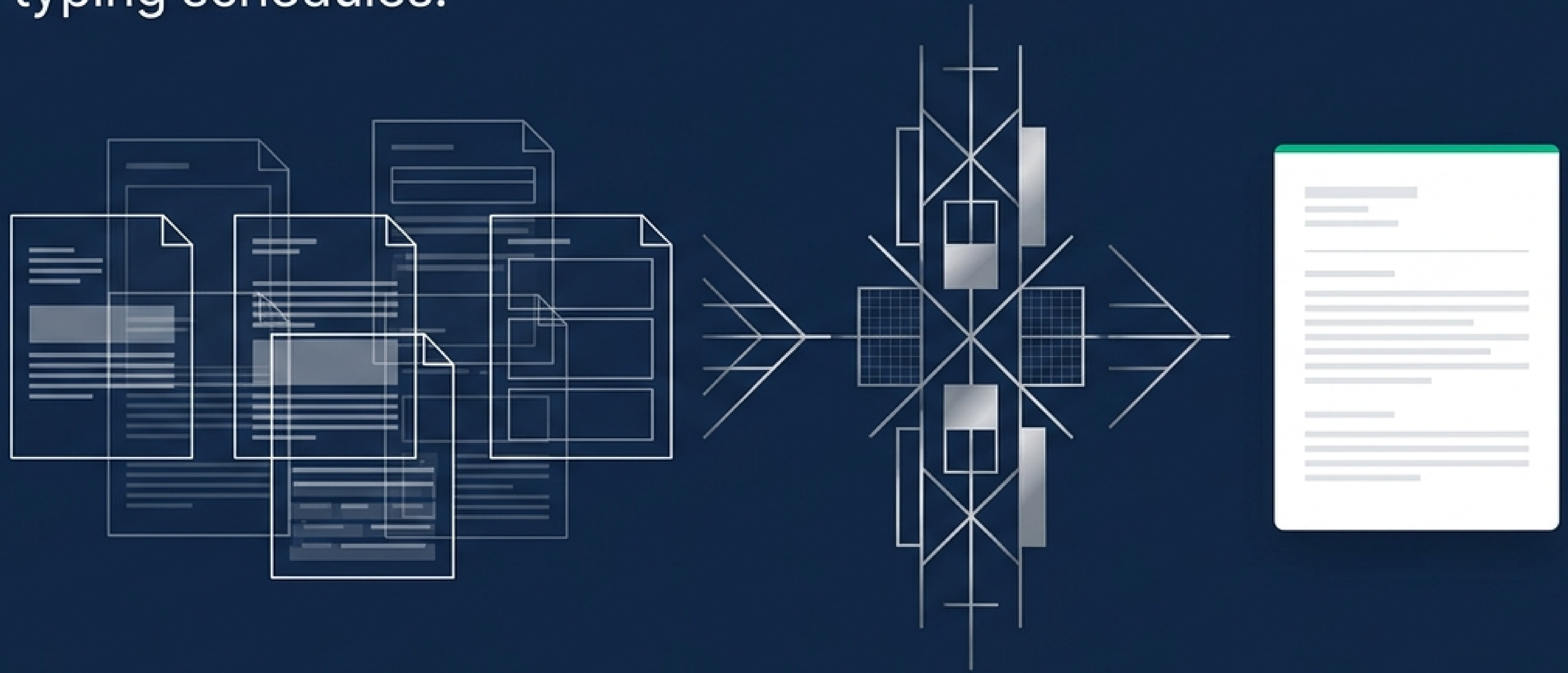
Report & Manual Writer

Spend your time advising clients —
— not re-typing schedules.



The Industry Crisis: Renewal Timing & Systemic Risk

The Environment

Resourcing pressure at peak periods

System limitations

Manual error

The Sector Impact

~50%

of all Code breaches reported across the sector are renewal-timeframe breaches (Three years running).

