



KAPTO for Insurance

## Your Brokers Report. Our AI Executes.

Automated reconciliation of broker statements  
for insurance companies with KAPTO



### A New Standard for Insurance Back-Office Operations

Every insurance company relies on brokers. And every month, brokers send account statements — reporting the premiums collected on behalf of the company.

These statements are vital for operations: they trigger payment flows, accounting updates, reconciliation steps, and cash management. Yet the way these statements are received and processed is still a slow, fragmented, highly manual activity. Every broker uses a different format. Every file hides dozens of rows that must be manually checked, validated, and posted. Every mismatch triggers a delay in collection, a backlog in accounting, a call from finance. This is the old way. KAPTO offers a new one.



### From Document Chaos to Daily Execution

KAPTO is an AI agent designed to automate the end-to-end reconciliation of broker statements.

It doesn't require templates or manual setup. It understands your documents like a human — but works at machine speed.

KAPTO captures incoming broker statements via email or file transfer, in any format. It identifies the broker, recognizes the structure of the attachments, and reads the document line by line — distinguishing premiums, commissions, withholding taxes, and exceptions. Then it validates each entry against your policy and claims data, through direct API integrations with your internal systems. When entries match, they are reconciled and

posted. When discrepancies arise, KAPTO flags them and routes them for review — no retyping required. This enables not only faster month-end closings, but daily execution of collection and payments. No more batching. No more delays. Just continuous, confident operations.

## Why Insurance Leaders Are Switching to KAPTO

KAPTO is already running at scale in different insurances. Clients report:

- Up to 80% reduction in reconciliation time
- Daily settlement cycles, rather than monthly consolidation
- Drastic cut in manual errors and workload
- Full visibility and control over broker flows
- Improved satisfaction across Finance, Operations, and Compliance teams KAPTO shifts reconciliation from an accounting bottleneck into a real-time, high-confidence business process.

## Why KAPTO Is Different

We don't rely on pre-built OCR templates or third-party IDP tools. KAPTO is powered by proprietary AI models — trained on 3.5+ million insurance documents per year.

It understands the language of your documents and your processes. Each line item is parsed, categorized, validated, and reconciled using a combination of NLP techniques, computer vision, and semantic reasoning. And because the models are built in-house, we adapt fast — without waiting on external vendors or leaking your data outside your company's control. This isn't software. It's operational intelligence, delivered as a service.

## Plug & Play. Really.

KAPTO doesn't require long projects or complex onboarding.

It's plug & play — with integrations via email, SFTP or REST APIs. No massive IT involvement. No format-by-format configuration. You send real data. KAPTO starts working. Most clients go live in 30 days.





# Why Now?

Margins are tighter. Talent is stretched. Errors are costly. Regulators demand traceability. CFOs demand speed. And your competitors are already automating. Every month you wait is another month of delay, risk, and missed optimization. KAPTO turns the back-office into a strategic advantage — today, not tomorrow.


## See It. Believe It.

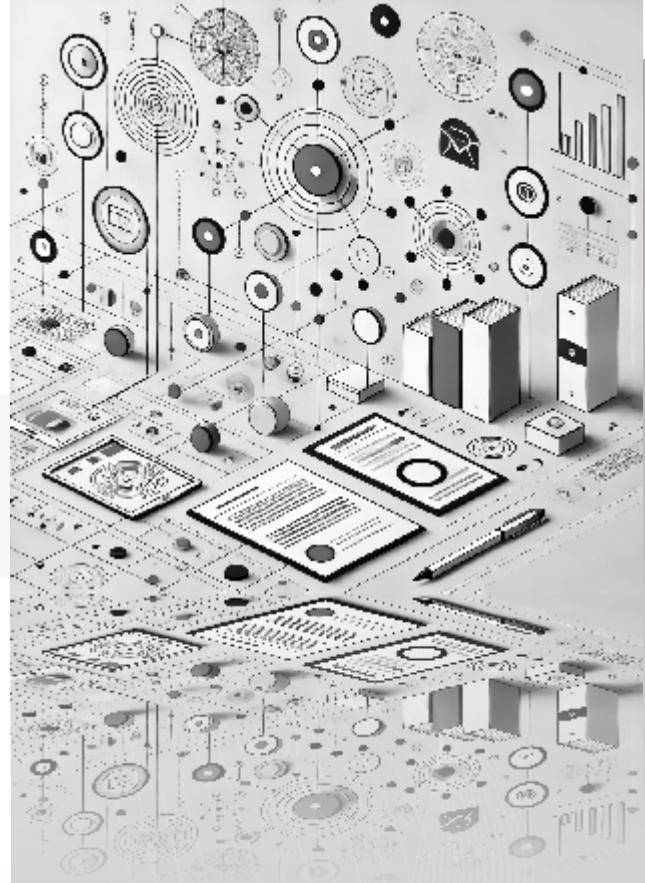
This is not a slide deck. KAPTO is already live, already working, already delivering value. Come see it in action — and decide for yourself. We'll show you your world, without the manual work.

Procurement  
becomes **strategic**.  
Operative friction  
disappears.



Do you want to know more?

Ask for a meeting  
with our specialists  
 [info@kapto.ai](mailto:info@kapto.ai)





KAPTO was born out of our mission to relieve companies from the ineluctable desk work and let them focus on what is precious for their business. This idea compelled us to think about how we can create a state-of-the-art document intelligence product that can replicate human skills. We took that simple idea and started from the ground up, thinking first about how humans will approach the problem in our product design. This approach is challenging as new services need to be invented, but it allows us to be completely flexible. The creation of KAPTO was made possible by the dedication of our elite development team to the mission. Our total commitment is to build an AI technology that achieves a high level of automation and goes beyond the realm of possibility for any run-of-the-mill Intelligent Document Processing solution.

Website: [www.kapto.ai](http://www.kapto.ai)

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