



Agentic AI for UK insurance operations

SIA

Senzcraft Insurance Accelerator

Live in weeks, not quarters — touchless claims processing, intelligent bordereaux automation, and DUAA-compliant delegated authority data.

Touchless claims processing · Intelligent bordereaux automation · DUAA-compliant delegated authority data



Senzcraft Introduction



Engineering the Touchless Enterprise

Senzcraft engineers the touchless enterprise. We build and deploy niche AI, GenAI and Agentic AI capability that takes routine work off human hands entirely — so operations complete end to end, at speed, without the queue, the handoff or the rekeying.

The Touchless Operating Loop



1 Sense

Documents, emails, forms, images and system events read and understood the moment they arrive — no intake queue, no manual keying.



2 Reason

Agentic reasoning over policy, context and exception — the judgment layer that used to require a person to stop and think.



3 Act

Agents execute directly in your ERP, CRM, core and claims systems. The work moves itself — no swivel chair between screens.



4 Assure

Every decision cites its source and self-checks before it lands, so only true exceptions ever reach a human.

At a Glance



Touchless is the Metric

Every workflow we take on is scored on one number: the share of transactions completing with no human touch.



Where It Runs

Back-office · Customer Service · Supply Chain — in Manufacturing, Insurance and Consumer Health.



How We Get There

Discover (AURA) → Build (Agentic AI & Semantic Search) → Scale (Workflow Automation + AI Ops).



The Company

Founded 2022 · Bangalore · 30+ specialists, focused only on touchless operations.

Partnerships & Platform: Anthropic (Claude) · Microsoft Azure AI Foundry · Automation Anywhere · LangGraph · ABBYY

Frontier reasoning models and enterprise-grade platforms — deployed cloud-agnostic across AWS, Azure and GCP, inside your existing security and governance perimeter.

Senzcraft Introduction

Engineering the Touchless Enterprise



Touchless work that starts, decides and finishes with no human in the middle.

Not a copilot that makes one person faster. Not a chatbot on the website. The claim, the invoice, the order, the ticket — received, read, decided, actioned and closed. Your people stay in it only where judgement is worth paying for.

Agentic AI is how it becomes possible.

Software that plans, decides and acts inside your systems — not software that drafts something for a person to go and act on.

What an internal team can get to on its own

- ✗ **Pilots, not production.** Most internal GenAI work never gets a single workflow off the queue.
- ✗ **Copilots, not closure.** A person is still the one who has to sit there and finish the job.
- ✗ **Rules that break.** RPA and rules take the easy 80%; every exception lands back on a human.
- ✗ **Nothing Risk will sign.** No evals, no citations, no audit trail — so it never leaves the lab.

What Senzcraft gets you to

- ✓ **Agents that finish.** They plan, decide and act inside your ERP, CRM and core — the work closes itself.
- ✓ **Judgement on the hard 20%.** Claude reasons through the exceptions your rules could never encode.
- ✓ **Proof, not promises.** Every decision cites its clause and self-checks before it reaches anyone.
- ✓ **Weeks, not quarters.** First touchless workflow live on the platform you already own.

Microsoft gives it a home. Anthropic gives it judgement. Senzcraft makes it finish.



Microsoft Azure AI Foundry
THE ENTERPRISE GROUND

Your tenant, your security perimeter, your governance. Agent Framework, Document Intelligence, AI Search.

+



Anthropic · Claude
THE REASONING

Opus, Sonnet and Haiku matched per step — long-context reading, tool use, judgement where rules end.

+



Senzcraft
THE ENGINEERING THAT CLOSES IT

Orchestration, evals, guardrails and human gates that turn frontier capability into work that finishes.

= a touchless enterprise: work that starts, decides and finishes without passing through your team — and can be proved, line by line, the day Risk asks.

The problem: UK DA and claims operations are running on manual effort



UK MGAs, coverholders and TPAs sit at the centre of the London Market's delegated authority chain — and carry its operational burden. The market is moving beyond the monthly bordereaux cycle toward API connectivity and real-time DA data. The prerequisite for that future is data that is right at source. You cannot build it on a broken data process.