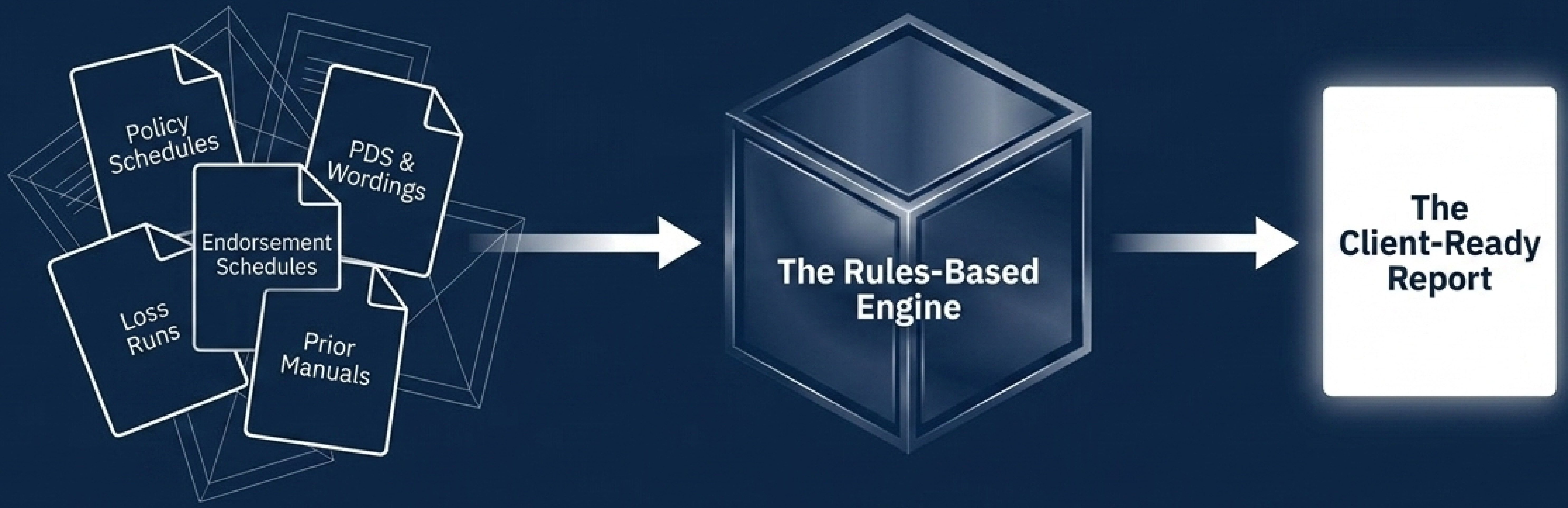
The Specific Failure

38% of all breaches

2,077 specific breaches of s 7.2(e) — failing to engage the client at least 14 days before expiry.

Every one of these is a process problem, not a knowledge problem — which is what makes it addressable.

The Systemic Solution: Defensible by Design



Hours back on every client

The report builds itself from the insurer's schedules.

