

Core Insurance Platform for Modern Carriers & MGAs

Cloud-native · AI-powered · Compliance-ready
Built exclusively for the US Insurance ecosystem.



Powering the
Future of Insurance

Cloud-native insurance
platform supporting the
full policy lifecycle
quote · bind · claims.

WHO WE ARE

Enabling carriers, MGAs,
brokers, and TPAs to
modernize and grow.

Purpose-Built for US Insurance

01

End-to-End Policy Lifecycle

Quote to bind to claims settlement
one unified platform

02

API-First Architecture

Seamless integration with your
existing tech ecosystem

03

Multi-LOB Configurable

Flexible across all lines of business
with no-code config

04

Regulatory Aligned

NAIC, HIPAA, GLBA, and PCI DSS
compliance built in

Accelerated Underwriting & Policy Issuance

Real-Time Rating

Configurable rating engines for instant quote generation across all LOBs

Automated Underwriting

Rules-based risk scoring for consistent, compliant decisions

Full Policy Lifecycle

Endorsements, renewals, cancellations, and reinstatements managed end-to-end

External Data Integrations

MVR, credit, and risk data providers connected out of the box

AI-Driven Analytics

Insights to continuously optimize underwriting performance and pricing

Quote-to-Bind Workflows

Streamlined workflows from quote to bind to policy issuance

End-to-End Claims Lifecycle Orchestration

01

FNOL

Digital intake
web · mobile · API

02

Triage

Intelligent routing
by severity & rules

03

Adjudication

AI-assisted
decision-making

04

AI Estimation

Damage & loss
assessment

05

Settlement

Dynamic reserves
real-time tracking



Predictive risk scoring for early identification of high-severity or complex claims



Integrated fraud detection with anomaly identification and automated flagging



Rules-based & AI-assisted adjudication for faster, consistent claims outcomes



AI-driven damage estimation and loss assessment to improve reserve accuracy

Embedded AI Across Insurance Workflows

Intelligent Claims Assessment

AI-driven claim evaluation that analyses claim details, policy coverage, and supporting documents to accelerate decision-making and improve consistency.

Fraud Detection & Risk Monitoring

Advanced AI models continuously monitor claims activity, identify suspicious patterns, and flag potential fraud to support faster investigations.

Automated Document Processing

Extracts, validates, and organises data from ACORD forms, claims documents, and policy records, reducing manual effort and processing errors.

Smart Workflow Automation

Automates repetitive underwriting and claims tasks, streamlines approvals, and enables teams to focus on higher-value activities.

Strategic Consulting



AI & Digital Strategy

Define AI adoption roadmap across underwriting, claims, and fraud detection



Go-to-Market & Growth

Market entry, distribution strategy, and competitive positioning advisory



Actuarial & Financial

Pricing strategy, forecasting, and portfolio performance analytics



Risk & Analytics

Data-driven underwriting, predictive risk assessment, fraud mitigation



Technology & Platform

Scalable platforms and legacy core system modernization guidance



Regulatory & Compliance

Alignment with NAIC, HIPAA, GLBA, and PCI DSS across all operations

Purpose-Built for the US Insurance Ecosystem



Insurance-native platform not retrofitted SaaS



Deep expertise in PAS, claims, and underwriting workflows



Proven AI and automation in live insurance environments



Flexible integration with legacy core systems

Our Commitment

360°

Policy Lifecycle
Coverage

AI

Embedded Across
All Workflows

Day 1

Regulatory
Compliance Ready

Thank You

Let's explore how Practo Insura can modernize your operations and accelerate growth.

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Powering the Future
of Insurance