Gangkhar

CLIMB HIGHER. PROTECT SMARTER.

EMBEDDED JOURNEY | REUSABLE FOUNDATION | CUSTOMER OWNERSHIP

FOR DISTRIBUTION PLATFORMS

# Add protection without becoming an insurance company.

Embed relevant protection inside the journeys customers already use while licensed partners and governed infrastructure run the insurance operation behind the experience.

THE OPERATING REALITY

## The insurance opportunity is clear. The operating burden is not.

01

### INSURANCE SITS OUTSIDE THE JOURNEY

Redirects, separate forms and unfamiliar brands reduce trust and conversion.

02

### TOO MANY COUNTERPARTIES

Product, carrier, broker, compliance, payments, servicing and claims are hard to coordinate.

03

### ONE MARKET DOES NOT REPLICATE

Capacity, wording, regulation, tax and payment flows change across jurisdictions.

WHERE GANGKHAR WORKS

## A connected path from opportunity to claims.

### Opportunity design

Define the risk moment, customer, value proposition and unit economics.

### Embedded activation

Quote, bind and issue protection inside onboarding, checkout or the transaction.

### Payments and settlement

Coordinate premium collection, reconciliation, reporting and settlement.

### Servicing and claims

Keep changes, FNOL and communications connected to the primary journey.

THE PLATFORM

## Activate. Optimise. Scale.

Three connected layers share the same product intelligence and governance model.

ACTIVATE · SHERPA+

### Sherpa+

**The product and operations layer**

Configure products, capacity, underwriting rules, compliance, payments and policy workflows once, then reuse them across partners and markets.

OPTIMISE · SHERPA+LENS

### Sherpa+Lens

**The AI decision engine**

Use permitted customer, journey and portfolio signals to improve eligible pricing, coverage, attachment and renewal decisions within approved limits.

SCALE · SHERPA+WORKS

### Sherpa+Works

**The governed agentic operations layer**

Build, certify, monitor and govern AI agent fleets that execute approved policy, claims, billing and servicing procedures on existing systems.

BUSINESS IMPACT

## A stronger operation and a better-performing book.

01

### New revenue and trust layer

Add relevant protection at the point of need while keeping the customer relationship.

02

### One reusable integration

Support several products, partners and markets without rebuilding the foundation.

03

### A consistent experience

Keep policy servicing and claims connected to the platform journey.

EVIDENCE

## Measured outcomes and contracted targets—shown separately.

LATIN AMERICA · ENTERPRISE OPERATIONS

### A global carrier portfolio operated by an eight-agent workforce

Sherpa+ is configured on the carrier's existing core while Sherpa+Works agents cover enrolment, validation, coverage mapping, premium rating, reconciliation and broker notification.

**Contracted service levels · Go-live scheduled for December 2026**

| | |
|---|---|
| **Under 5 min**<br>Contracted issuance target, from a 3-5 business day baseline | **98%+**<br>Contracted auto-reconciliation target |
| **Under 10 min**<br>Contracted payment-to-policy target | **99.9%+**<br>Contracted availability target |

ASIA PACIFIC · LIVE EMBEDDED PROGRAMME

### Rider income protection inside a mobility platform

Daily-pay protection is embedded in the platform's app and wallet, underwritten by a global carrier and placed by a global broker.

**Measured programme volumes · Response times are Sherpa+ service levels**

| | |
|---|---|
| **18,295**<br>Policies in the first five weeks | **6 weeks**<br>Kickoff-to-go-live technical build |
| **Under 500 ms**<br>Quotation response, P95 | **Under 2 s**<br>Policy issuance, end to end |

GOVERNANCE

## Automation with clear responsibility.

- **Auditable by default**
  Every input, rule check, action, outcome and escalation is logged end to end.
- **Live product rules**
  Rate, wording, appetite and procedure changes apply without re-scripting the operating workflow.
- **Human-in-the-loop**
  Low-confidence, out-of-authority and exceptional cases stop and route to the authorised specialist.
- **Your business remains yours**
  Product, pricing, risk appetite, regulated roles and the customer relationship remain under your control.

> "Their approach to carrier connectivity, data governance, and product configuration reflects a mature understanding of the insurance value chain, well in excess of what is typical for an early-stage company."
>
> Head of Alliances, Digital and Direct Marketing · A global carrier, June 2026

SOC 2 TYPE II | GDPR-ALIGNED CONTROLS | CONFIGURABLE DATA RESIDENCY | FULL AUDIT TRAIL

WHERE TO START

## Identify the first protection opportunity worth launching.

Identify one high-value workflow or distribution opportunity, establish the baseline and controls, and define a first governed programme with our team.

Request a Meeting

Gangkhar
Climb Higher. Protect Smarter.

READY TO IDENTIFY YOUR FIRST OPPORTUNITY?

Request a Meeting