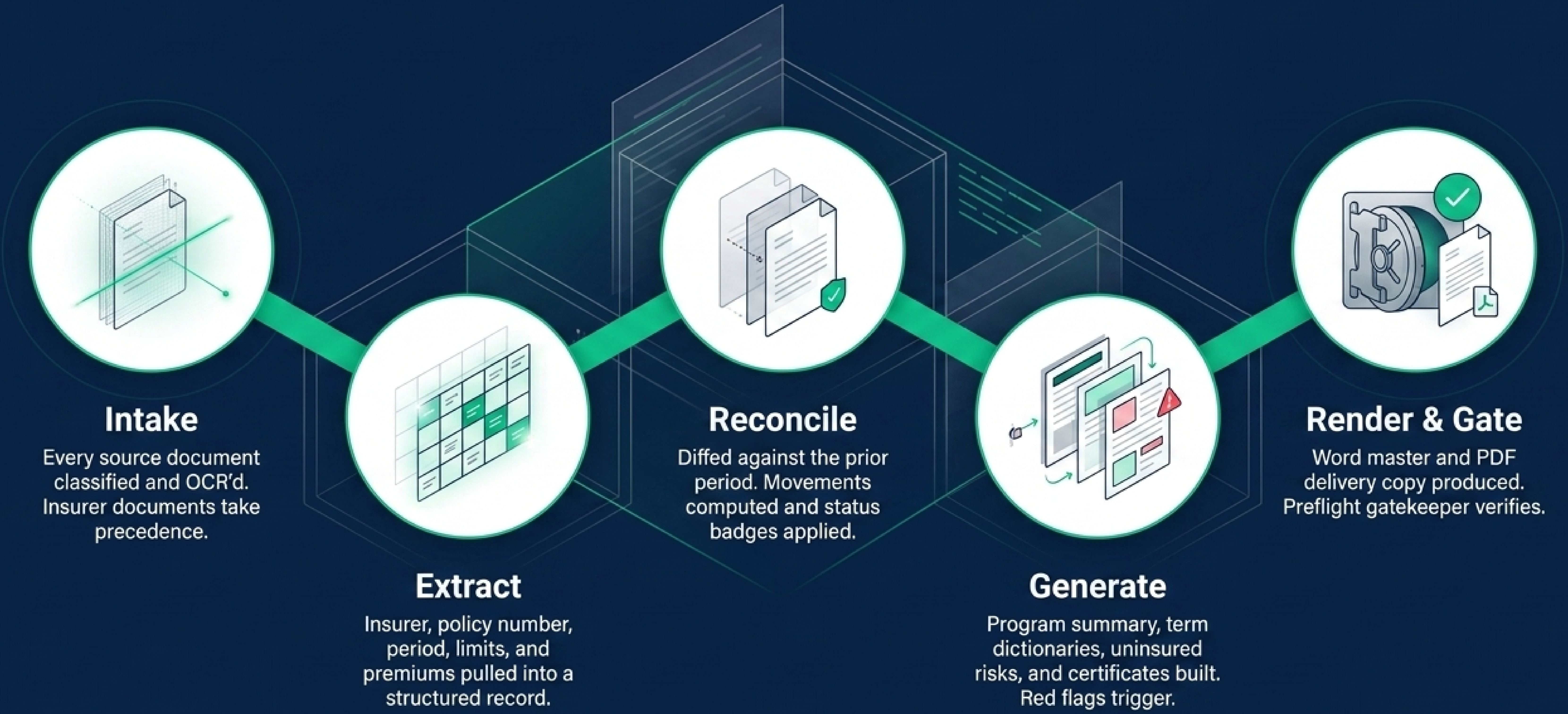
Fewer errors

Nothing is re-keyed; movements are flagged rather than missed.

Renewal discipline

Review dates set at least three months ahead, directly answering the s 7.2(a) Code requirement.

