Gangkhar

CLIMB HIGHER. PROTECT SMARTER.

EMBEDDED PROTECTION | AGENTIC OPERATIONS | GOVERNED BY DESIGN

THE OPERATING SYSTEM FOR MODERN PROTECTION · 2026

Insurance infrastructure that grows your book, not your headcount.

Gangkhar is the governed insurance infrastructure platform that combines product configuration, decision intelligence and agentic execution. It helps insurers, reinsurers, MGAs, brokers, TPAs and digital platforms launch, operate and improve insurance programmes—without replacing the core, building a larger operations team or weakening authority.

TWO OPPORTUNITIES, ONE INFRASTRUCTURE.

Enter through distribution or operations. Scale on the same foundation.

EMBEDDED PROTECTION

Add protection to any digital product

Connect product, capacity, compliance, payments, policy servicing and claims through one governed layer while the customer remains inside the digital experience.

AGENTIC PROCESS OUTSOURCING

Put governed AI agents to work

Execute bounded policy, claims, billing, renewal and servicing workflows on existing systems, validated against live product rules and escalated to people when judgement is required.

Technology platform + product intelligence + governed agent workforce: one operating system for modern protection.

WHO WE SERVE

Four operating models. One reusable infrastructure.

01

Insurers, Reinsurers & MGAs

Grow the book and activate capacity without adding operational drag or replacing the core.

02

Distribution Platforms

Add relevant protection and revenue without becoming an insurance company.

03

Brokers

Turn insurance expertise into scalable programme operations while keeping the client relationship.

04

TPAs & Operations Teams

Run more volume with stronger control, service quality and complete audit evidence.

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.

THE GANGKHAR DIFFERENCE

Built by operators. Designed for scale.

No legacy rebuild

Works through APIs, batch files, SFTP or bordereaux on the systems already in place.

Live product rules

Every eligible decision and action reads from current product, pricing, appetite and authority.

Global from day one

A reusable layer across geographies, currencies, regulators, partners and product lines.

Revenue alongside efficiency

Optimisation improves eligible offers and portfolio decisions while agents reduce operating effort.

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

Begin with a focused discovery.

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