DeepThought

Producer Portal & IMS Integration

A branded producer portal wired live to your IMS. Real IMS-rated quotes in seconds, bind to a real policy number, and no second system to reconcile.

CAPABILITIES OVERVIEW · 2026

Contents

Every capability at a glance, tap any line to jump straight to it.

What this is

Most producer portals are a form that emails a PDF, or a side database someone reconciles later. This one writes directly into your IMS. A broker completes a smart application, pulls a real IMS-rated quote, and binds to a real policy number, all in your policy system. Your team re-keys nothing.

This document is a **visual preview** of that product. Every screen shown is the real software running against a live policy system.

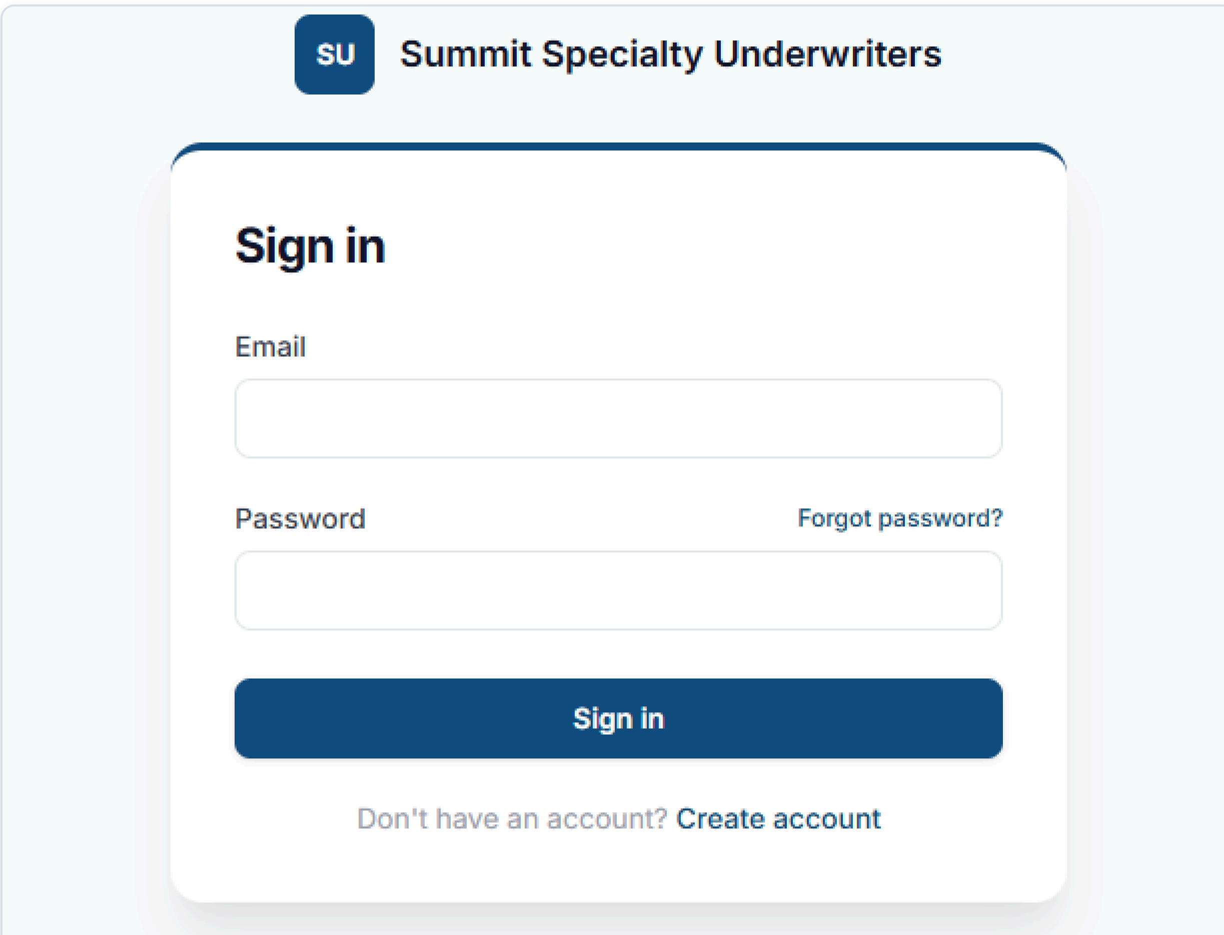
> **The shape of it:** Producers work in a portal → submissions flow into the underwriting console → everything reads and writes to IMS as the system of record. Quote, bind, issue, endorse: one pipeline.

Part 1: The Producer Portal

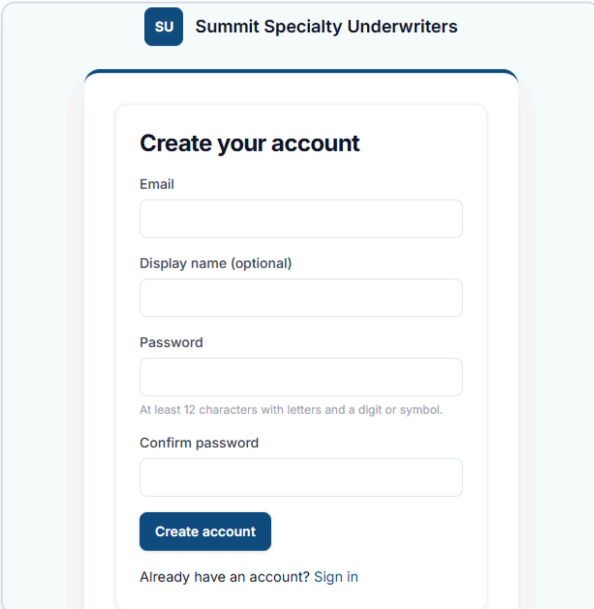
The broker's experience: branded, secure, and built to take a submission all the way to a bound policy without a phone call or a spreadsheet.

1.1 · Branded sign-in & account security

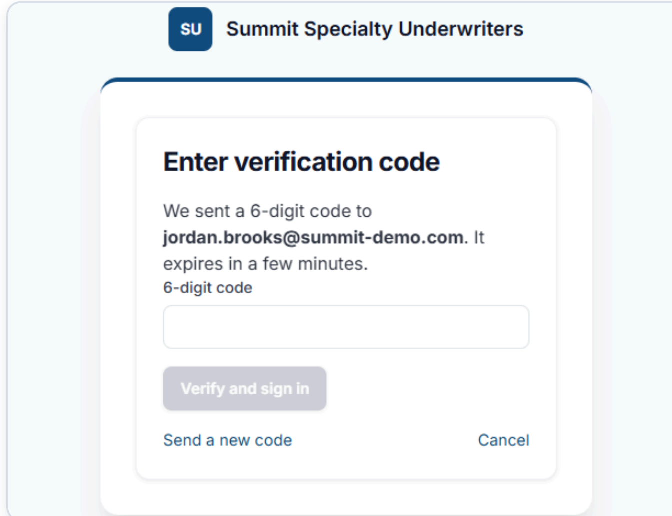
Every MGA gets its own branded portal, on a dedicated subdomain by default, or its own custom domain via CNAME. Producers self-register, verify their email, and sign in, with **optional per-portal email one-time-passcode MFA** and automatic lockout protection.



Branded sign-in. The portal name, logo, and color are configured per MGA.

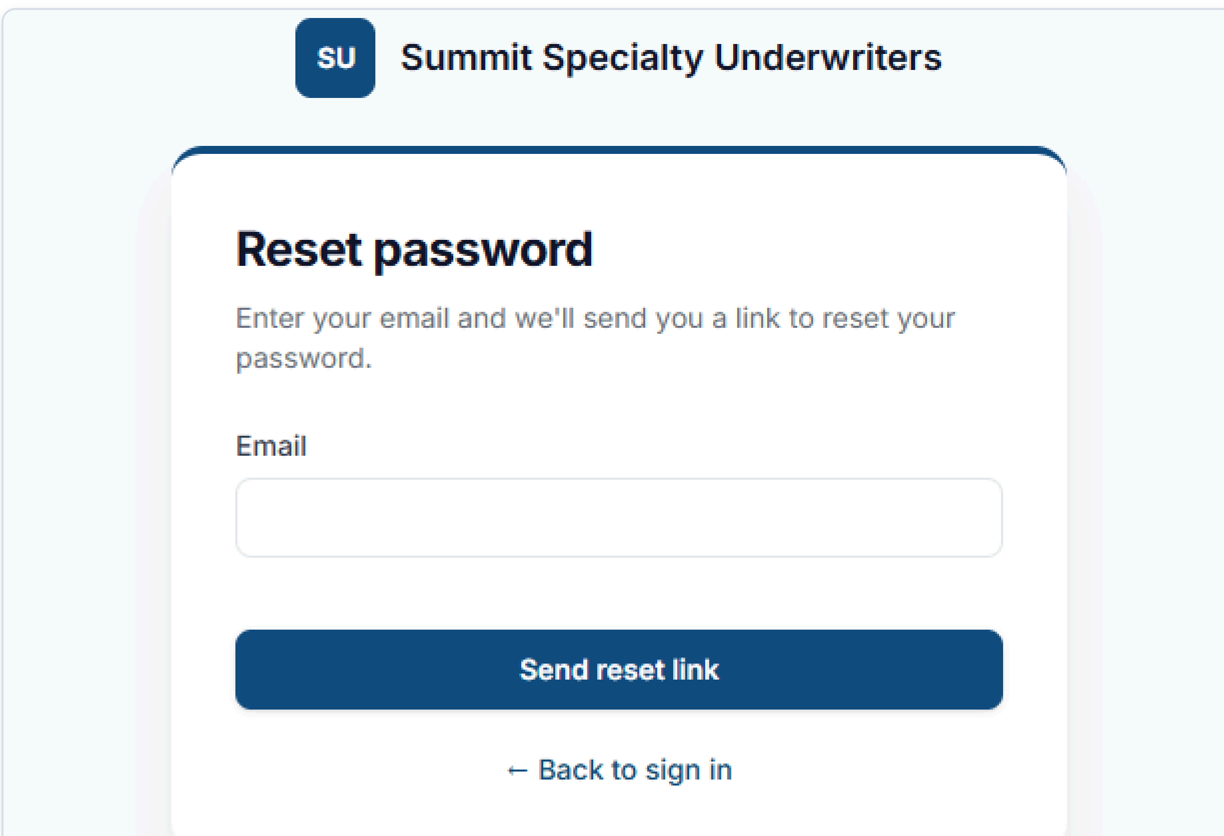


Self-service registration with email verification.



