Gangkhar

CLIMB HIGHER. PROTECT SMARTER.

OBSERVABLE AI | APPROVED DECISION SPACE | CONTINUOUS LEARNING

AI OPTIMISATION AND DECISION ENGINE

Make every protection offer more relevant.

Sherpa+Lens

Sherpa+Lens analyses live customer, journey and portfolio signals to recommend the right eligible **price, coverage and offer** within approved product boundaries.

Static insurance programmes show the same price and coverage to customers with different needs, intent and risk context. **Sherpa+Lens turns each eligible offer into an observable decision**, using permitted live signals and measurable outcomes without changing the product authority held in Sherpa+.

> **The promise:** turn a static insurance programme into a measurable learning system while preserving underwriting discipline, transparency and human control. Lens improves eligible decisions; it does not distribute, message customers or operate policies on its own.

The Decision Barriers Sherpa+Lens Solves

Six sources of friction that limit relevance, attachment and measurable portfolio improvement.

ONE-SIZE-FITS-ALL OFFERS

- The same price and coverage reach customers with different needs.
- Intent and risk context are lost at the decision point.

LOW ATTACHMENT

- Relevant protection appears at the wrong moment.
- Coverage configuration does not earn customer trust.

STATIC PRICING

- Approved product flexibility exists but remains unused.
- Broad rules cannot respond intelligently in the live journey.

UNUSED JOURNEY SIGNALS

- Behaviour and purchase context sit outside the insurance decision.
- Historical performance is reviewed after the moment has passed.

SLOW EXPERIMENTATION

- Manual analysis delays learning and action.
- Broad campaigns hide which decision actually improved outcomes.

OPAQUE DECISIONS

- Black-box recommendations are difficult to explain or govern.
- Teams cannot confidently compare versions or roll back.

The Solution

Observable intelligence inside approved product boundaries. Sherpa+Lens reads permitted customer attributes, purchase context, journey behaviour and programme performance at the decision point. It recommends the most suitable eligible price, coverage, deductible or upgrade while preserving **underwriting authority and human control**.

How Sherpa+Lens Works

Observe, decide, measure and improve—inside approved limits.

1. Observe

Capture the permitted customer, journey and portfolio signals available at the current decision point.

2. Segment

Identify the relevant customer and moment using permitted signals rather than broad static categories.

3. Recommend

Return the best eligible price, coverage, deductible or upgrade from the product configured in Sherpa+.

4. Measure

Track conversion, attachment, renewal, collections and portfolio quality against each recommendation.

5. Learn

Improve future recommendations while retaining model versions, evidence, controls and rollback.

Decision Outcomes

Continuous optimisation designed to improve relevance without weakening control.

Measured

Conversion improvement. Each programme is measured against its own baseline; results depend on the product, journey, market and approved decision space.

Real Time

Decision at relevance. Recommendations arrive when protection is being considered.

Always On

Continuous feedback. The programme learns from measurable outcomes, not isolated reviews.

APPROVED

Bounded decision space. Lens selects only among authorised products, prices and terms.

EXPLAINABLE

Observable evidence. Inputs, versions, recommendations and outcomes remain traceable.

HUMAN-CONTROLLED

Override and rollback. Business and underwriting teams retain intervention controls.

Examples of Use

See how the same governed decision loop improves eligible offers across digital journeys — select a segment to explore.

MOBILITY & DELIVERY | E-COMMERCE | FINTECH | HEALTH | PROPTECH & REAL ESTATE

Mobility & Delivery Example

A mobility platform uses live trip, asset, driver and portfolio context to make each eligible protection offer more relevant.

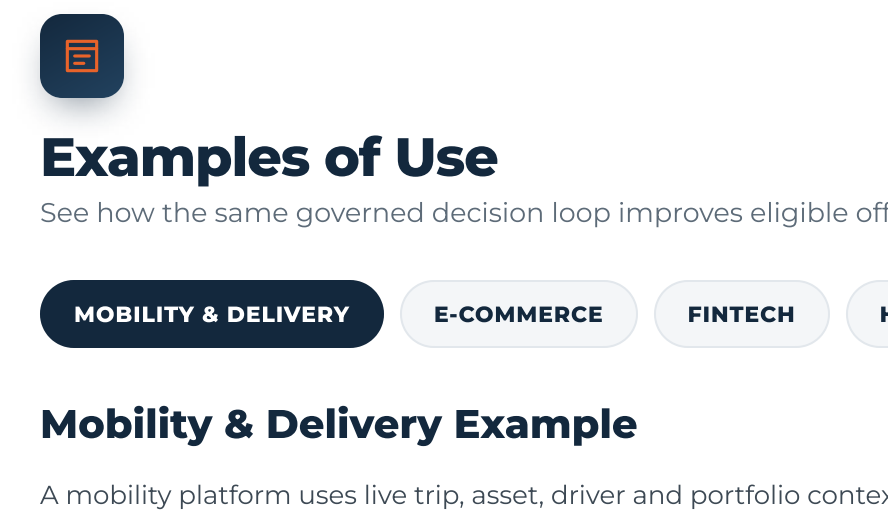
Signals Lens can use:

- Trip, route, duration, vehicle and equipment context.
- Permitted driver, account and journey behaviour signals.
- Historical attachment, loss and portfolio performance.

Eligible decisions Lens supports:

- Pricing and eligibility within approved underwriting limits.
- Suitable coverage, limit, deductible and upgrade options.
- Offer timing based on the live mobility moment.

Result: more relevant usage-based protection and measurable improvement in attachment and portfolio quality.



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Climb Higher. Protect Smarter.

READY TO MAKE EVERY ELIGIBLE PROTECTION OFFER MORE RELEVANT?

Request a Meeting