- 1 **40–60 hours/month** building bordereaux manually: extract from PAS, map to each CP template, check mandatory fields, upload to VIPR
- 2 Every capacity provider has its own **mandatory-field schema** — 4+ CPs means 4 mapping exercises every month, recoded at each renewal
- 3 **VIPR rejection rates of 15–30%** trigger rework cycles that compound the time cost
- 4 In specialty lines, a commission bordereau error is not a resubmission problem — it is a potential **DUAA breach**, risking CP audit or suspension of binding authority (£100K+ exposure)
- 5 Claims operations remain manual: intake, triage, status reporting and settlement steps that **AI can now run straight-through**

SENZCRAFT BENCHMARK: WHY THIS PATTERN REPEATS

Across 100+ ALTA and Closing Disclosure documents in a comparable US insurance extraction programme, generic ETL/IDP tooling delivered 0% straight-through processing and just 70–75% field-level accuracy — the same ceiling MGAs hit with CP bordereaux templates today.

0%
STP

70–75%
FIELD-LEVEL ACCURACY

What SIA is



SIA is a pre-configured Azure AI accelerator that deploys agentic AI above your existing PAS and claims systems — no replacement, no migration risk. It works alongside CDL, Acturis, VIPR and bespoke legacy platforms.

The difference is beneath the AI. Senzcraft is a data-first company: SIA embeds an insurance-specific domain data model covering the policy lifecycle (submission to renewal), claims (FNOL to settlement), delegated authority and bordereaux reporting, and financial reconciliation. The AI understands your operations from deployment day one.

SIX MODULES · INDEPENDENTLY DEPLOYABLE, COLLECTIVELY END-TO-END

M1 · Submission Intelligence

Document AI + Vision AI extracts policy data from PAS exports, submission PDFs, unstructured records

M2 · Risk Triage & Eligibility

AI eligibility screening against underwriting appetite and product rules before risk is bound

M3 · STP Engine

Core engine: mandatory-field logic by CP schema, product type & class; validates & routes to VIPR — 95%+ STP live

M4 · Underwriter Copilot

Renewal intelligence, peer comparison, appetite guidance from live DA data

M5 · Exception Management

Agentic exception handling: flagged issues routed to human review with full context, corrected, resubmitted

M6 · Live DA Reporting

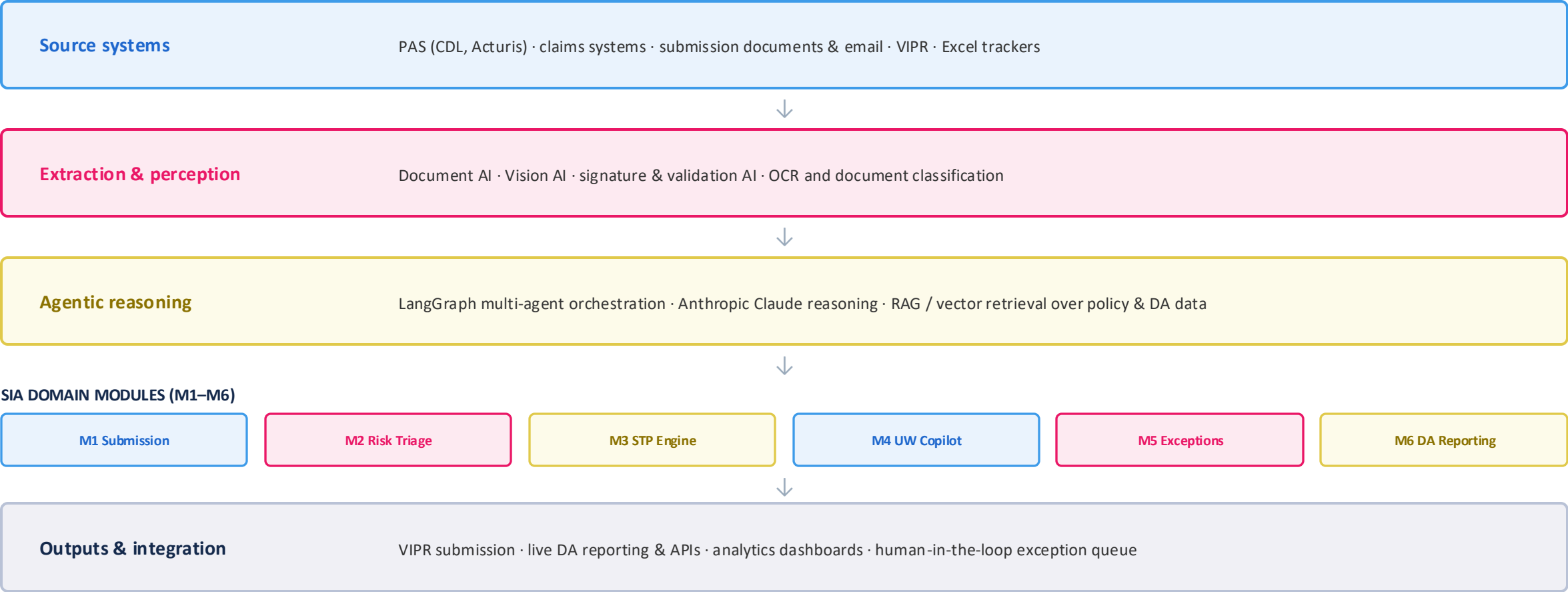
Real-time portfolio visibility for MGA and capacity provider — the building block of API-connected DA feeds