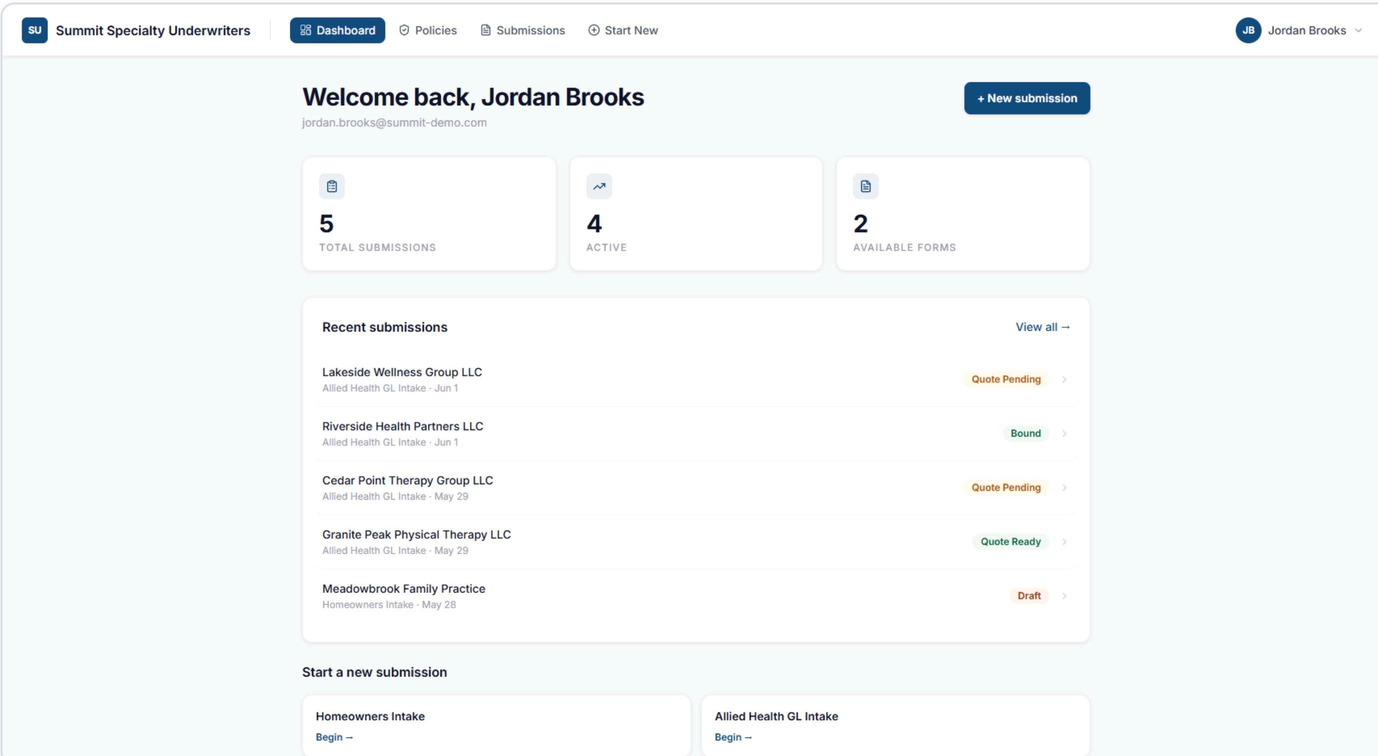
Optional per-portal email one-time-passcode MFA.

Forgot-password and reset flows are included: account recovery without an admin ticket.



1.2 · The producer dashboard

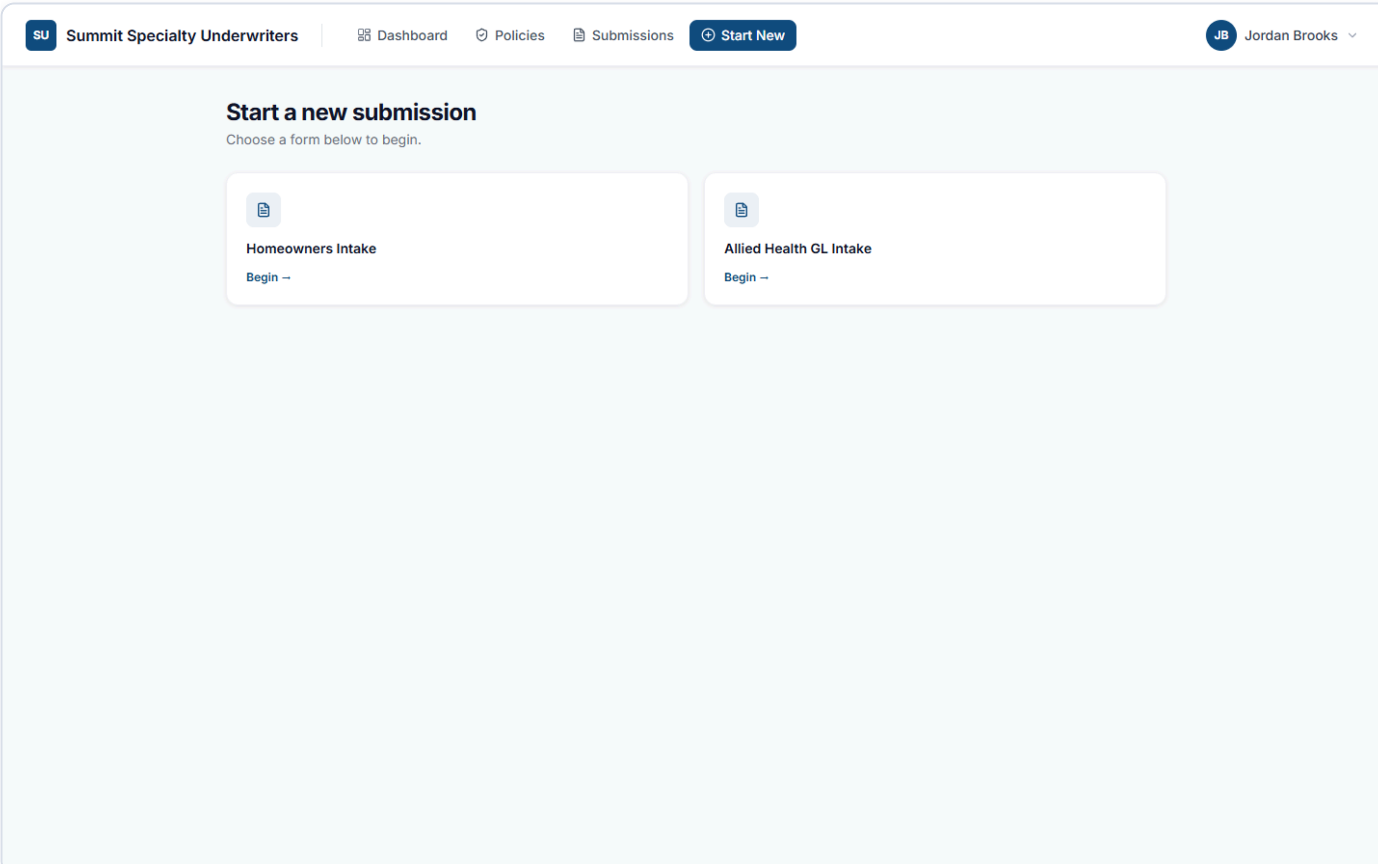
A clean home base: live submission counts, recent activity with real-time status, and one-click access to start a new submission.



Everything in flight at a glance: drafts, quotes, and bound policies, read live from your IMS.

1.3 · Smart intake

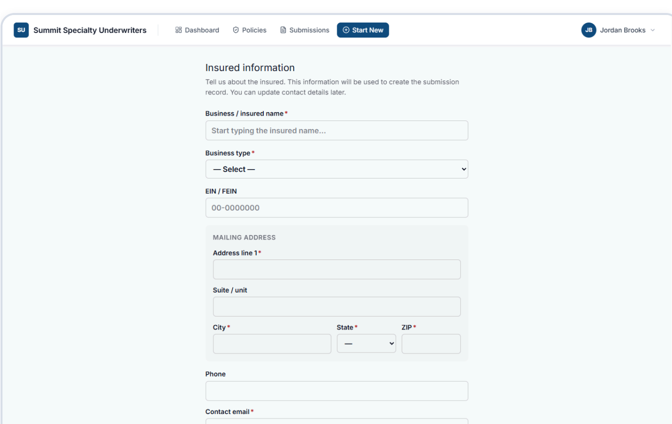
The heart of the portal. Producers pick a form, identify the insured, and complete a dynamic application, with guardrails that keep the data clean before it ever reaches underwriting.