The 5-Node Activation Sequence

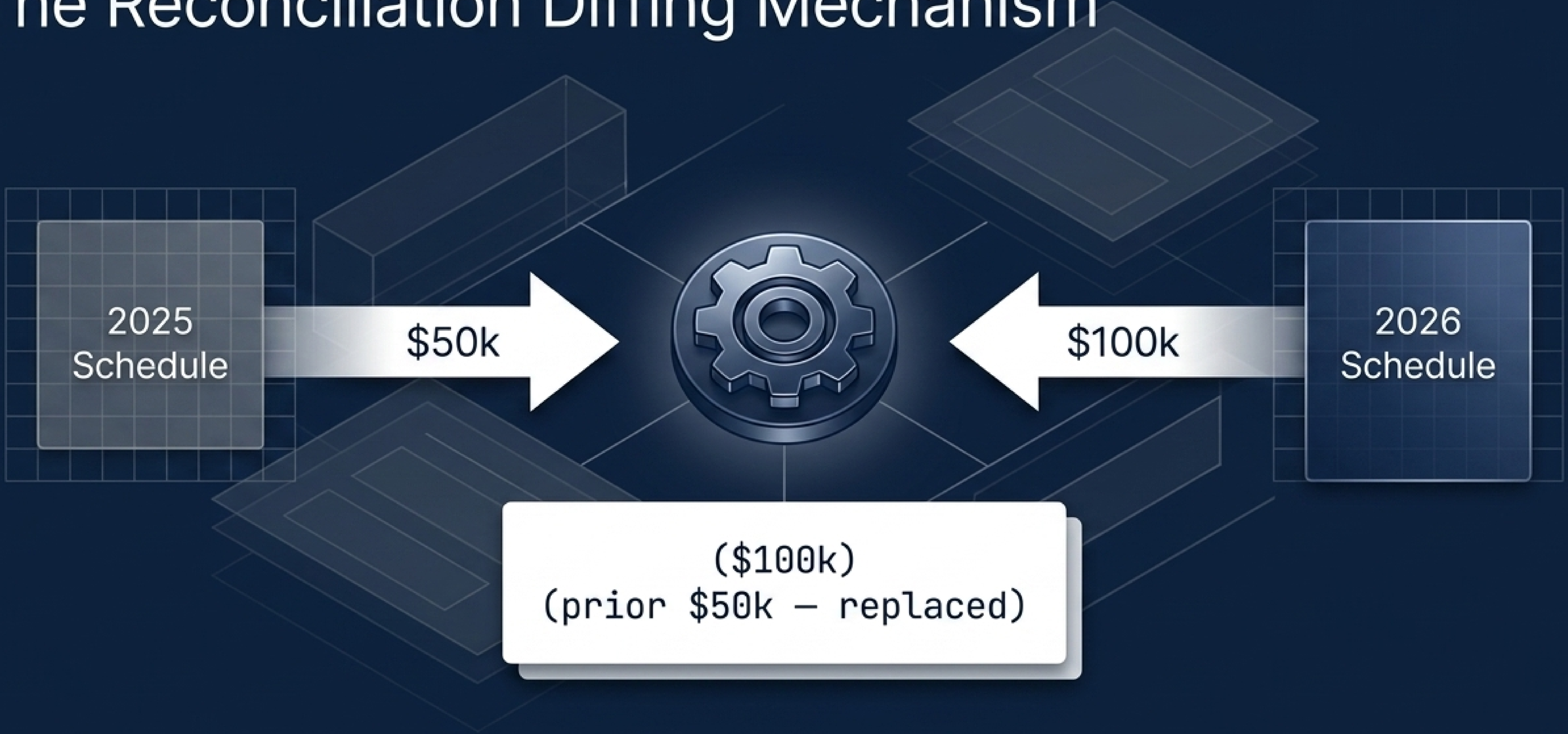


The Architecture of Trust: Insurer Document Wins

5. **Program Spreadsheet** — Reconciliation and premium history.
4. **Prior Manual** — Carried-forward context only. Never overrides Layers 1–3.
3. **Endorsement Schedules** — Amendments to the schedule, in the order issued.
2. **PDS / Policy Wording** — Terms, conditions, exclusions, and definitions.
1. **Insurer Policy Schedule** — The binding statement of limits, excesses, and premiums.

A figure that cannot be sourced is marked for confirmation — never estimated, never carried forward without a source.