Tech stack: Azure AI Foundry · Anthropic Claude · LangGraph · Document AI · Vision AI — proven pattern of RPA + human-in-the-loop review, API-integrated at Fortune 500 scale

How SIA is built



A layered, agentic architecture that sits above your existing systems — the same pattern proven across Fortune 500 insurance, mortgage and asset-management deployments.



Proven stack: Azure AI Foundry · Anthropic Claude · LangGraph · Milvus (vector RAG) · Document AI · Vision AI · RPA (Automation Anywhere) · ABBYY

No replacement, no migration — SIA layers on top of CDL, Acturis, VIPR and bespoke legacy platforms, deployed at Fortune 500 scale.

Senzcraft + Anthropic: Agentic AI You Can Trust



Frontier Claude models, engineered by Senzcraft for explainability and verifiability.

What Senzcraft Delivers with Claude



Autonomous Multi-Agent Systems

Planning, reasoning & acting agents (LangChain / LangGraph) powered by Claude's tool use, computer use & extended thinking



Document & Knowledge Intelligence

Long-context reasoning over full contracts, claims & policy files (up to 1M-token context) with grounded RAG



Right-Sized Model Strategy

Opus for hardest reasoning, Sonnet for production balance, Haiku for high-volume, low-latency subtasks — cost-optimized per workflow



Enterprise Integration & MLOps

Secure connection to ERP/CRM, vector search & workflow tools, with monitoring, evals & continuous improvement

Frontier Claude Model Family — Matched to the Job

Opus 4.8

Hardest reasoning & long-horizon agents

Sonnet 4.6

Production balance: capability + cost

Haiku 4.5

Fast, low-cost, high-volume subtasks



The Senzcraft Difference: Explainable & Verifiable AI

Most vendors ship a black box. Senzcraft wraps Claude in a trust layer so every output can be traced, checked and defended — critical for regulated, high-stakes decisions.



Explainability: Every decision cites the source clause, rule or document behind it — auditable reasoning, not opaque outputs



Verifiability: Self-checking agents + Senzcraft eval harness validate outputs against ground truth before they reach a human



Responsible-AI Guardrails: Claude's Constitutional-AI safety, plus Senzcraft bias, hallucination & confidence checks with human-in-the-loop

Cloud-Agnostic by Design

Claude runs wherever you already are — Senzcraft deploys inside your existing security & governance perimeter.



AWS
Bedrock



Azure
MS Foundry



GCP
Vertex AI



API / Hybrid
Claude API

Why it matters: Senzcraft pairs Anthropic's superior agentic models with a trust layer of explainability and verifiability — so enterprises get frontier capability *and* the audibility regulated industries demand.

Senzcraft Insurance Offerings, Mapped to the Microsoft + Anthropic Stack



Every Senzcraft service line now has a production home in Microsoft Foundry — with Claude as the reasoning engine. The platform overlaps our core offerings 1:1.