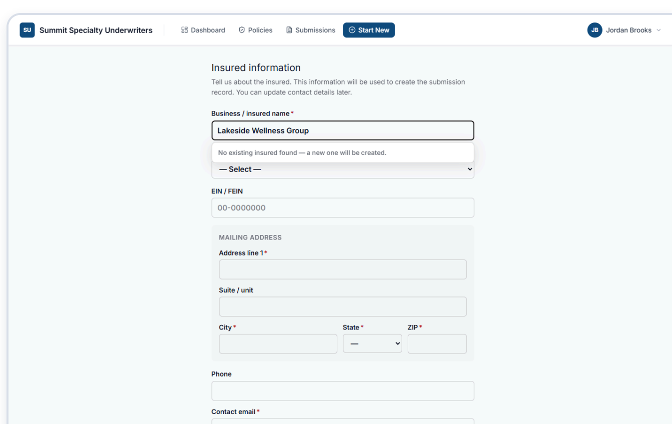
Published intake forms; each tagged with a line of business and a kind (new business, endorsement, or renewal).

Insured pre-screen with live duplicate search

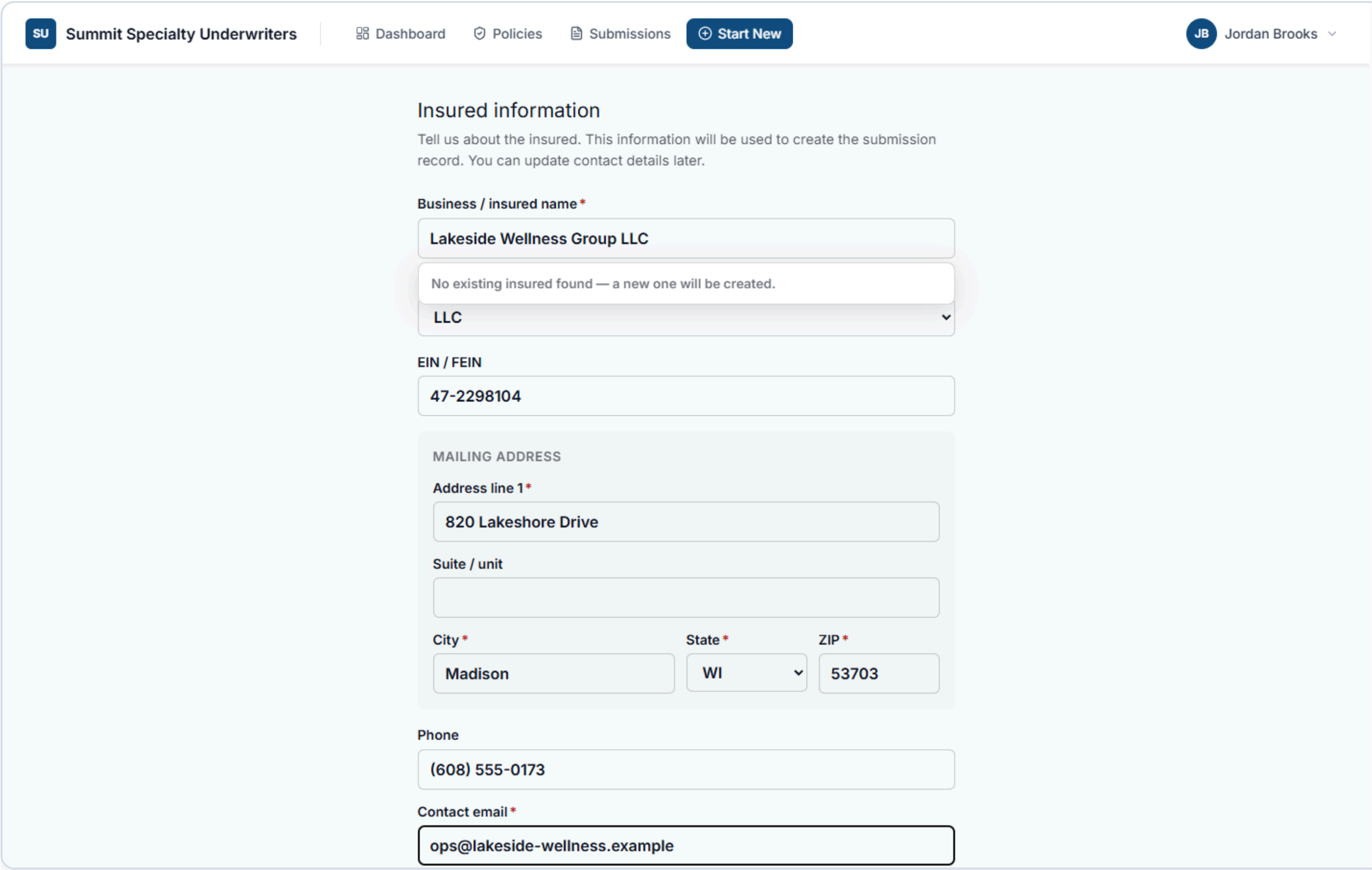
As the producer types the insured name, the portal searches the **live policy system** for existing matches, preventing duplicate insureds before a submission is created.



Capture the insured once; reuse everywhere.



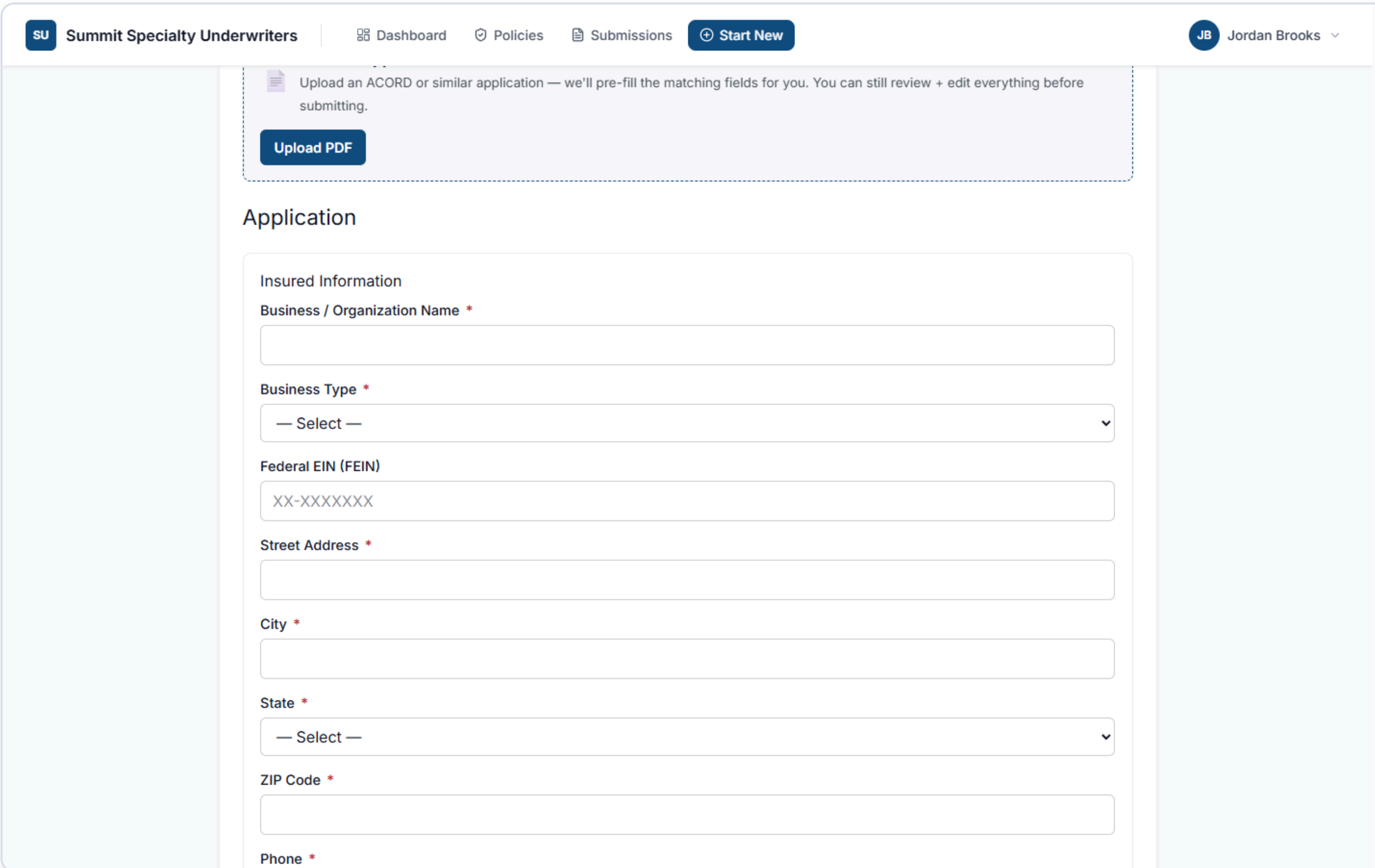
Type-ahead checks IMS in real time, "new one will be created" when there's no match.



Clean, validated insured details, the foundation of the submission record.

