

Copilot said: **STEVEN GRILLO **Principal Product Architect (AI**

STEVEN GRILLO

Principal Product Architect (AI Systems) | Agentic AI Workflows | Verification, Risk & Payments Infrastructure

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SUMMARY

Founder-operator and product architect focused on building trust, verification, and auditability into AI-enabled and high-throughput operational systems. I translate real-world risk (fraud, liability, compliance, disputes) into clear workflows with defined rules, measurable acceptance criteria, and defensible records. I use AI-assisted development plus structured product engineering practices to ship production software with a strong evaluation mindset—without overstating my role as a traditional software engineer.

TARGET ROLES (ATS-FRIENDLY)

- Principal Product Manager (AI Platforms / Applied AI)
 - Staff Product Manager (AI Infrastructure / Agentic Systems)
 - Product Systems Architect / AI Product Architect
 - Solutions Architect (AI Platforms) — Product-Led
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CORE KEYWORDS

Agentic AI • LLM workflows • Multi-model evaluation • AI governance • Product architecture • Systems design

PRDs • Acceptance criteria • Risk & compliance • Audit logs • Identity verification • Fraud prevention

High-throughput UX • QR verification flows • Payments infrastructure (Stripe) • Vendor integrations

Pricing & packaging • Usage-based billing events • Unit economics • SLA / failure-mode thinking

CORE STRENGTHS

AI PRODUCT & GOVERNANCE

- Designs AI workflows with verification, policy controls, and auditability for high-liability environments
- Applies evaluation discipline: structured outputs, edge-case coverage, exception handling, traceability
- Uses multi-agent / multi-model review patterns to improve reliability and reduce hallucination risk (high level)

PRODUCT SYSTEMS & MONETIZATION

- Pricing & packaging: usage-based models, tiers, bundles, contract-friendly definitions
- “Source of truth” admin systems: billable events, catalogs, internal playbooks, sales enablement
- Vendor strategy and unit economics: margin protection, scaling assumptions, roadmap planning

HIGH-LIABILITY DOMAIN EXPERTISE (INSURANCE / RISK)

- Maps operational risk into product requirements that hold up under disputes and audits
 - Fraud and abuse pattern awareness (e.g., AOB/process abuse) and compliance-first workflow design
 - Documentation standards that reduce ambiguity and downstream liability
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PROFESSIONAL EXPERIENCE

VALID™ / SYNTH™ — Verification, Payments & AI Governance Platforms

Founder, CEO & Principal Product Architect | 2024–Present

- Led product architecture for a verification + payments platform designed for high-throughput environments (entry and purchase experiences) with a focus on speed, operational clarity, and fraud-resistance patterns
- Defined deterministic workflow principles: clear rules, exception paths, acceptance criteria, and audit-friendly logging to reduce disputes and operational risk
- Built monetization foundations: defined atomic billable events, usage-based packaging by industry, and contract-ready pricing language (aligned to the Admin “source of truth”)
- Designed operating models and go-to-market packages for multiple verticals (e.g., nightlife/events, venues, transportation/workforce compliance) without overstating deployment status

- Owned integration strategy for verification/screening and payments vendors, balancing customer outcomes with unit economics and reliability expectations
- Created sales enablement and ROI narratives that benchmark against legacy alternatives without overpromising outcomes
- Implemented an AI-assisted delivery workflow for requirements breakdown, QA planning, and iteration speed while keeping outcomes testable and defensible

Independent Insurance Adjusting (Multi-State)

Licensed All-Lines Adjuster | 2015–Present

- Managed complex residential and commercial claims across multiple regulatory environments; produced defensible documentation and clear claim narratives
 - Identified litigation triggers and Assignment of Benefits (AOB) fraud patterns; translated field evidence into financial exposure and process improvements
 - Built repeatable workflows to reduce disputes driven by ambiguity, missing evidence, and communication breakdowns
 - Advised on where automation reduces loss ratios vs. where it can introduce compliance, reputational, or legal risk without auditability
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TOOLS / STACK EXPOSURE

React • Vite • TypeScript • Tailwind CSS • shadcn/ui

Supabase (PostgreSQL, Auth, Storage, Edge Functions) • Stripe (PaymentIntents/Webhooks) • Vercel

GitHub (repo workflows, issue tracking, release coordination)

PATENTS

- USPTO Provisional Patent Application 63/X4X,XX8 — “*Consensus, Security, and Operational Governance Architecture for Multi-Model AI Decision Systems.*”
 - USPTO Provisional Patent Application 63/X4X,XX8 — “*SYNTH (incorporating the VALID Governance Engine).*”
- Non-provisional filings planned/in progress. Details available upon request / under NDA.*
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LICENSES

- Florida All-Lines Adjuster (6-20) — Active
 - Texas — Active | Georgia — Active | North Carolina — Active | Colorado — Non Active
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WORK AUTHORIZATION / TRAVEL

- Work authorization: United States
 - Travel: available anytime (domestic/international)
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SELECTED DIFFERENTIATORS

- Product architect with real-world liability exposure: designs systems that hold up under scrutiny, disputes, and edge cases
- Strong applied AI governance mindset: verification, controls, auditability, and failure-mode planning
- Builds products that are not only functional, but sellable, billable, and supportable