The Reconciliation Diffing Mechanism



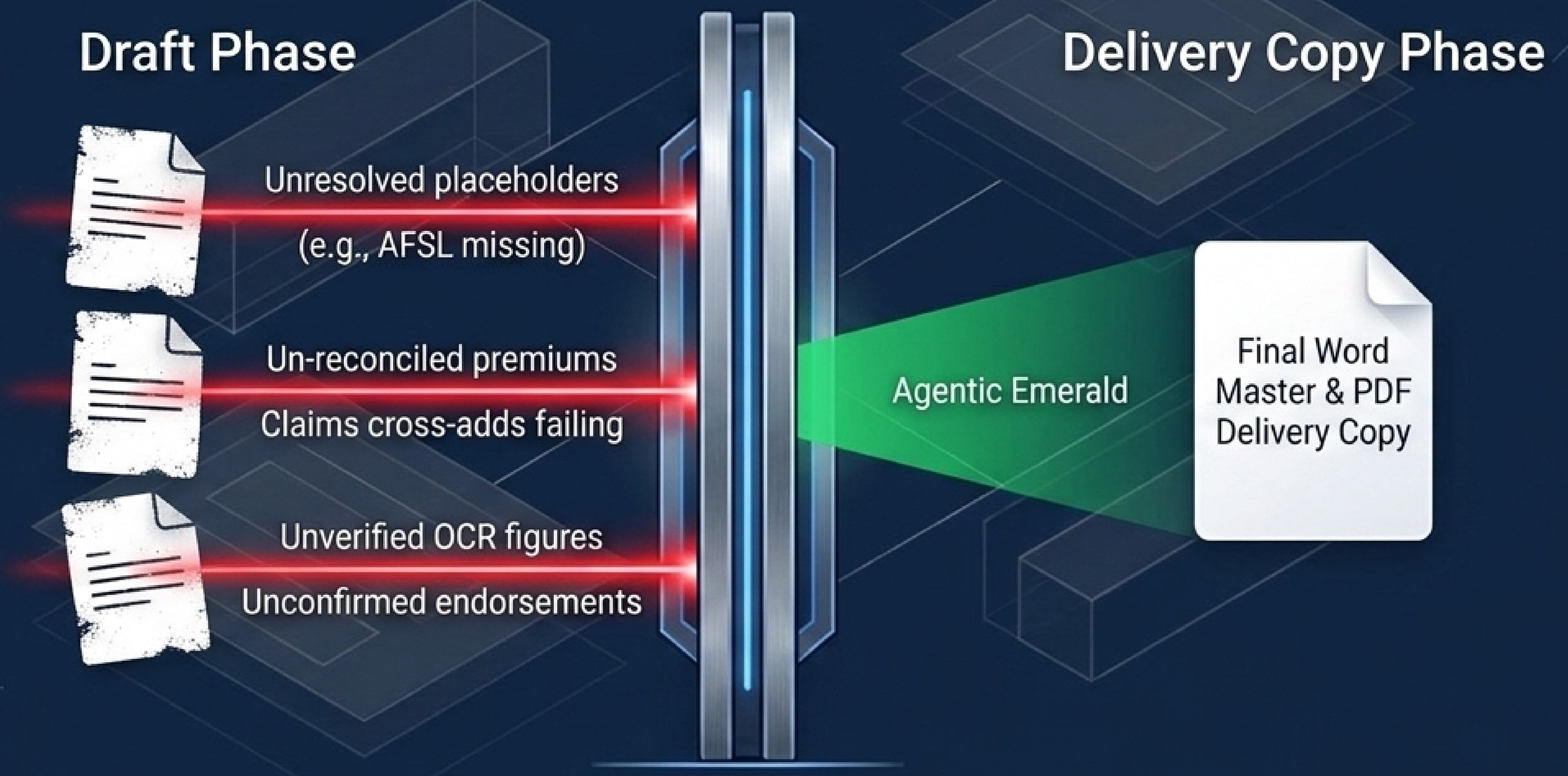
Every change is recorded automatically. The system computes premium movements, applies status badges, and documents the exact delta for the client. The client sees what moved and why.

The Red Flag Diagnostic Matrix

URGENT (Act before renewal)	REVIEW (Requires broker judgement)	NOTE (Informational)
• Retroactive date advanced • Cover not bound past its renewal date • Interested-party endorsement unconfirmed • Endorsement without an insurer document	• Premium movement beyond threshold • Adverse claims experience at renewal • Sub-limit below benchmark • Sum insured not indexed or escalated	• Schedule outstanding • Figure unverified (e.g., low-confidence OCR)