AI document pre-fill + a dynamic application

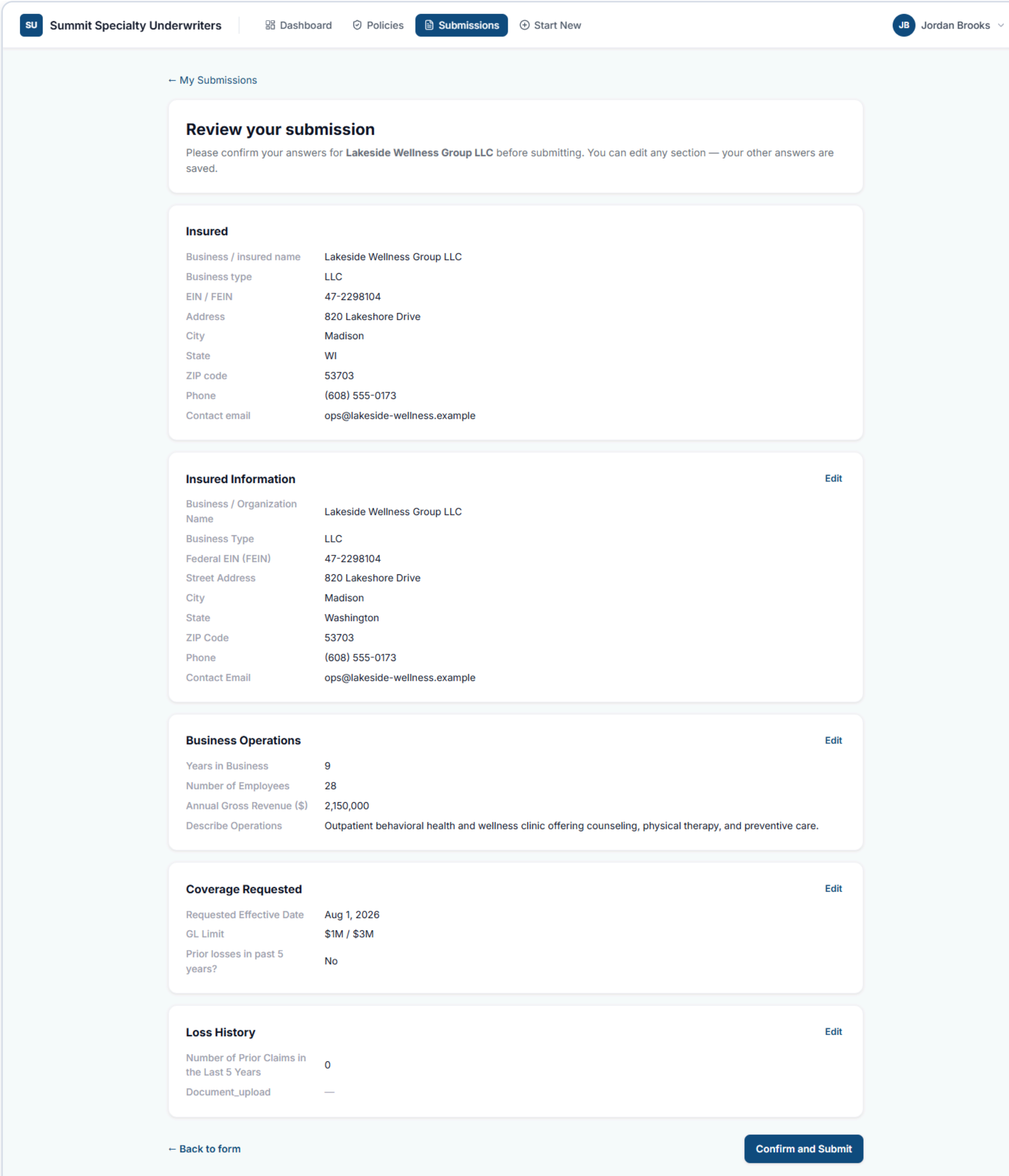
Producers can **upload an ACORD or carrier application PDF and let AI pre-fill the matching fields**, then review and edit everything. The application itself is fully dynamic: ~20 field types (18 authorable in the visual builder), conditional logic, repeaters, computed values, and validation.



"Have an application PDF? We'll pre-fill the matching fields." Upload once, review, submit.

Review before submit

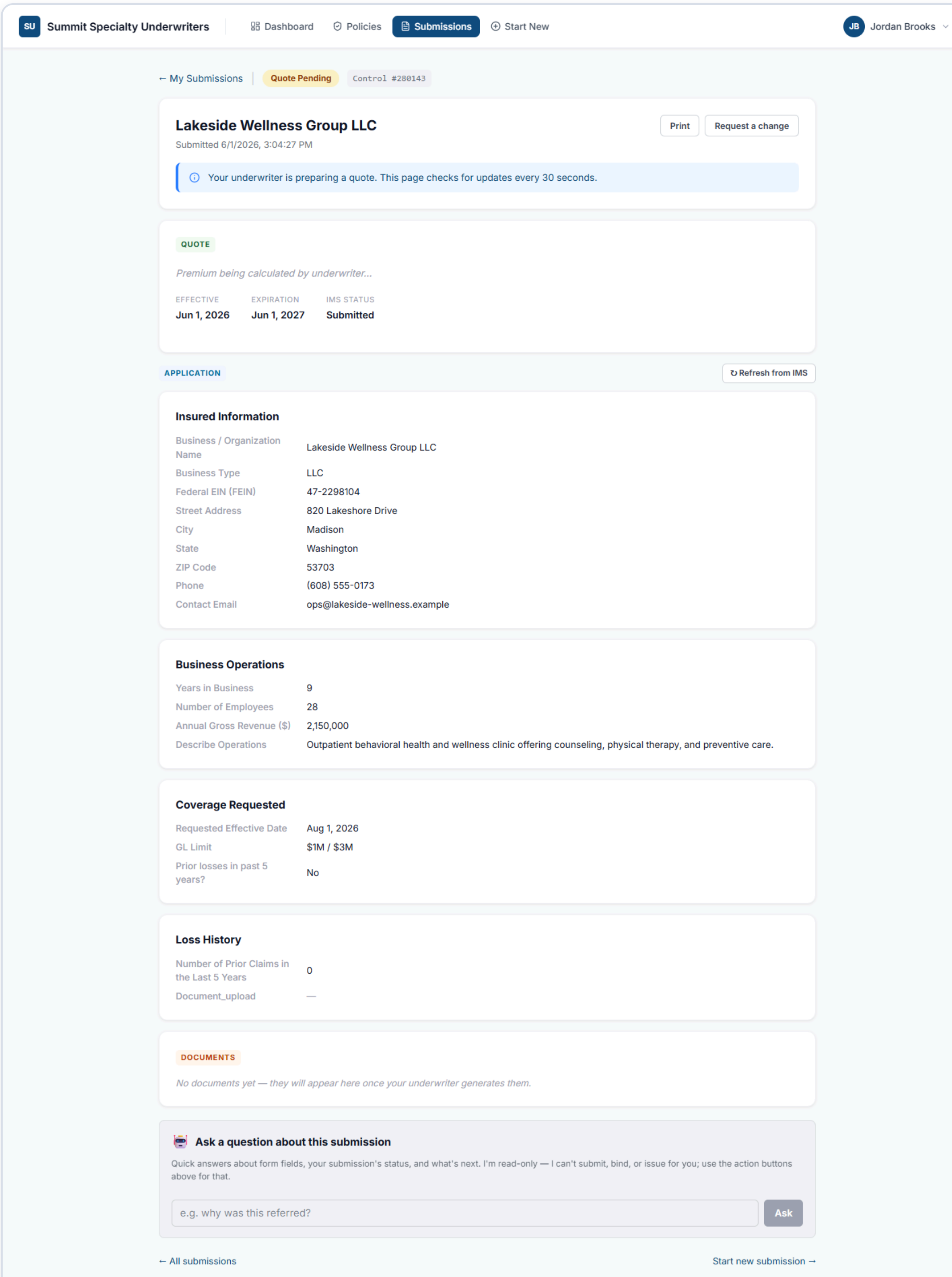
A final, friendly summary. Jump back to edit any section (answers are saved) before submitting.



No surprises: the producer confirms every answer, organized by section.

