Gangkhar

CLIMB HIGHER. PROTECT SMARTER.

MULTI-COUNTRY API | GOVERNED BY DESIGN | FULL POLICY LIFECYCLE

AI-NATIVE INSURANCE OPERATING ENGINE

Configure protection once. Operate it across markets.

Sherpa+

Sherpa+ is the foundation of the Gangkhar platform: one infrastructure for product configuration, underwriting rules, capacity, compliance, payments and the **full policy lifecycle**.

Embedded protection becomes difficult to scale when product rules, integrations, compliance, payments and policy operations live in separate systems. **Sherpa+ creates one governed source of product and operating truth** that can be reused across products, partners and markets.

> **The promise:** move from an insurance concept to a governed, connected programme without rebuilding the operating stack for every product or country. When Gangkhar operates defined processes through governed AI agents, Sherpa+ also provides the live product and rules foundation for Agentic Process Outsourcing (APO).

The Operating Barriers Sherpa+ Solves

The six sources of friction that make protection difficult to launch, operate and expand.

FRAGMENTED INTEGRATIONS

- Every carrier, distributor and market introduces another connection.
- Launch slows while maintenance and technical dependencies multiply.

SLOW PRODUCT BUILDS

- Product changes compete for scarce engineering capacity.
- Rules remain trapped in documents and disconnected systems.

LOCAL COMPLEXITY

- Compliance, tax, wording and capacity vary by jurisdiction.
- Each requirement must be coordinated at transaction level.

MANUAL MONEY MOVEMENT

- Premium collection, reconciliation and settlement create friction.
- Disconnected flows limit visibility and control.

DISCONNECTED LIFECYCLE

- Quote, bind, service, renew and claim live in separate workflows.
- Teams lack a shared product and operating source of truth.

LIMITED SCALABILITY

- A programme that works in one market is rebuilt for the next.
- One-off operating models prevent repeatable expansion.

The Solution

Infrastructure built around insurance reality. Sherpa+ connects product configuration, underwriting rules, capacity, compliance, payments and policy administration in one operating layer. It works with the systems already in place, giving digital platforms and insurance partners a **governed, reusable foundation** for embedded protection.

How Sherpa+ Works

From concept to live programme in one governed flow.

1. Configure

Model the product, pricing limits, coverage, wording, eligibility and underwriting rules in a controlled environment.

2. Connect

Integrate the distributor, authorised capacity, payment rails and existing core systems through one reusable operating layer.

3. Validate

Test customer journeys, product controls, settlement and regulatory requirements in a sandbox before production.

4. Launch

Move the approved programme into production through a phased, governed release.

5. Expand

Reuse the product and operating foundation across new partners, products and markets without rebuilding the stack.

Operating Outcomes

A reusable foundation designed to reduce launch friction while preserving control.

Phased

Time to production. Delivery timing is scoped against product readiness, capacity, integrations and market approvals.

1 API

A reusable integration across products, capacity partners and markets.

Full Cycle

One product foundation for quote, bind, service, renew and claim.

GOVERNED

Versioned product truth. Rules and changes remain approved and traceable.

AUDITABLE

Operational evidence. Decisions, money movement and lifecycle events retain their record.

COMPATIBLE

Connected, not replaced. Sherpa+ works with the existing core and operating stack.

Examples of Use

See how the same governed foundation supports different digital journeys — select a segment to explore.

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

Mobility & Delivery Example

A platform attaches protection to the trip, shift, route, shipment or delivery event while keeping the user inside its existing experience.

What Sherpa+ coordinates:

- Usage-based products, quoting, issuance and policy servicing.
- Market-specific capacity, compliance, payments and settlement.
- Connected FNOL and claims workflows using journey context.

What stays unchanged:

- The platform keeps the driver, courier or customer relationship.
- The existing trip, dispatch and transaction flow remains the system of engagement.
- Market rules stay explicit and governed behind one integration.

Result: protection aligned to real usage, less manual incident administration and a reusable path into new markets.

Gangkhar

Climb Higher. Protect Smarter.

READY TO BUILD A GOVERNED EMBEDDED PROTECTION PROGRAMME?

Request a Meeting