Gangkhar

CLIMB HIGHER. PROTECT SMARTER.

CORE-COMPATIBLE | LIVE PRODUCT RULES | EXPLICIT AUTHORITY

FOR INSURERS, REINSURERS & MGAS

Grow the book without growing operational drag.

Configure, deploy, operate and improve insurance programmes across partners and markets—without replacing the core or surrendering underwriting authority.

THE OPERATING REALITY

The infrastructure gap slows product, capacity and distribution.

01

EVERY CHANNEL BECOMES A PROJECT

Partner-specific integrations and controls create queues before distribution can begin.

02

OPERATIONS SCALE WITH HEADCOUNT

Policy servicing, reconciliation, renewals and claims consume more people as the book grows.

03

PRODUCT TRUTH IS FRAGMENTED

Coverage, rates, appetite and procedures live across documents, teams and legacy systems.

WHERE GANGKHAR WORKS

Connected workflows across the insurance lifecycle.

Product and capacity setup

Configure appetite, authority, pricing boundaries and market controls.

Policy operations

Coordinate enrolment, rating, issuance, servicing and endorsements.

Claims and FNOL

Automate intake, evidence checks, triage and routing while preserving expert review.

Renewals and portfolio steering

Run follow-up and improve eligible decisions using live portfolio signals.

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

Faster activation

Move capacity into digital distribution through reusable programme structures.

02

Lower cost to serve

Reduce handling across policy, claims, billing and renewal workflows.

03

Stronger book performance

Observe partners and portfolios while there is still time to intervene.

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 Contracted issuance target, from a 3-5 business day baseline	**98%+** Contracted auto-reconciliation target
Under 10 min Contracted payment-to-policy target	**99.9%+** 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 Policies in the first five weeks	**6 weeks** Kickoff-to-go-live technical build
Under 500 ms Quotation response, P95	**Under 2 s** 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 governed workflow or distribution opportunity.

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