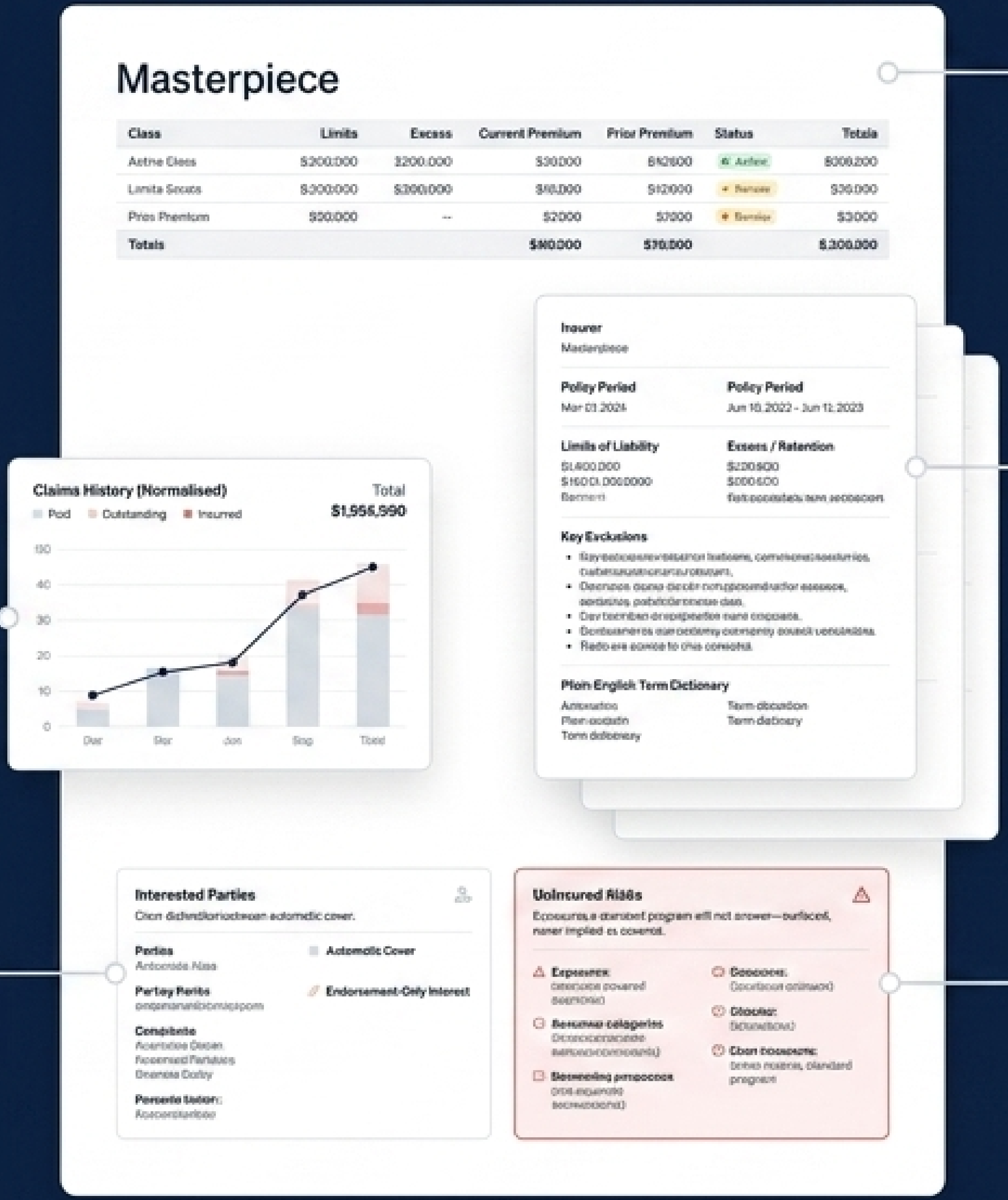
Flags surface only when they fire. A clean program produces a clean page.

The Preflight Gatekeeper



The Word document is the authoritative master. A blocking preflight check stands between the draft and delivery. No placeholders or unverified totals reach your client.

Anatomy of a Report: What the Client Receives



1 **Program Summary**

Every class on one page — limits, excess, current/prior premium, status badge, and totals.

2 **Policy Pages**

Insurer, period, limits, excesses, key exclusions, and a plain-English term dictionary for every class.

3 **Normalised Claims**

Insurer loss runs converted to a standard format, cross-added (paid + outstanding = incurred).

