PATRA™ & CAA Combined Agents of America

AI-powered insurance policy checking solutions

Check policies with unsurpassed quality, accuracy and efficiency.

Patra's **Policy Checking AI** is the industry-leading solution designed to ensure the accuracy and quality of bound policies. Featuring Patra's proprietary patent-pending AI, ML, and NLP technology, best-in-class workflows, and comprehensive checklists, Patra's **Policy Checking AI** leads the industry with unsurpassed quality, accuracy and efficiency.

Patra's patented process prioritizes accuracy and completeness while reducing rework and review time for agencies. Its 900+ point checklist ensure discrepancies are quickly identified and shared via color-coded error report summaries for account managers to easily scan and assess.

Workstream flexibility

Workstream flexibility enables insurance organizations to select the optimal blend of technology and human expertise for each situation. Patra's **Policy Checking AI** offers adaptable solutions from fully automated AI-only review to customized white-glove service with human oversight.

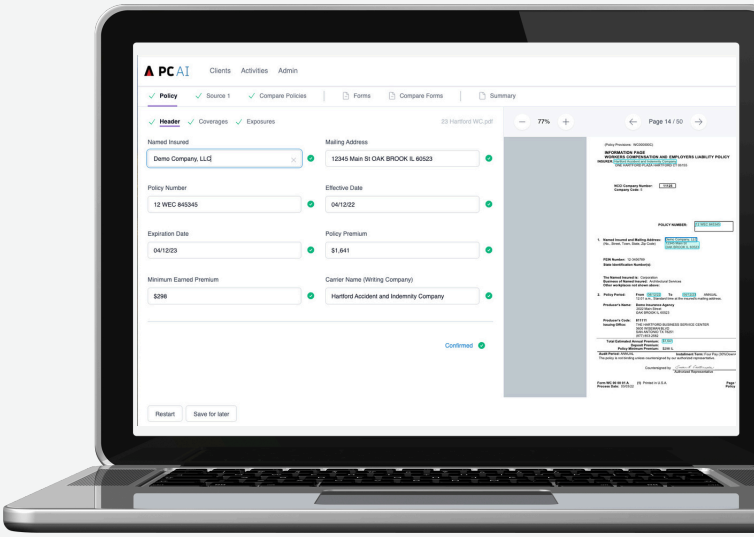
Policy Checking AI solution options

AI-Only: Streamlined solution using sophisticated AI algorithms to extract, analyze, and compare policy data without human review. Ideal for organizations seeking accelerated processing while maintaining internal oversight.

Self-Service: Equips in-house teams with industry-leading AI automation through an intuitive interface. Extracts, compares, and highlights discrepancies between policy versions with unparalleled speed and accuracy.

Full-Service: Combines AI technology with dedicated Patra processing executives who manage the entire process. Includes final human oversight and E&O risk transfer for every policy checked.

Custom: White-glove service with tailored workflows, customized quality control, and specialized reporting aligned with your unique requirements. Includes complete E&O risk transfer and full process management.



Advanced AI-powered automation

Patent-pending technology
Intuitive data extraction via patent-pending AI/ML technology

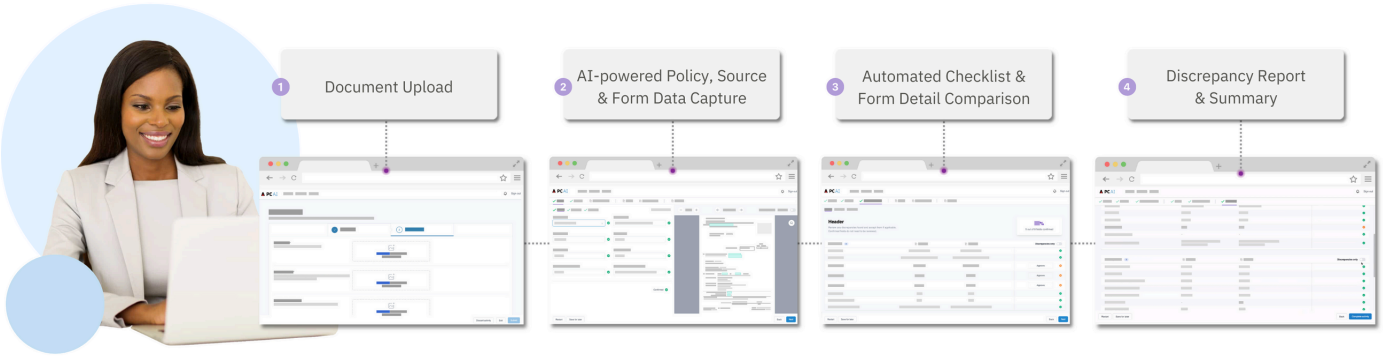
Standardized workflow
Step-by-step workflow delivers consistent, high-quality output

Comprehensive policy review
Detailed review of policy header, coverage and limits, exposures, and form schedules

Discrepancy report and summary
Color-coded report for easy review, research, and reporting

PATRA™ & CAA Combined Agents of America

Step-by-step automated processing



Workstream flexibility options

Policy Checking AI	AI-Only	Self-Service	Full-Service	Custom
Patra's AI-powered technology	Included	Included	Included	AI Available
Review of AI results	N/A	Client review	Patra review	Reviewed by Patra (if applicable)
Intake method	Upload in-app	Upload in-app	Portal upload Email to Patra Patra retrieval	Email to Patra Patra retrieval
Output format	Patra best-in-class checklist	Patra best-in-class checklist	Patra best-in-class checklist	Patra or custom policy checklist
Output delivery method	View in-app or download (XLSX, CSV, PDF)	View in-app or download (XLSX, CSV, PDF)	Delivered in portal Email back to client Saved to client system	Received via email or saved to client system (XLSX, PDF)
Declarations, LOB coverage, and forms schedule	AI-powered	AI-powered	AI-powered	Manual by Patra team
Supported LOBs	Nine top commercial lines (~85% of policy volume)	Nine top commercial lines (~85% of policy volume)	Nine top commercial lines (~85% of policy volume)	All commercial and personal lines
New policy checked against	Up to two source documents(s) (prior policy, ACORD app, binder, bind order, proposal, quote, other)	Up to two source documents(s) (prior policy, ACORD app, binder, bind order, proposal, quote, other)	Up to two source documents(s) (prior policy, ACORD app, binder, bind order, proposal, quote, other)	Any combination of source document(s) & AMS data
Turnaround times	Minutes	Minutes	< One business day	< 15 business days
Coverage for Patra E&O	Not included	Not included	Included	Included

Supported lines of business

- BOP/CPP
- Commercial auto
- Commercial property
- Commercial umbrella
- Cyber liability
- Excess liability
- General liability
- Professional liability
- Workers compensation

PATRA™

For More Information Contact:

BRIAN SMITH
PATRA | SALES ACCOUNT EXECUTIVE

(916) 817-7296
brian.smith@patracorp.com
www.patracorp.com