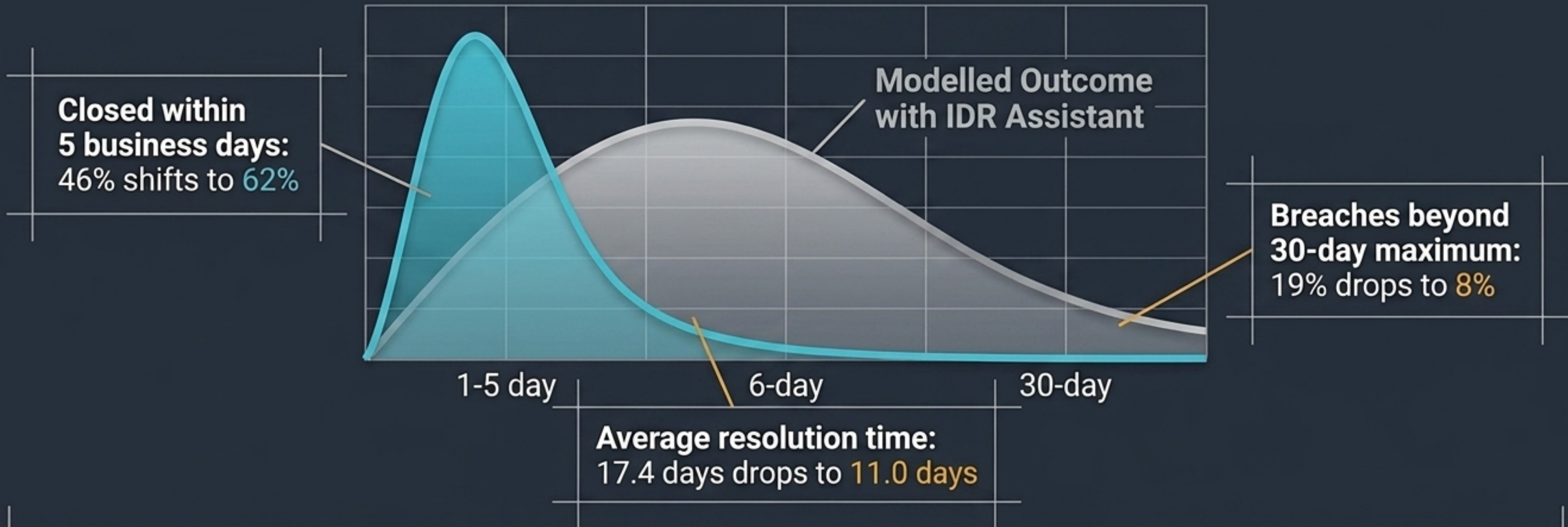
Architected for the December 2026 POLA Act Reforms

APP 1.7–1.9 (ADM Transparency)	Requirement: Disclose programs that substantially assist decision-making.	IDR Feature: Mandatory AI-transparency block embedded in every complainant-facing letter. Proves no decision is made solely by automated processing.
APP 10 (Quality & Records)	Requirement: Identify AI-generated content as probabilistic.	IDR Feature: Internal outputs auto-stamped with AI-generation statements. Version-controlled, locked corrections record human verification.
APP 8 (Cross-Border Processing)	Requirement: Protect data moving offshore.	IDR Feature: Conditional redaction-sweep gate automatically triggers before processing offshore or resharing artifacts.

The deliverables tell the licensee exactly what to put in their privacy policy before December 10, 2026.

