



LumenCipher

The Revolutionary AI-Native B2C Insurance Platform

Redefining Insurance Distribution Across the UAE and Beyond

LumenCipher is a UAE-hosted, AI-powered, broker-driven B2C insurance platform that delivers a seamless, smart, multilingual experience across WhatsApp, Telegram, Email, and Web—rewriting how people discover, buy, manage, and renew insurance.

Executive Overview

LumenCipher is a revolutionary, AI-native B2C insurance platform, built to completely redefine how retail insurance is sold, bought, and experienced—starting from the UAE and expanding globally. It is **not an aggregator**, not a comparison site, and not a chatbot layer.

It is an entirely new insurance operating system, where AI is the core engine, and the broker remains the central pillar of distribution, ownership, and compliance.

Strategic Vision

LumenCipher's mission is to:

- **Rewire insurance distribution** with brokers at the center, not insurers
- **Deliver insurance in human language**, not forms or portals
- **Unify fragmented customer journeys** into a single, intelligent, voice/text-powered conversation
- **Replace transactional platforms** that are prominent UAE with an AI-native experience that feels personal, trusted, and predictive

Core Capabilities

LumenCipher automates the entire front-end insurance journey, including:

Customer Onboarding

Conversation starts on WhatsApp, Telegram, or Email. System recognizes new vs returning users instantly. Supports both conversational flow and document uploads (EID, DL, RC).

Data Extraction & Profile Building

Emirates ID extraction (Name, DOB, Nationality), Driving License processing, RC vehicle details via OCR + AI LLM models hosted in UAE.

AML/KYC Compliance Check

Auto-validation via UAE-compliant AML database integration. Flagging of risky

Quote Journey (API-Free)

System uses Playwright-based browser agents to log into insurer portals, input data, fetch quotes, and extract premiums—

users, fake IDs, or suspicious behavior.

works even with insurers who have no API.

Comparison & Recommendation

All quotes extracted and compared in natural language. Customers can ask follow-up questions like "Which one includes agency repair?"

Lifecycle Management

Renewal reminders, smart notifications, claim follow-ups, upselling opportunities—everything continues in same conversation thread.

Retail (B2C) Insurance Classes

These are fully automated through chat/Web journeys. Quotes, documents, and servicing are AI-driven:

1. Motor Insurance (Individual)

- Third Party Liability (TPL)
- Comprehensive (Agency/Non-Agency)
- Add-ons: Roadside Assistance, GCC Cover, Rental Car, Natural Calamities

6. Pet Insurance

- Veterinary Expenses
- Liability Cover
- Theft/Loss

2. Medical Insurance (Individual/Family)

- DHA Compliant Basic Plans
- Enhanced Coverage Plans

7. Life Insurance (Retail)

- Term Life
- Whole Life
- Unit-linked plans (with manual advisory + AI support)

- Maternity / Chronic / Pre-existing Add-ons

3. Travel Insurance

- Single Trip
- Annual Multi-trip
- Schengen Travel, USA/Canada, Global
- Student Travel Plans

4. Home Contents Insurance

- Tenant's Contents Cover
- Landlord's Liability
- Loss of Rent
- Personal Valuables (Jewelry, Electronics)

5. Personal Accident (PA)

- Accidental Death
- Permanent Disability
- Weekly Income Cover

8. Mobile/Gadget Insurance

- Accidental Damage
- Theft
- Extended Warranty

9. Domestic Worker Insurance

- Medical + Life Coverage for maids, drivers, nannies

10. Bicycle/Mobility Insurance

- E-bikes, scooters
- Third-party and theft protection

Handled through AI-powered enquiry/quote builder combined with manual broker upload, document parsing, reminders, follow-ups, CRM + servicing + renewal flows:

1. Group Medical Insurance

SME (5–99 employees),
Corporate (100+ employees)
with DHA/DoH compliance,
Employee tiering, custom
benefits

8. Directors & Officers (D&O) Liability

Comprehensive D&O
coverage for corporate
leadership

2. Group Life & PA

Death by any cause, Work-
related injury, Weekly income
for injured staff

9. Cyber Insurance

SME-level coverage,
Phishing, ransomware,
business interruption cover

3. Motor Fleet Insurance

For 5+ commercial or leased
vehicles, Automated renewal
tracking per registration, Fleet
quote builder

10. Marine Cargo & Inland Transit

Open cover or single
shipment, AI can parse
invoices/packing lists to
trigger quotes

4. Workmen's Compensation

WC as per UAE Labour Law,
EL with optional extensions,

11. Contractor's All Risk (CAR)

Construction and mechanical
projects, Period-based +

Multi-location & subcontractor support

phased projects, Auto-follow-up on extensions

5. Property Insurance

Building, Contents, Equipment, Business Interruption, Fire, Natural Calamities, Burglary

12. Money Insurance / Fidelity Guarantee

High-risk cash businesses, Employee theft, dishonesty cover

6. Public Liability

For all industries with optional extensions: Products Liability, Tenant Liability, Food Liability

13. Event Liability & Cancellation

Weddings, expos, trade shows, One-click quote journey for planners

7. Professional Indemnity (PI)

For engineers, architects, consultants, doctors, educators, tech companies

Core Leadership Team

The Strategic Force Behind the AI-First Insurance Revolution



Mr. Rajendran

Co-Founder & Chief Executive Officer (CEO)

Insurance Strategy, Product Design, Commercial Leadership

With over **35 years of experience** leading top-tier insurance institutions across the UAE and GCC—including CEO roles at AXA Gulf, Al-Futtaim Willis, HSBC Insurance Brokers, and Burns & Wilcox—Rajendran is the strategic cornerstone of LumenCipher.

