



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.

INSURANCE SITS OUTSIDE THE JOURNEY

01

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

TOO MANY COUNTERPARTIES

02

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

ONE MARKET DOES NOT REPLICATE

03

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+



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



The AI decision engine

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



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+Mesh 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 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](#)



READY TO IDENTIFY YOUR FIRST OPPORTUNITY?

[Request a Meeting](#)