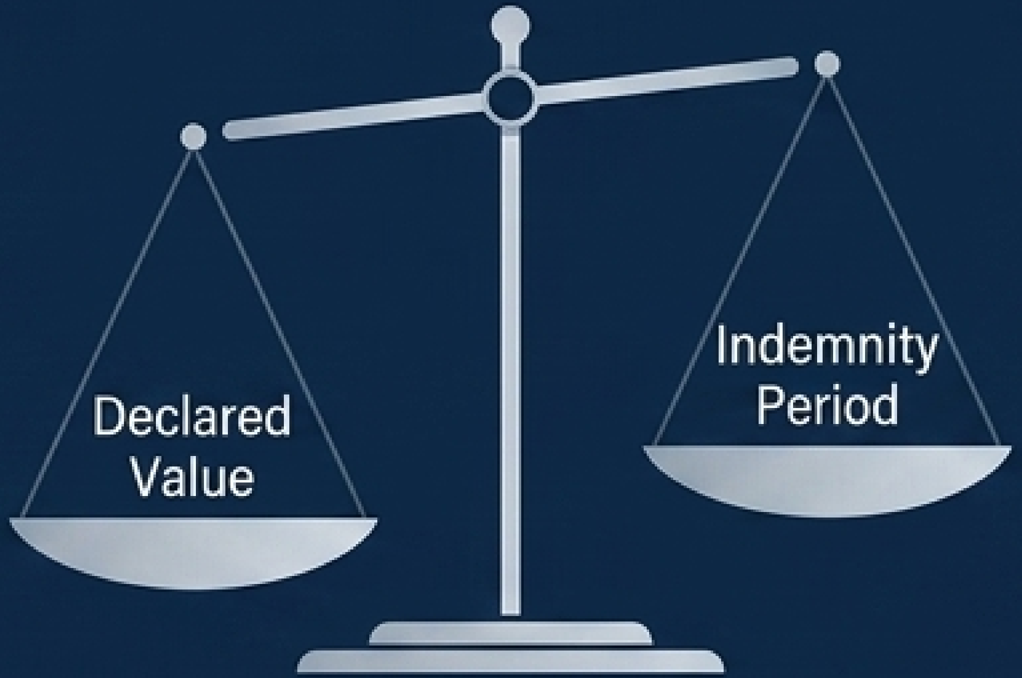
4 **Interested Parties**

Clear distinction between automatic cover and endorsement-only interests.

5 **Uninsured Risks**

Exposures a standard program will not answer—surfaced, never implied as covered.

Advanced Capability: Sizing Business Interruption



What it computes

- Insurable gross profit on both the difference and addition bases (reconciled).
- The recommended declared value or sum insured, sized against the indemnity period.
- Adequacy against current cover (flags under-insurance and average).

The Compliance Boundary

Business Interruption is the cover clients most often carry at the wrong figure. The engine informs your recommendation—it does not set a bound figure. It supports, rather than replaces, broker judgement.

One Engine, Four distinct Outputs

Pre-Renewal Report

Ahead of the renewal conversation — what is coming up, what moved, what needs a decision.

Renewal Report

The full picture at renewal, entirely reconciled against the prior year.

Insurance Manual

The standing reference the client keeps, updated as each policy renews across the year.

New Business Proposal

Options compared side-by-side, with the basis of recommendation documented for compliance.

Same source data, same house style, same reconciliation.

Synthesis: The Single Source of Truth

Red Flags

in Compliance Crimson

Premium data directly triggers the threshold alerts.

BI Needs Analysis

Financials feed the gross profit calculator.

Certificates of Currency

Data proves whether an interest is actually bound.