Time Compression: Unlocking the 5-day RG 271 exemption

Time Compression Diagram

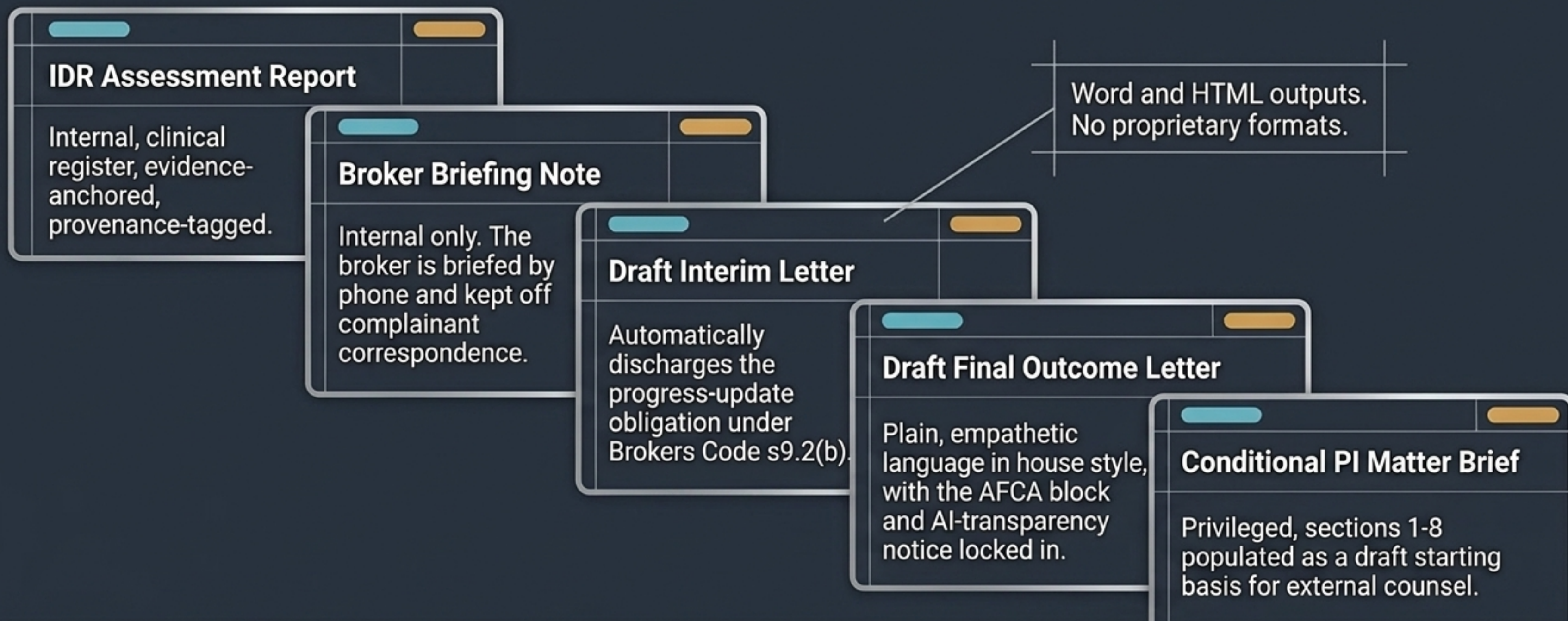


The tool doesn't make complex matters simple. It moves straightforward matters—previously queued behind days of mapping and reading work—straight into the 5-day window, legally removing the written-response requirement.

The Operational Shift: Replacing shorthand with structure

	Before	With IDR Assistant
Preparing the IDR Pack	Hours per matter	Minutes
PI Exposure Identification	Found on review, often late	At intake, automatically
Issue & Outcome Coding	Reviewer shorthand	Consistent, from a consolidated issue set
AFCA Escalation Risk	Frustrated by delay and unaddressed points	Answers addressed issue-by-issue, anchored to evidence
ASIC Reporting	Fragmented manual entry	Lodgement extract auto-compiled within the 3-issue cap

Decision-ready IDR packs in your house style



Independence is structural. Broker conduct is measured against the Brokers Code; insurer conduct against GICOP/Contracts Act. The lane boundary is explicitly stated in every letter.

Reclaiming time for judgment

Complaints are not arriving more often. They are arriving longer, more fragmented, and harder to answer inside the regulated timeframe.

- The IDR Assistant absorbs the volume density.
- It structures the noise and isolates the legal exposure.
- It ensures Dec 2026 privacy and AI governance compliance by design.

The tool does the assembly. You spend your time on the judgment—which is the only part that was ever the reviewer's job.