1.4 · Live quoting, binding & the policy lifecycle

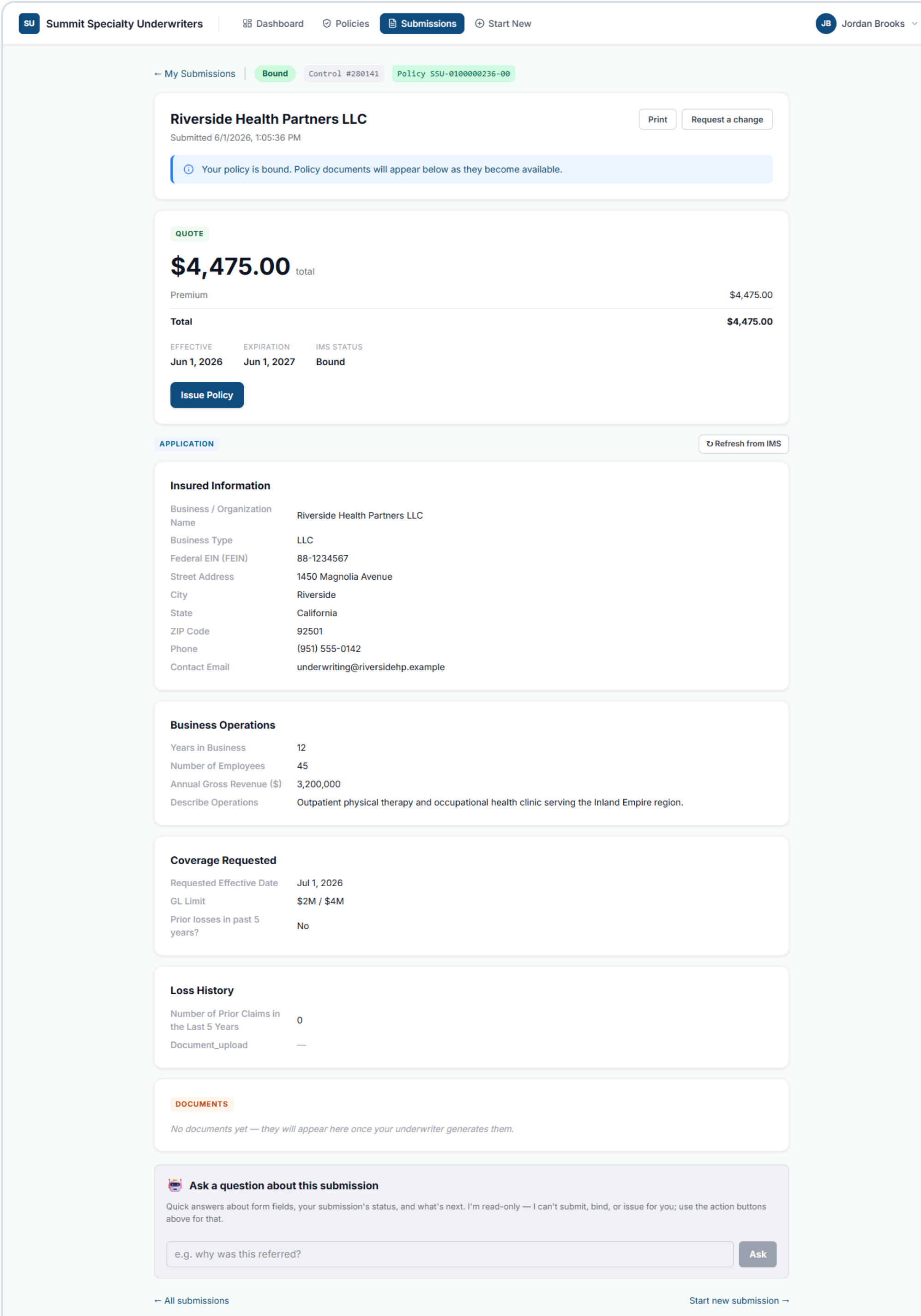
This is what sets DeepThought apart: the submission becomes a **real quote in the carrier's policy system**, rated by the live rater, then the producer can accept, bind, and receive a policy number, end to end. A producer binds only what you authorize. Anything outside their authority is submitted for a person to review, never bound automatically.



The submission detail page, live IMS status, the full application, and a read-only AI assistant that answers "what's the status and what happens next?"

A real, bound policy, created in IMS

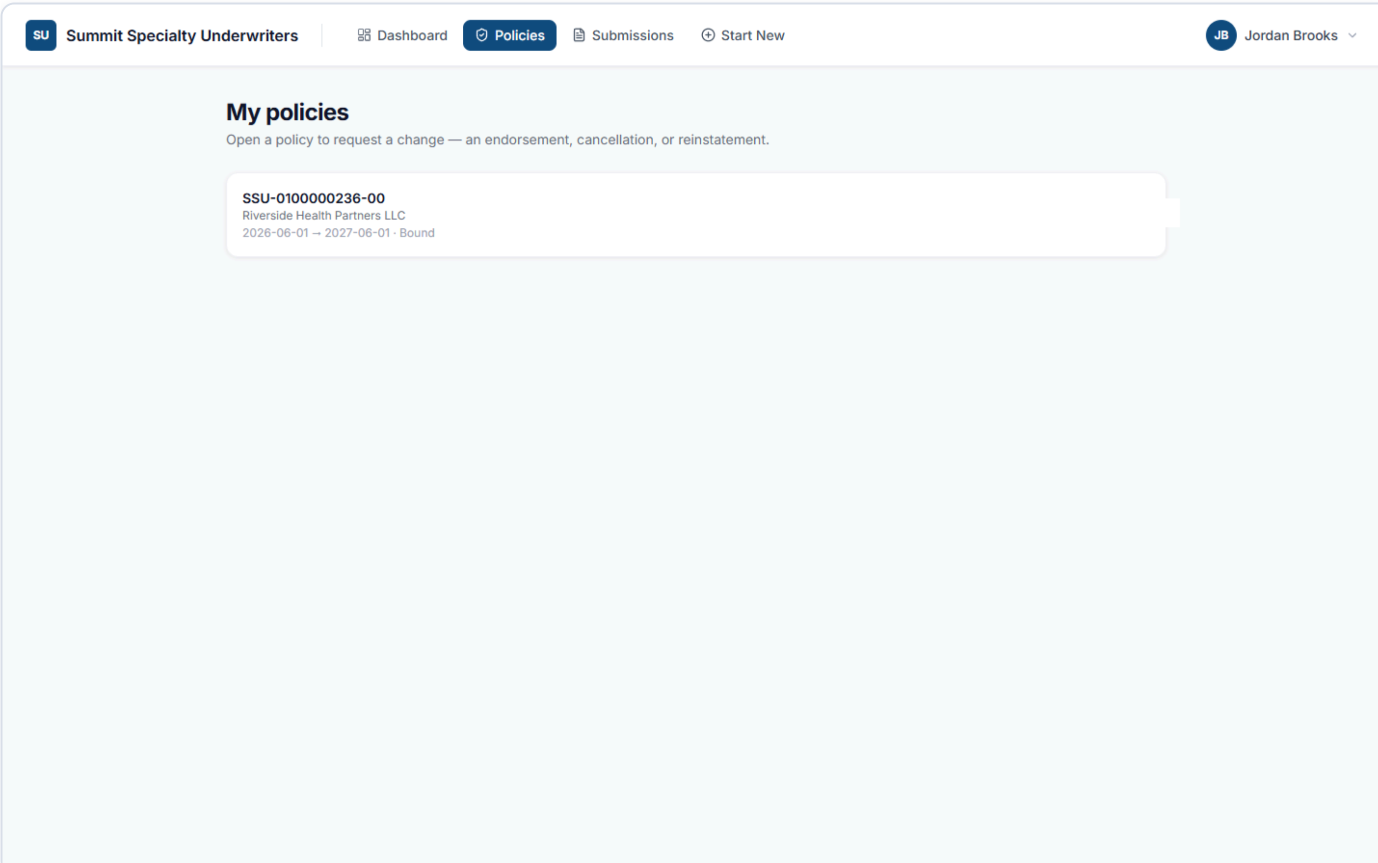
After the quote is accepted and bound, the producer sees the **live premium, IMS control number, and a real policy number**, all generated in the policy administration system.



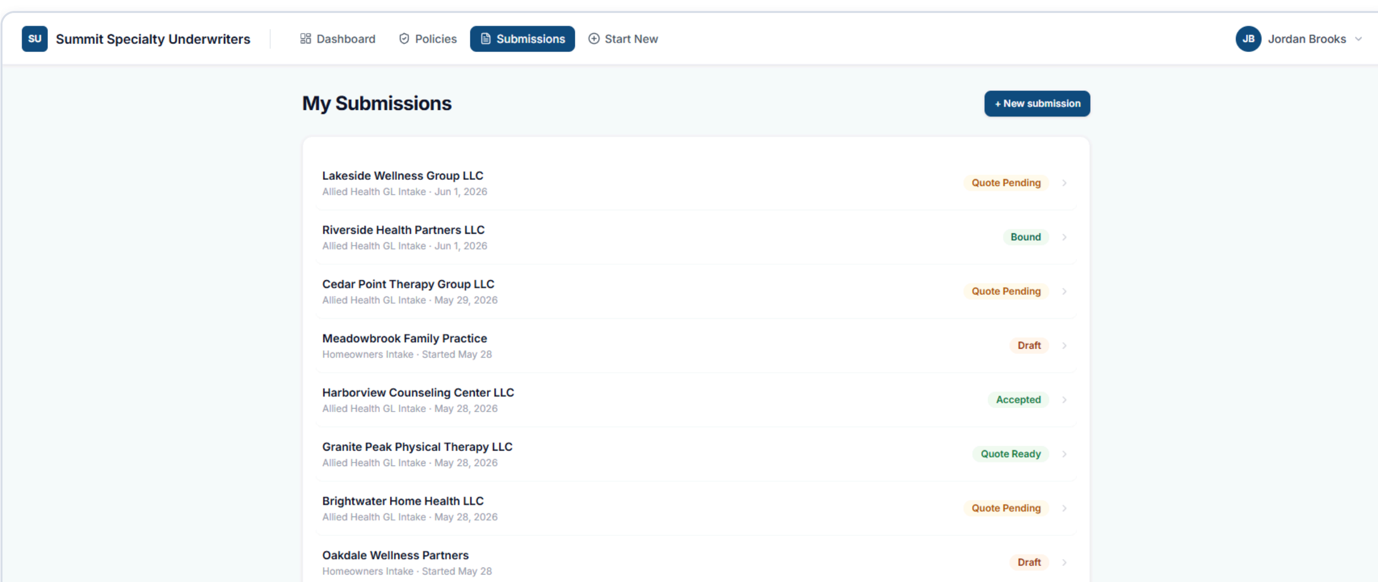
A real $4,475 premium from the live rater, bound to a real IMS policy number. The broker never left the portal, and nobody on your side re-keyed a thing.

1.5 · Policies & self-service servicing

Producers see their **book of policies pulled live from IMS**, and can **initiate** mid-term changes (endorsements, cancellations, reinstatements) from a policy. The portal opens the right action for the policy's live status; an underwriter then prices and finalizes the change in IMS.



Bound policies, live from the policy system, with a path to request changes.