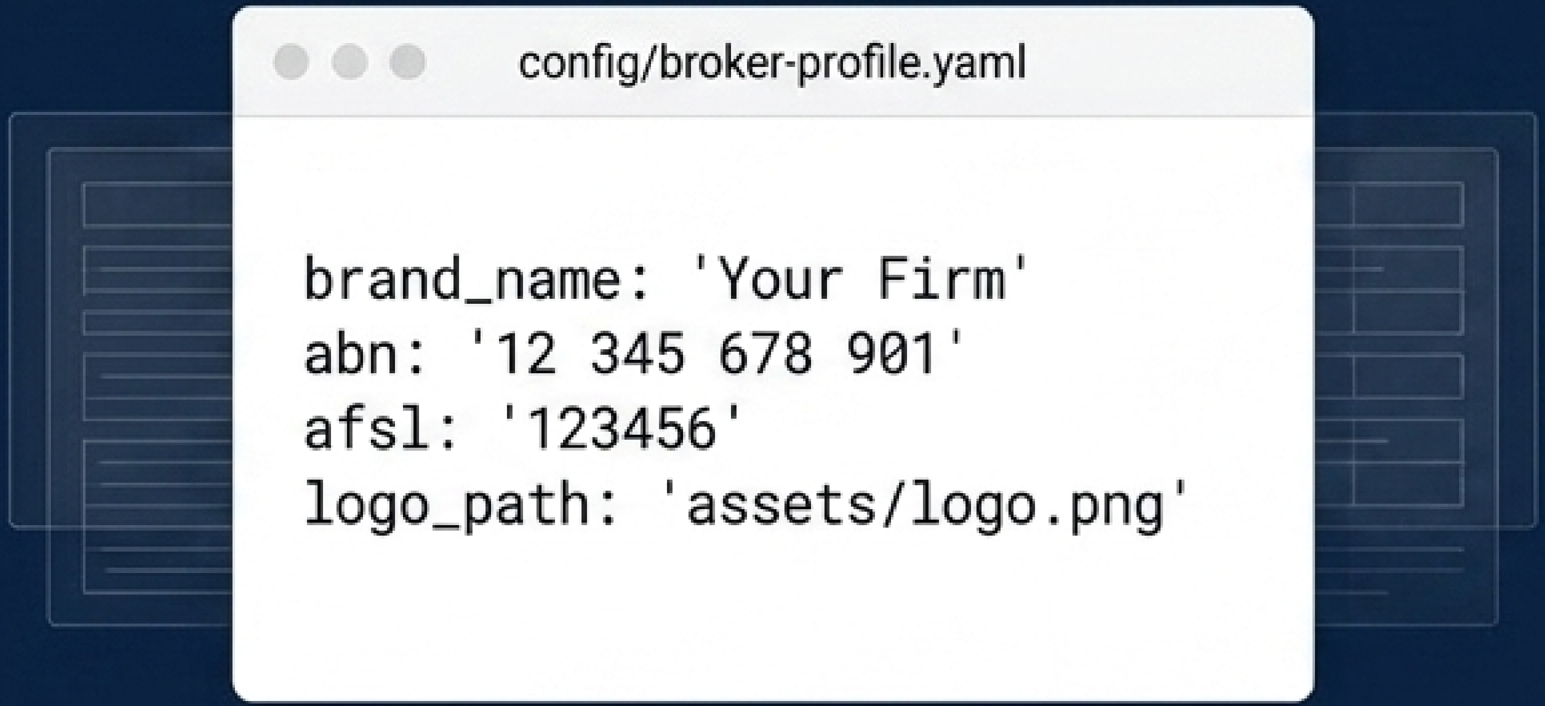
The Manual

Limits and excesses populate the final document.

Fragmented, siloed data entry is eliminated. One ingestion process powers risk management, analysis, compliance, and client delivery simultaneously.

Local & Secure: Your Brand, Your Environment

White Label Branding



- Fully branded to your firm from a single file.
- Legal name, ABN, AFSL, AR number, logo, and signatory.
- No vendor branding is carried in the licensed build.

Secure Deployment

- Runs entirely within the Claude desktop app (Cowork mode).
- No client data leaves your secure session.
- Perpetual, version-pinned licence for a single named user.

The Result: Defensible Advice, Delivered Faster

Time Transformed — Hours back on every client. What used to take an afternoon takes minutes.

Engineered Compliance — A renewal date that is never missed, and a documented, file-ready record behind the advice you gave.

Uncompromising Professionalism — The smallest client receives the same standard of pristine documentation as the largest.

The figures come from the insurer's document — not a keyboard.