



Pensato

Every File Should Be Ready for Review

Secure AI for claims, underwriting, and compliance operations.

Carriers, MGAs, and TPAs generate documentation faster than teams can review it. Adjuster notes, coverage determinations, reservation of rights letters, proofs of loss, and underwriting decisions accumulate across thousands of files. Any one of them may be examined years later by a regulator, auditor, or opposing counsel.

Pensato brings your handling standards, underwriting guidelines, and organizational knowledge directly into the workflow, helping teams apply them consistently across the entire book of business while keeping sensitive policyholder information secure.

Where AI Changes Insurance Operations

Document intake and form generation are only the beginning. The greater opportunity is using AI to continuously evaluate whether files are complete, consistent, documented, and ready to withstand scrutiny.

- Claim File Completeness & Documentation Review
- Coverage Determination & Denial Rationale Consistency
- Reservation of Rights & Correspondence Tracking
- Underwriting File Review & Guideline Adherence
- Reserve Rationale Documentation
- SIU Referral Documentation
- Subrogation File Development
- Market Conduct Examination Preparation

Intelligence Embedded in the File

Pensato creates a secure intelligence layer that brings your claims standards, underwriting guidelines, and prior decisions into AI-enabled workflows without exposing sensitive policyholder information. That matters when the question is not something your system of record was designed to answer:

Which denials lack documented rationale? Which underwriting decisions departed from guidelines without recorded justification? Which claim files are missing documentation before an examiner ever selects them?

Pensato surfaces the answers and ties them back to the source material, making review a process of confirmation.

What Your Team Gains

Embedded Intelligence

Organizational knowledge and standards become part of the document workflow.

Consistent Outputs

The same information and the same question produce repeatable results grounded in source data.

Privacy by Design

Outputs remain connected to source documents, giving compliance and operations teams a clear path back to the underlying record.

Security by Design

Sensitive policyholder and business information stays protected while AI works with the organizational context needed to produce useful results.

Built for Organizations Where a Closed File Is Still Discoverable

Insurance files do not stop mattering when a claim closes or a policy is written. Regulators sample them during market conduct examinations. Carriers audit delegated authority partners. Opposing counsel may request them years later. Every file should be able to explain what happened, why the decision was made, and what information supported it. Pensato helps make that intelligence part of the file from the beginning.

**See how Pensato can bring secure, traceable AI into your claims and underwriting workflows.
Book a Guided Session.**