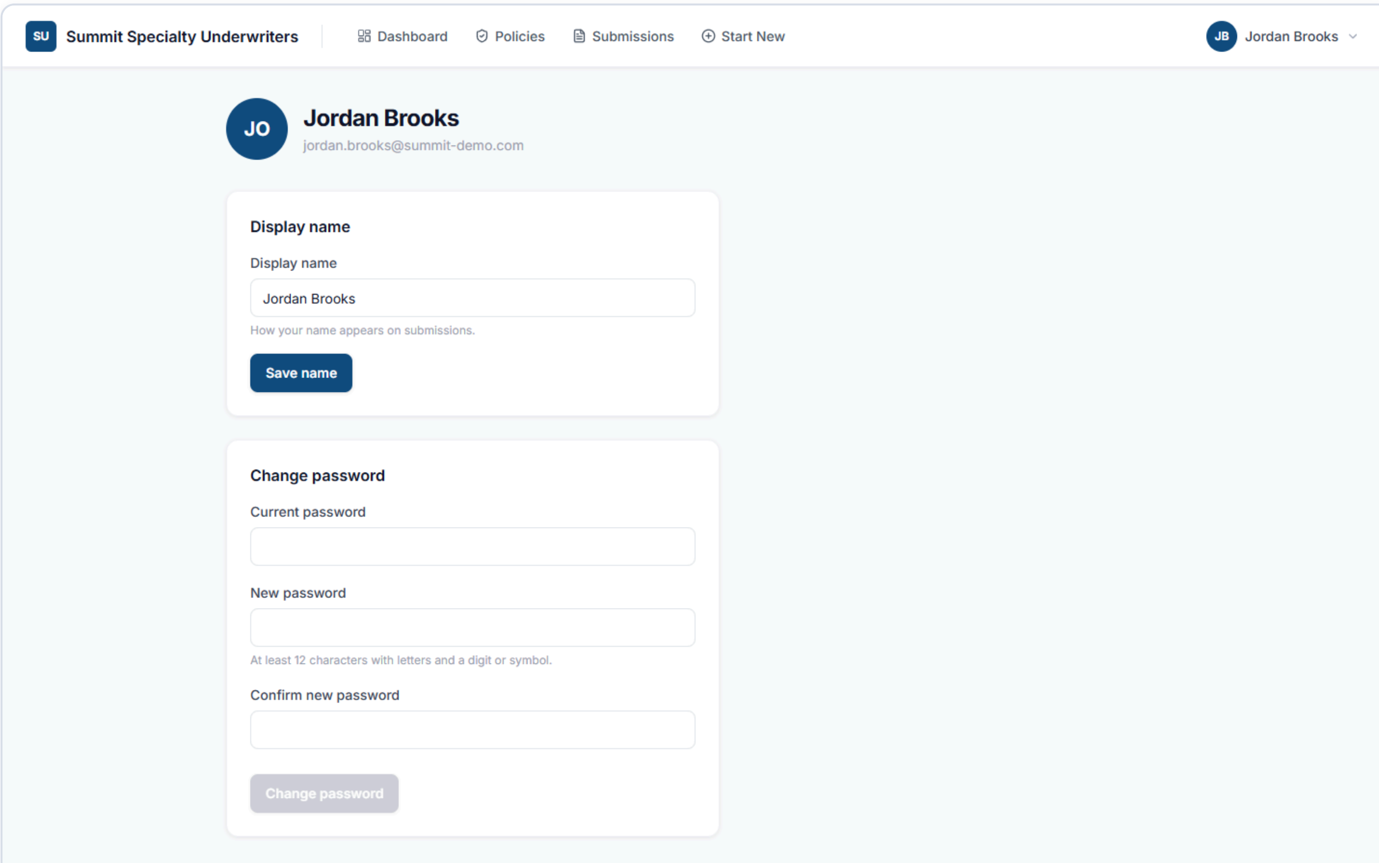


Every submission in one list, color-coded by lifecycle stage: Draft → Quote → Bound.

1.6 · Producer profile

Each portal has its own URL and its own session, so a producer signs in to the specific MGA portal they're working in, and manages their display name and password there.

> Brokers who place business with more than one MGA on the platform can be granted access to several portals. An **optional shared-identity layer** adds single sign-on across them: one login, a tile picker of the portals they're approved for, and a hand-off into each without re-entering a password.

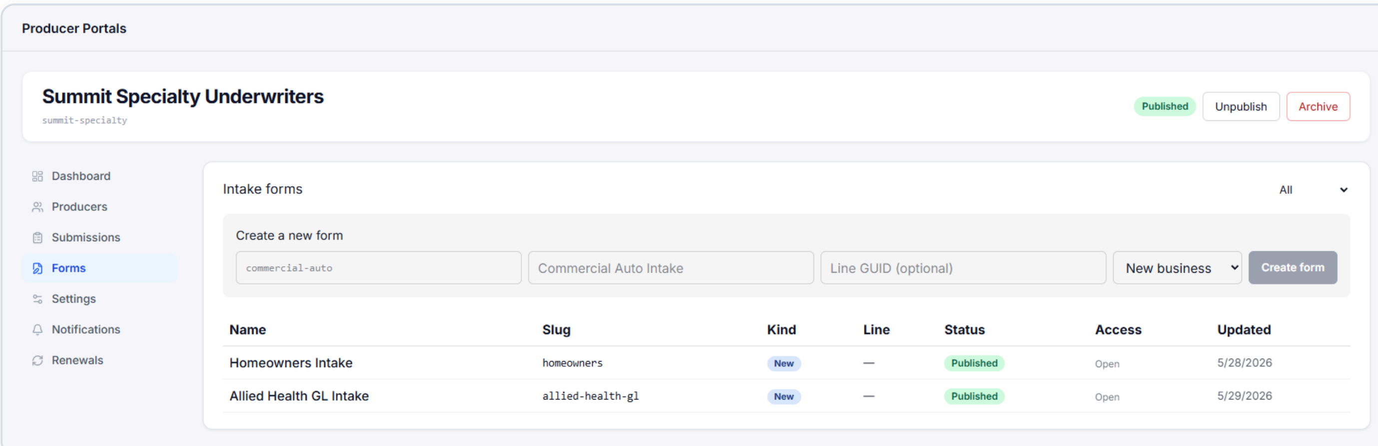


Self-service account management, no admin involvement required.

Part 2: The Admin Console

The MGA's back office. Operations staff configure portals, design intake forms with no code, manage producers, and govern compliance, all without a developer.

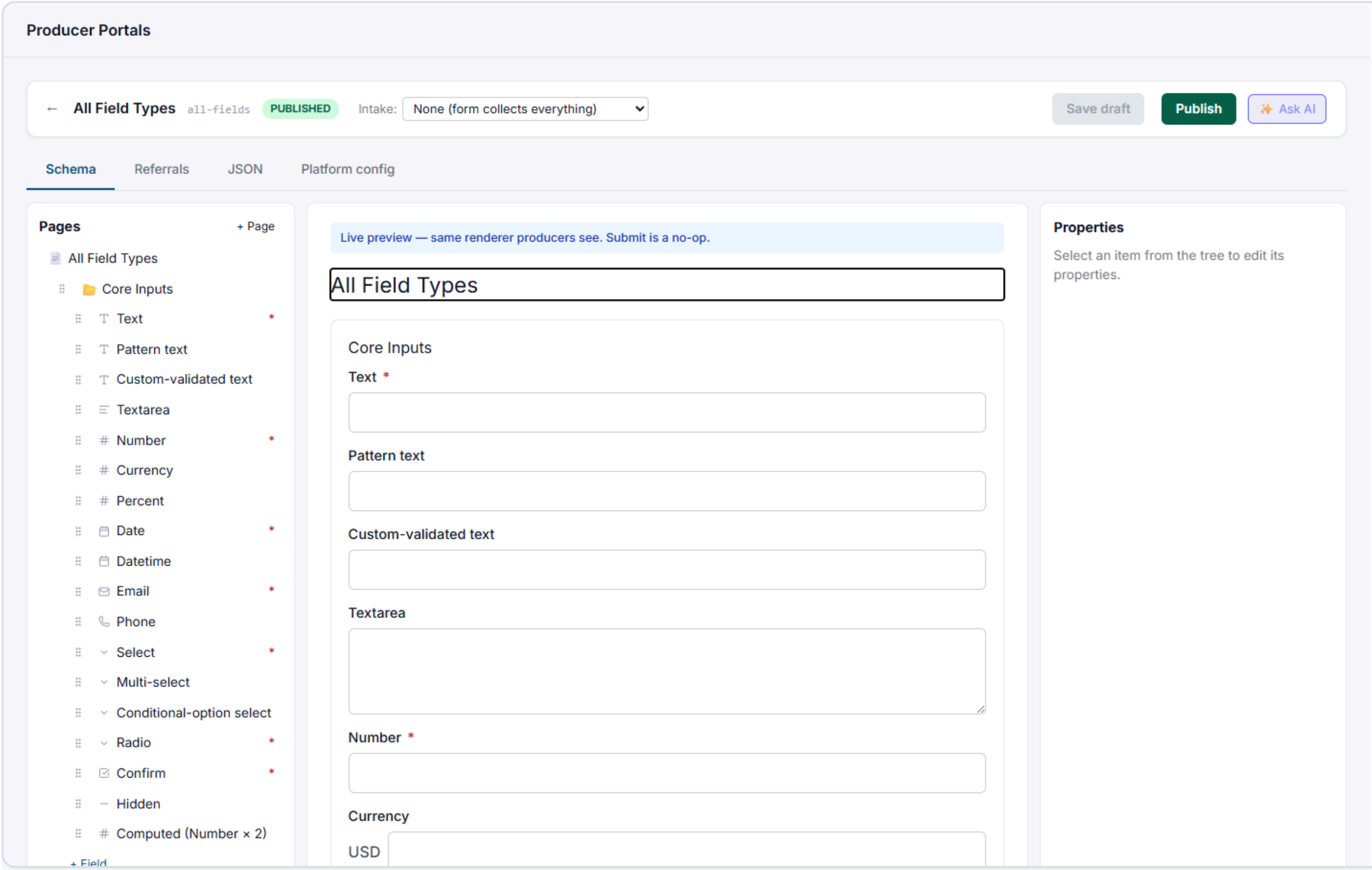
2.1 · Forms: list & kinds



Every intake form, with its slug, kind, and publish status. New-business, endorsement, and renewal kinds are all supported.