SENZCRAFT OFFERING	MICROSOFT FOUNDRY / AZURE	ANTHROPIC / CLAUDE	VALUE SENZCRAFT ADDS
 Agentic & Gen AI <i>LangChain / LangGraph multi-agent, RAG</i>	Foundry Agent Framework + Responses API; MCP tool servers; one project endpoint	Claude Opus/Sonnet as the planner-reasoner; Claude Agent SDK harness	Production multi-agent systems wired to your data & systems of record
 Vision AI & IDP <i>OCR, doc processing, signature detection</i>	Foundry Tools: Document Intelligence, Vision, Content Understanding	Claude long-context reads full packets; reasons over extracted fields & cites clauses	Touchless document workflows that explain every decision
 Semantic Search & RAG <i>Elasticsearch / pgvector grounding</i>	Azure AI Search (vector + hybrid); file search & SharePoint platform tools	Claude grounded generation with citations; faithful, low-hallucination answers	Enterprise knowledge assistants that are accurate & auditable
 Workflow & Automation <i>Low-code orchestration, RPA, HITL</i>	Copilot Studio + Power Automate; human confirmation gates	Claude decides exceptions rules engines can't; tool-use to act on systems	Transparent, analytics-driven automation with approval flows
 Data Science & Eng. <i>Forecasting, classification, MLOps</i>	Azure ML, AI Search, Fabric IQ; Foundry evaluations & tracing	Claude explains model drivers & turns predictions into next-best actions	Decision-ready intelligence, not just dashboards

How to start – Four ways in

1

Intelligent bordereaux automation

Scheme & high-volume MGAs

AI domain model encodes mandatory-field logic per CP schema, built once during discovery, self-maintaining as schemas evolve. Data validated at source before the bordereau is assembled.

Duration: 12 weeks

Cost: £ 20,000

Proposed outcome:

95%+ STP · 40–60 hrs/mo → 4–8 · API-ready DA data

2

Complex bordereaux & DUAA compliance

Specialty & professional lines

D&O, PI, Cyber and Construction Liability carry bespoke clauses, retroactive dates and jurisdictions that plateau ETL at 50–60% automation. SIA parses free-text policy records with reasoning, not pattern-matching, and checks commission calculations against DUAA parameters before the bordereau leaves the MGA.

Duration: 16 weeks

Cost: £ 40,000

Proposed outcome:

Zero commission errors reach the CP · £100K+ breach risk eliminated

3

Touchless claims processing

TPAs & insurers

Automated claims intake, triage, eligibility and status reporting from FNOL to settlement, with agentic exception handling for the cases that need human judgement.

Duration: 12 weeks

Cost: £ 30,000

Proposed outcome:

Straight-through claims processing · lower cost · faster settlement

4

AURA Discovery

Leaders who want a data-driven AI strategy before committing to build

A 2-week structured AURA implementation to identify, prioritize and model ROI across key process areas — resulting in a board-ready AI roadmap. Stakeholder *interviews* & process Mapping. Impact vs. feasibility scoring & ROI Modeling.

Duration: 2 weeks

Cost: £ 5,000

Proposed outcome:

Top use case identified based on your organizations AI assessment

Proof, business case & how to start



97%

touchless production

60%

manual time reduction

22

FTE redeployed

95%+

STP vs. 70% ETL ceiling

Fortune 500 real estate & title insurance leader (~\$12Bn): manual disclosure review consumed 60–70% of ops time across hundreds of documents daily. Senzcraft built a touchless workflow — Vision AI extraction, automated signature validation, API integration with the core transaction system — taking major-state closing processing to 97% touchless. The same document AI + validation approach transfers directly to UK bordereaux extraction and DUAA compliance checks.

Also proven: a 450-member back-office discovery for a Fortune 500 real estate & title insurer surfaced 5 high-impact automation opportunities in policy & claims settlement; a multi-agent underwriting system (LangGraph + Claude) improved risk decisioning for a Fortune 500 asset-management firm.

INDICATIVE UK BUSINESS CASE

Scheme MGA · 4 CPs · 30–50K policies/month

£10–18K/yr saving · 12–18mo payback

Specialty MGA · 3 Lloyd's syndicate CPs

£27–45K/yr + £100K+ breach risk eliminated

Suggested Approach



Discover with SIA

AI discovery sprint scopes your highest-value bordereaux or claims use case, mapped to your CP schemas. 2–4 weeks.



Deploy first use case

Bordereaux automation, DUAA compliance or touchless claims — live in weeks on M1/M3/M5/M6.



Expand on the platform

Additional CPs and use cases activate with no rebuild — toward fully touchless operations.

Get in touch



CEO

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Venkatesh Kumar Ramaswamy



Strategic Partnerships

Puranjay Dube

Find SIA on Microsoft Marketplace, or contact Senzcraft to scope your discovery sprint.

—Thank you—