RMA
From Inbox to
Rating in Minutes

Presented by AventasD

01/10/2025

01 EXECUTIVE SUMMARY

Overview

RMA turns messy submission emails into quote-ready, structured files and pushes them to your Policy and Rating Systems—so your team reviews, decides, and moves.
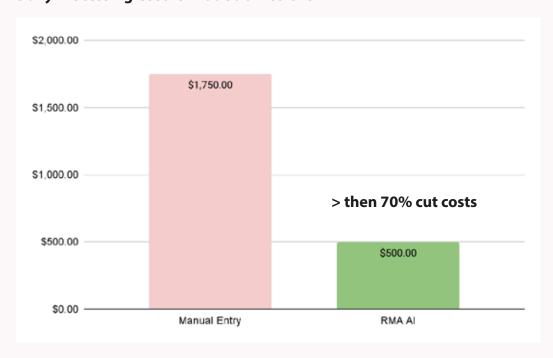
Benefits

MGAs cut unit cost by 70%, compress cycle time from hours to minutes, and keep a full audit trail.

Key features and capabilities

RMA plugs into the way you already work (email in, API out). It ingests messages and attachments, OCRs and classifies every page, normalizes drivers/vehicles/losses, and presents a single analyst workspace for quick human verification before pushing downstream.

Daily Processing Cost for 100 Submissions

Example pricing shown for guidance; final commercial terms depend on monthly volume and any custom requirements.

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How it works in 60 seconds

Every submission moves through a five-step AI + analyst loop designed around the way MGAs already operate.

Step 1 - Intake
Agencies send emails with apps, driver and vehicle schedules, and loss runs (PDF, DOCX, XLSX). RMA ingests the email and every attachment - no portals or retraining required.

Step 2 - OCR + classification
Pages are split to images and passed through OCR; documents are auto-typed (app, drivers, vehicles, loss runs). Structured text goes to a vector store so downstream Q&A stays precise.

Step 3 - Normalization & enrichment
Agencies send emails with apps, driver and vehicle schedules, and loss runs (PDF, DOCX, XLSX). RMA ingests the email and every attachment - no portals or retraining required.

Step 4 - Human-in-the-loop
An underwriter or pre-UW skims a single workspace with tabs for Insured, Cards, Drivers, Vehicles, Loss Runs, Emails, and Duplicates; updates are one click. "Ask RMA" lets you query any file in plain English.

Step 5 - Push downstream
When ready, send to your Policy System or Rating System via API, update Policy System status and metadata, and keep a full activity log. Endpoints include Rating System submissions, Policy System status updates, and producer or insured selection - every action is tracked.

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Impact & ROI

Traditional Workflow
Keying forms by hand ties one pre-underwriter to 30 minutes per file. Hitting 100 submissions a day means 50 staff-hours is about **$1,750** in labor.
Plus fatigue, re-key errors, and the cost of every extra hire when volume spikes.

RMA – AI Workflow
RMA is a bank of tireless "junior underwriters". A 10-page file takes the model 10 minutes, and run 5 parallel jobs at a time. That lets you clear 100 submissions in under an hour while redirecting people to higher-value underwriting.

Cost spread
A U.S. pre-underwriter runs ≈ **$70k** fully loaded (≈**$17.50** per file).
RMA stays flat at **$5** (basic fee) - and concurrency is free because you queue tasks, not salaries.

	Manual Entry (Human)	RMA AI	% Saving
Fully-loaded annual salary (per head)	$70,000	n/a	
Time per 10-page submission	30 min	10 min	
Cost per submission	$17.50	$5.00	**-71%**
Daily cost @ 100 submissions	$1,750	$500	**-71%**
Annual cost (260 days)	$455,000	$130,000	**-71%**

Example pricing shown for guidance; final commercial terms depend on monthly volume and any custom requirements.

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Pricing & Next Steps

Usage-based and Fair

Pricing scales with volume and complexity, not headcount. A typical submission of 10-20 pages runs about $5. If you quote multiple lines of business on the same account, add $0.75 per additional program/LOB. Volume discounts apply automatically as your monthly submission count grows.

What's Included in That Price

OCR + classification of a typical submission of 10-20 pages, AI extraction to structured fields, duplicate checks, the analyst workspace (Drivers / Vehicles / Loss Runs / Emails / Duplicates), and push to your Policy System or Rating System with full activity logs.

What can affect price

Extremely large files, exotic formats, or custom validation rules/pipelines. We'll size these during your walkthrough using one of your real submissions.

Next Steps

Step 1. Book a 20-min Walkthrough
Bring a live submission; we'll measure accuracy, cycle time, and projected ROI together.

Step 2. Try the Interactive Demo
See the intake - review - downstream push flow, risk-free.

Step 3. Download this Brochure
Print & Share internally with leadership and IT.

Stop rekeying. **Start underwriting.**
Your files. Your inbox. **Our AI.**