KAPTO: Your AI Agent for Insurance Process Automation

Understanding, not just extracting.

In the insurance world, complexity is the rule — not the exception. Every claim, policy, and interaction is packed with nuance: fragmented documents, missing data, ambiguous inputs, handwritten notes, inconsistent formats. Traditional automation tools struggle to cope. They extract data, but they don't understand it.
KAPTO is different.
KAPTO is not just an Intelligent Document Processing (IDP) tool. It is a fully operational AI Agent that understands documents, learns from context, and acts within your processes. It speaks the language of insurance — and of your business.
Whether you're dealing with scanned PDFs, claim emails, XML attachments, or even WhatsApp images, KAPTO doesn't just digitize. It interprets. It validates. It decides what to do next. And it does all of this faster, more accurately, and more flexibly than any traditional OCR or RPA tool ever could.

KAPTO Is Not a Tool. It's a Colleague.

KAPTO was built with a clear vision: to relieve humans from low-value tasks and make intelligent decisions autonomously.
It embeds technologies like NLP, computer vision, semantic understanding, and cognitive reasoning into one coherent framework. The result? A digital colleague that understands your documents like a human — but works at machine speed.

What KAPTO does as an AI Agent:

- Reads unstructured inputs: emails, PDFs, scans, photos, XMLs, Excel attachments.
- Understands context and semantics: not just keywords, but intent and relationships.
- Extracts and validates data: cross-referencing with internal databases and external APIs.
- Learns and adapts: continuously improving classification, fraud detection, and decision-making.
- Executes actions: from triage and routing to client notifications and claim settlements.

Use Cases in Insurance: Where KAPTO Acts Like a Colleague

KAPTO is already operational in live insurance environments, managing and automating core processes that span from policy onboarding to legal disputes. It doesn't just assist — it acts, replacing manual workflows with intelligent execution.

Claim Intake & Mailroom Automation: Despite digital transformation efforts, many insurance companies still receive a flood of unstructured content: scanned documents, attachments, emails, even images sent via WhatsApp. KAPTO brings order to this chaos.

Data Validation & Claim Management: Once a claim is initiated, the real complexity begins. KAPTO supports the end-to-end lifecycle — not just reading documents, but by validating their content, cross-referencing data, and actively managing the flow.

Broker Account Reconciliation & Cash Matching: In most insurers, reconciling payments from brokers is a labor-intensive task. Statements come in various formats, often incomplete or delayed, and matching them with policy-level data is a manual nightmare.
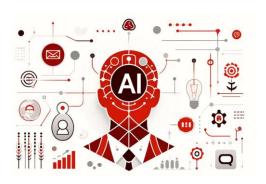
Support for Legal Disputes & Litigation

When a claim escalates to a legal case, insurers must reconstruct entire case histories from fragmented data. KAPTO helps legal and claims teams build that case with precision.

A Competitive Boost: 150 Years of Expertise in Just 3

KAPTO currently processes over **3.5 million insurance documents every year**.

That means KAPTO accumulates the **equivalent of 150+ human years** of operational learning *annually* — making it one of the most experienced "professionals" in the insurance world, despite being only a few years old.

This continuous, high-volume exposure gives KAPTO a **strategic edge**:

- It knows your documents.

- It knows your exceptions.

- It knows what to do — and when.

While traditional tools struggle with rule-based rigidity or require endless training, **KAPTO delivers results in just a few weeks**. And it keeps improving with every document processed.

Cost Reduction Meets Strategic Intelligence

Most automation tools focus on efficiency.
KAPTO delivers that — and more.

By embedding intelligence directly into process execution, KAPTO unlocks a **new level of competitiveness**.
Clients typically report:

- **60-80% faster processing** of complex tasks

- **Dramatic reduction** in error rates and rework

- **Significant back-office FTE reallocation**

- **Higher customer satisfaction** due to faster resolutions

And since KAPTO is format- and template-independent, there's **no training required**. Just plug it in and let it work.

Flexible, Scalable, Secure

KAPTO supports:

- Private or Public Cloud deployments

- Flexible pay-per-use pricing

- API-first architecture

- Quick integration via mail, SFTP, or REST APIs

- No-code configuration for business logic adaptation

Whether you're running, SAP, Dynamics, Legacy, KAPTO integrates natively and pushes validated data directly into your core systems.

The Time to Act Is Now

While others debate when to start the AI journey, our clients are already running.
KAPTO isn't a POC. It's live. And it's delivering results.

In an industry shaped by risk, margins, and reputation — intelligent automation is no longer a luxury.
It's a **strategic necessity**.

Let KAPTO take on the complexity.
Let your team focus on what really matters.

Gabriel De Dominicis:
gabriel.dedominicis@kapto.ai
+44 (0) 7900 695194
Paolo Ferrari:
paolo.ferrari@kapto.ai
+39 3473740037

https://www.kapto.ai

https://www.linkedin.com/company