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Grappler.io launches automated settlement across the entire insurance value chain, ending the industry's cashflow blind spot.

For decades, money flowing through the indirect insurance distribution chain has remained largely invisible once it entered the broker settlement process. While insurers have modernised many parts of their operations, settlement has continued to rely on manual processes, spreadsheets and PDF remittances, creating an industry-wide cashflow blind spot that can last 90 days or more.

Today, Grappler launches end-to-end automated settlement, connecting the entire insurance settlement chain – brokers, MGAs, underwriting agencies and insurers – for the first time.

The launch comes as Australia's insurance sector prepares for significant changes to payment processes following recent industry reforms, increasing the focus on modern, real-time settlement infrastructure.

"We built Grappler to remove the spreadsheets and PDFs the whole market loves to hate. But that was never the end goal," says Alistair Harold, Co-Founder and CEO of Grappler.

"We wanted to give the insurance industry confidence in its cash position, every day. That meant automating the complete end-to-end process – still respecting the legacy document flow already in place – to deliver real-time reconciliation visibility. The recent changes to Australia's payments landscape make it clear the industry can't put off maturing its approach to settlement any longer," says Harold.

For the past decade, Grappler has automated insurance accounting workflows for some of the world's biggest insurers, MGAs, and underwriting agency groups.

"*The broker was always the missing piece – the gap we've been asked about so often is now solved. Our new capability completes the end-to-end automated settlement layer for indirect insurance and closes the cashflow blind spot that's plagued the industry for decades. By making every payment uniquely identifiable from the moment it's received it can be continuously reconciled as it moves from broker to underwriter,"* says Harold.

What automated settlement means for the insurance industry:

- **A complete end-to-end market solution**. One settlement layer that automates transactions from broker right through to underwriter.
- **A seamless payment and billing experience for brokers.** Replacing manual remittances, spreadsheets and PDF bordereaux.
- **Real-time reconciliation visibility.** For MGAs, underwriting agencies and insurers downstream to end the 90-day-plus cashflow blind spot.
- **Greater financial resilience.** Through automation, transparency and control across the full settlement chain.

Grappler already helps insurers, MGAs and underwriting agencies to reduce their reconciliation effort by up to 95%, cut unallocated cash by as much as 98%, and more than double transaction volumes without increasing finance headcount. Those same benefits now apply across the entire insurance distribution chain.

"We look forward to extending our work with existing partners into the broking space. For years, brokers have asked whether Grappler could help them too. We're excited to finally say yes," says Harold.

The launch of end-to-end automated settlement completes a vision over a decade in the making. By connecting brokers, MGAs, underwriting agencies and insurers on a single automated settlement layer, Grappler is helping the insurance industry move towards a future of continuous and connected financial operations.

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About Grappler.io

Grappler is the end-to-end automated settlement layer for indirect insurance. Purpose-built for insurers, MGAs, underwriting agencies and brokers, Grappler connects policy administration systems, claims management systems, payment providers, banks and distribution partners to automate settlement across the entire insurance value chain.

By connecting the systems, people and financial data that power insurance operations, Grappler replaces manual processes, spreadsheets and PDF remittances with continuous reconciliation, real-time cash visibility and automated financial operations. Customers use Grappler to reduce reconciliation effort by up to 95%, strengthen financial control, improve cash visibility and scale without proportionally growing their finance teams.

Trusted by leading insurance organisations across APAC and beyond, Grappler is transforming the way the insurance industry settles, reconciles and manages cash - from broker to underwriter.

grappler.io

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