2.2 · The visual form builder

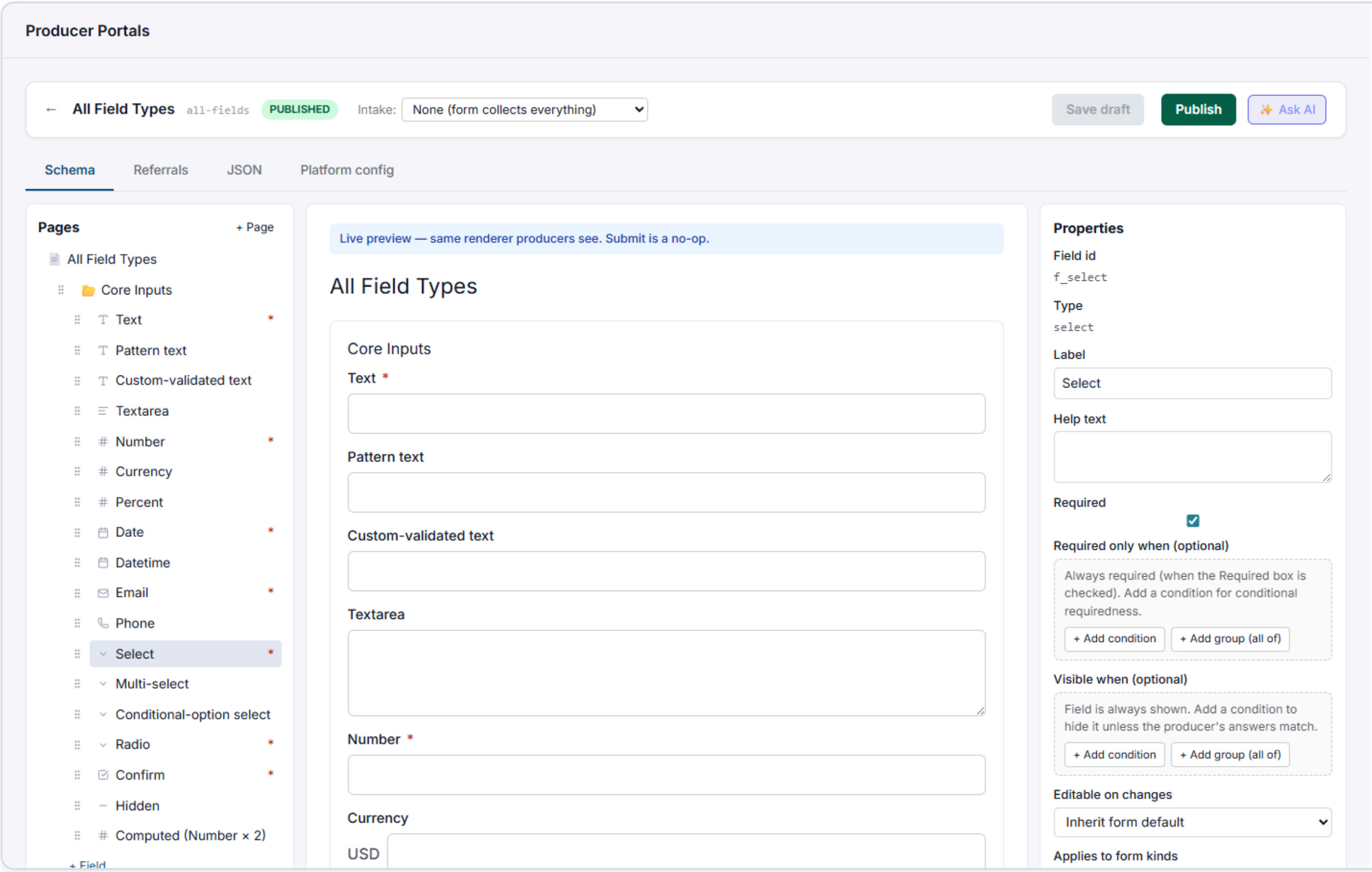
A **no-code, three-pane form designer**: a field tree on the left, a live preview in the center (the exact renderer producers see), and a property editor on the right. 20 field types, drag-to-reorder, and an **"Ask AI" button that generates a form from a description**.



Design once; the live preview is pixel-identical to the producer experience.

Per-field rules & conditional logic

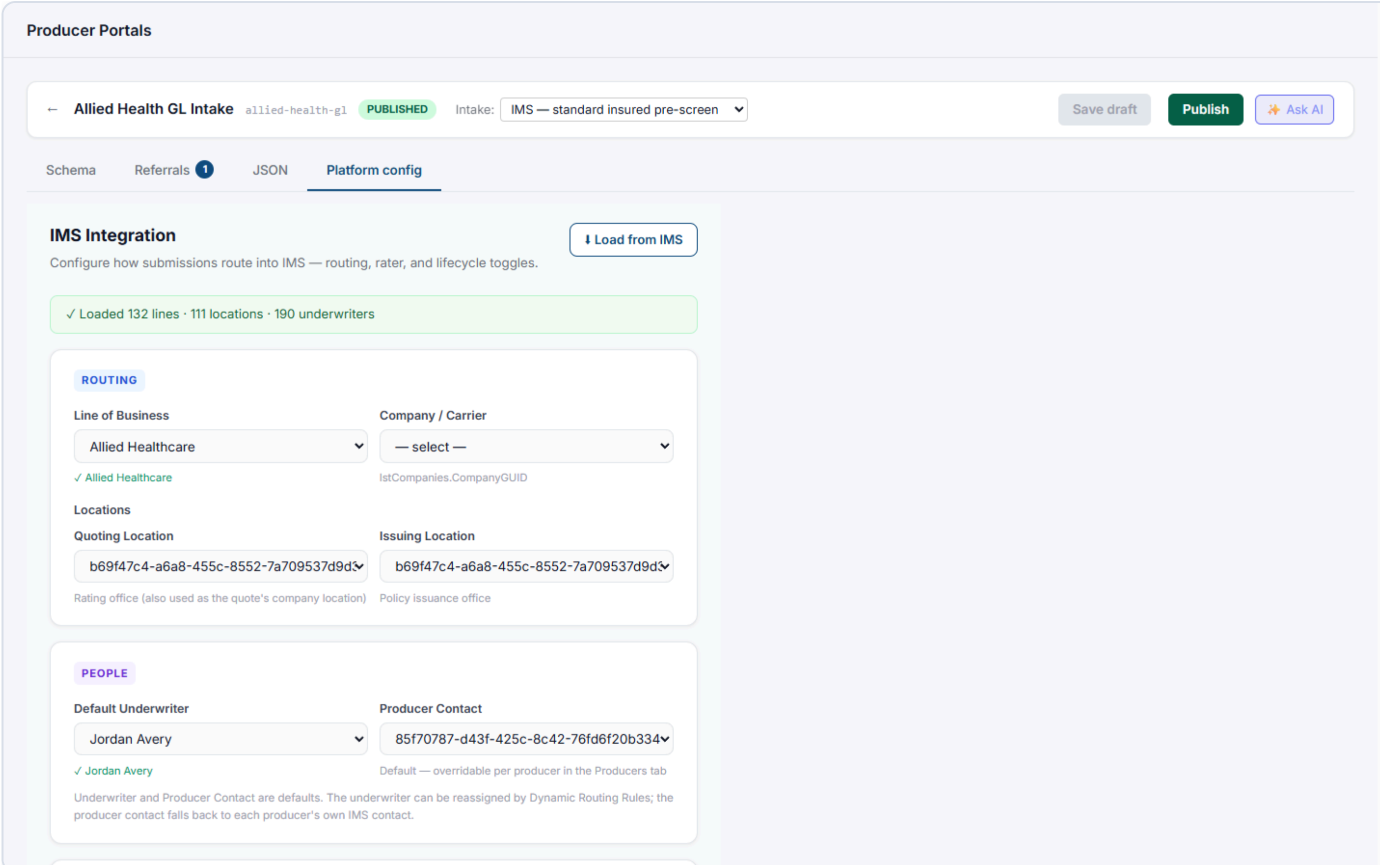
Every field has a property panel: label, help text, validation, **conditional "visible-when" / "required-when" rules** built visually, and endorsement-scoping. No code required.



Point-and-click conditional logic and validation per field.

