Products & Services: The Catalyst AI Ecosystem

At Catalyst AI, we don't just build software; we build **Operational Integrity**. We solve the "Member Data Crisis" by ensuring the **Member Record is the Golden Record**. Below is our individual product portfolio, designed with "Compliance Baked-In" from the first line of logic.

I. Brokerage & Onboarding Suite

Empowering financial intermediaries to move from administration to consultation.

1. Catalyst Orbit V3: Enterprise Brokerage ERP

- **The Solution**: A high-fidelity, case-centric workspace that transforms manual document flow into an automated "Golden Thread" of data.
- **Key Features**: Includes an **Affordability Gate** to prevent over-selling, integrated budgeting/fact-finding, and an **Automated ROA Engine** for Life, Investments, and Medical Aid.

2. COID Audit & Reclassification Engine

- **The Solution**: A proactive revenue-generation tool that identifies misclassified employers and calculates the arbitrage opportunity against the Compensation Fund.
- **Key Features**: Features an **Active Lead Scraper** for FSCA listings, an automated savings calculator, and **AI-Powered OCR** to read government Notices of Assessment.

3. Real-Time Wills & Fiduciary Technology

- **The Solution**: A side-by-side document rendering engine that allows for instant review and correction during client consultations.
- **Key Features**: Built-in compliance guardrails for the **SA Wills Act**, ensuring witness competency and testator capacity are validated before finalization.

II. Group Risk & Actuarial Suite

Eliminating the "Spreadsheet Trap" with mathematical and actuarial precision.

4. Actuarial Data Sanitizer & Quoting Engine

- **The Solution**: An automated "Quote-to-Close" module that ingests messy, unstructured census data and prepares it for instant risk pricing.

- **Key Features**: **Universal Ingestion** for PDF and CSV files, **Heuristic Mapping** to auto-identify columns like "Salary," and a **Live Quote Ticker** for real-time premium feedback.

5. Bulk Member Reconciliation & Movement Engine (MVP 1 & 2)

- **The Solution**: A dual-model architecture (Heuristic + Algorithmic) designed for the bulk ingestion and forensic maintenance of member data.
- **Key Features**: Automatic identification of joins/exits between payroll cycles, **Luhn Algorithm validation** for South African IDs, and **Asynchronous Chunking** for 10,000+ records.

III. Specialized Employee Benefits Suite

Future-proofed administration for the "Two-Pot" legislative era.

6. Catalyst RetireAdmin Core (Section 13B Platform)

- **The Solution**: A cloud-native retirement fund administration platform natively designed for the **Three-Pot architecture** (Vested, Savings, and Retirement).
- **Key Features**: A **Fee Waterfall Engine** to strip premiums before pot allocation, automated **SARS Tax Directive Simulation**, and an actuarial unitization engine that balances to the cent.

7. Group Risk Operational Administration (GROA)

- **The Solution**: The operational "Engine Room" for policy maintenance and claims management using constraint-based logic.
- **Key Features**: **Kill-Switch Adjudication** to block payments until docs are verified, **Dual-Claim Event logic** for parallel Funeral/GLA streams, and automated GL postings.

IV. Consulting & Bespoke Development Services

Bridging the gap between insurance expertise and agentic technology.

- **Project Acceleration**: We deploy our **Agentic Production Line** to rescue and accelerate stalled or over-budget IT projects.
- **Strategic Architectural Audits**: Utilizing 20+ years of insurance domain expertise to identify operational bottlenecks and compliance gaps.

- **Bespoke Agentic Solutions**: We develop custom, AI-augmented software (SaaS) tailored to your specific regulatory or operational friction points, ensuring **"Compliance is Baked-In"** from day one.
- **Cross-Sector IP Deployment**: Specialized consulting and toolkits for Manufacturing (**BOM Automation**), Legal (**Contract Review**), and Education (**Voice AI Tutors**).