Mapping the form into IMS

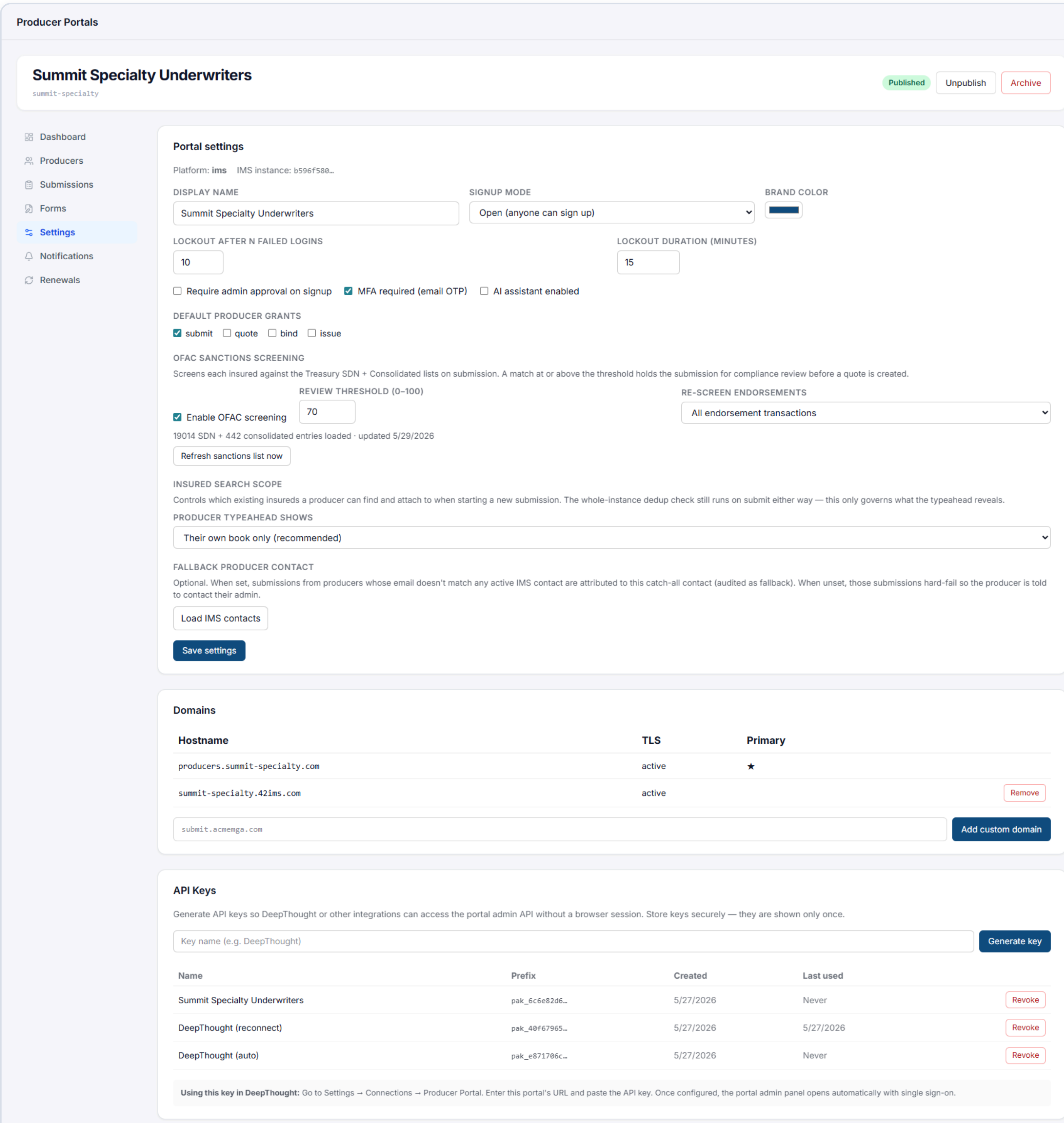
Forms route into the policy system through a configuration panel: line of business, carrier, locations, underwriter, and producer-contact mapping.



Connect a form to IMS routing without touching code.

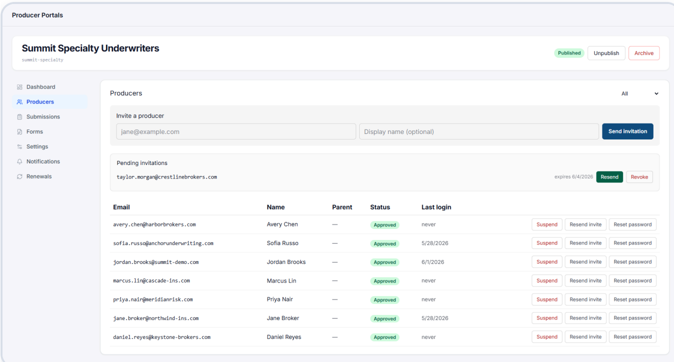
2.3 · Portal settings & compliance

One settings page governs branding, signup mode, portal-wide producer permissions (submit / quote / bind / issue), and **OFAC sanctions screening**. Every insured is checked against the live Treasury SDN + Consolidated lists, and matches above the threshold are held for review. Screening is deliberately conservative, and nothing is auto-declined. A match holds the file for a person.

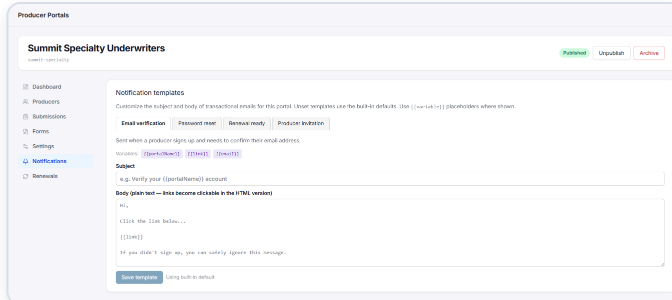


OFAC screening against the live Treasury sanctions lists (~19k entries, refreshed daily) · portal-wide producer permissions · custom domains · integration API keys.

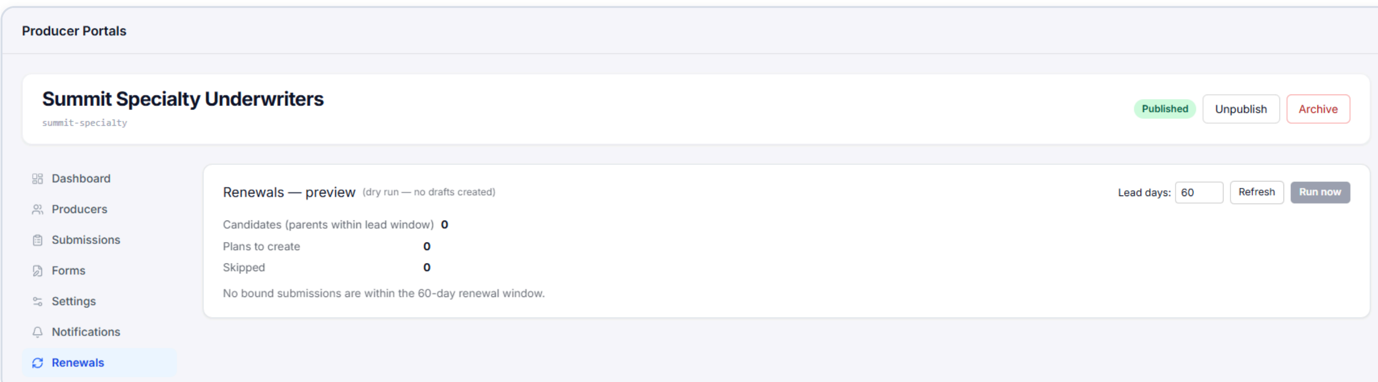
2.4 · Producers, notifications & renewals



Invite, approve, suspend, and reset producers, with parent/child relationships.



Branded, editable transactional emails with merge variables.



A renewal scheduler that previews bound submissions due for renewal before creating renewal drafts.

Part 3: How it connects to IMS

Everything above is real because the portal is **deeply integrated with the policy administration system (IMS)**, not a side database that someone reconciles later.

Across the submission lifecycle, DeepThought:

1. **Creates the insured** in IMS (with live duplicate clearance).
2. **Creates the submission and quote**, routed to the right line, carrier, and office.
3. **Runs the live IMS rater** to produce a real premium (where a rater is configured for that line/carrier).
4. On the producer's action (subject to underwriting gates), **binds and issues** through the policy system's native methods, returning a real policy number it reads back from IMS to confirm.
5. **Reads policies, premiums, and documents back** from IMS, so the portal always shows the system of record.
6. **Screens for OFAC** and routes referrals (re-screening on endorsement transactions).

It drives the same IMS engine an **underwriter's workbench drives** (the same SOAP methods, rater import, and policy-transaction procedures), so the portal is the broker-facing front door to it. A producer self-serves the parts an MGA wants to delegate; the underwriting team keeps full control in IMS for everything else.

The portal reads and writes your IMS directly across the lifecycle, with no side database and no reconciliation step. New business, endorsements, cancellations, and renewals all write back to IMS as the system of record.

Day one, your team maps IMS fields with us and sets the rules. Day fifty, the work is approvals and appetite, not babysitting a system.

> **One source of truth.** Because the portal reads and writes IMS directly, there is no second system to reconcile. What the broker sees is what the carrier system holds.

What you get

One platform takes a broker from sign-in through a bound, issued, and serviced policy, with your underwriting team in control the whole way.

Capability	Status
Branded per-portal sites, producer accounts, optional email one-time-passcode MFA	**Live**
No-code form builder: 20 field types, conditional logic, AI form generation	**Live**
AI ACORD and PDF application pre-fill	**Live**
Live insured duplicate search against IMS	**Live**
New business: create the insured, quote, and a real rated premium from your IMS	**Live**
Accept, bind, and issue to a real IMS policy number	**Live**
Mid-term servicing: endorsements, cancellations, and reinstatements	**Live**
Renewals: scheduler, preview, and write-back to IMS	**Live**
Policies, premiums, and documents read live from IMS	**Live**
OFAC sanctions screening with a review queue, plus referral and routing rules	**Live**
Read-only producer AI assistant	**Live**
Branded notification templates	**Live**
Cross-MGA producer single sign-on	**Live**

Every screen in this document is the live product, captured against a real policy system.