He leads all commercial strategy, insurer partnerships, licensing, and compliance frameworks. He is responsible for designing the SME and Corporate product suite, building insurance support teams, and leveraging his unmatched regional market access to open doors and structure partnerships at the highest level.

Shammy

Founder & Chief Product & AI Officer

System Architecture, Product Vision, AI-Orchestrated Insurance

A veteran with **30+ years in the insurance industry** and the creator of PraktoraWeb, UAE's top B2B broking ERP, Shammy brings a rare fusion of deep domain expertise and technical architecture.

He is the architect of the LumenCipher platform, designing every flow—from user onboarding to AI document parsing, insurer quote fetching, policy issuance, and renewals. He owns the full conversational logic, data flows, and AI-assisted workflows.

Vijay

Head of Cloud Infrastructure & Security

Azure Architecture, Regulatory Compliance, Infrastructure Resilience

With over **20 years of enterprise cloud experience**, Vijay was instrumental in deploying the first cloud datacenter in the UAE.

He leads all infrastructure, uptime, and security for LumenCipher, including multi-region Azure hosting, data residency compliance, disaster recovery, encryption, and firewall governance. He ensures the platform meets and exceeds the requirements of DHA, DoH, ADHICS, and UAE data laws.

Aditya M. Mishra

*AI Research Engineer – Deep Learning & Document Intelligence
IIT Delhi | ACL 2023 | PyTorch | OCR | GPU Acceleration*

Aditya is an **IIT Delhi graduate** and a published AI researcher (ACL 2023, with Microsoft Research). He brings advanced capabilities in Transformer-based AI, OCR pipelines, and GPU-accelerated model deployment.

He leads LumenCipher's document intelligence stack, enabling the AI to accurately read and interpret Emirates IDs, licenses, registration cards, and policy PDFs. He fine-tunes models for quote extraction, compliance checks, and data normalization.

Mbuthi Mungai

*Product Head & System Engineer
Senior Backend Architect | SaaS Systems | Multi-Tenant
Microservices*

Mbuthi is a **senior backend and system engineer**, with extensive experience designing and deploying cloud-native platforms across AWS, GCP, Kubernetes, and Serverless environments.

He is LumenCipher's Product Head, owning the backend API stack, document workflows, database architecture, and multi-tenant SaaS

platform. He ensures that every product module—from policy management to renewals—is scalable, secure, and fully automated.

Hemanth Irivichetty

LLM Inference Engineer & AI Infrastructure Specialist

FastAPI | vLLM | CTranslate2 | Secure Proxy Architectures

Hemanth brings deep expertise in **AI inference and secure API deployment**, having worked on production-grade LLM infrastructure at Zoho. He has deployed advanced models like LLaMA, Qwen, and FLAN-T5 using optimized stacks.

He leads the LLM serving infrastructure of LumenCipher—ensuring every chat message, document query, and AI decision is fast, secure, and scalable. He enables dynamic batching, load balancing, and fallback control, ensuring zero-downtime performance.

Strategic Partnership Model

One Broker. One Platform. Total Market Disruption.

We are building LumenCipher to become the **#1 AI-native B2C insurance platform in the GCC**—starting with the UAE. But we are not building it alone. We are building it with **one broker. Just one.**

Why Only One Broker?

- We are **not creating an open marketplace**
- We are **not selling our software** to multiple brokers
- We are **not interested in transactional partnerships**

We are selecting one licensed insurance broker in the UAE to:

- Be the **exclusive operational entity** behind LumenCipher
- Power the entire licensing, compliance, and policy issuance framework
- Operate the platform as a **new B2C business vertical**
- Scale with us into SME, Corporate, and Regional Expansion

What We Bring to the Partnership



Full Technology Stack – Built & Ready

WebApp + WhatsApp +
Telegram + Email interfaces,
End-to-end insurance lifecycle
engine, LLM-powered
document parsing, Azure UAE-
hosted infrastructure



Brand & Market Identity – LumenCipher

Modern, consumer-facing
brand, Fully operated by the
broker but owned and grown as
a distinct vertical, All digital
marketing managed by us



Product Expertise

Define and implement retail,
SME, and corporate product
flows, Structure quote journeys,
documents, endorsement and
claim processes



AI Orchestration & Operational Intelligence

Conversational onboarding,
Document upload with instant
AI extraction, Personalized
recommendations, Smart
tasking for back-office

What We Expect from the Broker

1. **Exclusive Partnership** - One broker only. Full exclusivity in the UAE. No resale, white-labelling, or dual licensing.
2. **Operate the LumenCipher Unit** - Issue and manage all policies, Handle regulatory filings, policy documents, and insurer settlement
3. **Commit to Marketing & Promotion** - AED 250,000 minimum investment over 12 months
4. **Commission Revenue Sharing** - Structured revenue split model

Revenue Sharing Model

70%

to LumenCipher
(technology, AI, infrastructure,
marketing)

30%

to Broker
(license, operations,
compliance, service handling)

Target Goals (Together)

10,000+

Individual policies in Year 1

5x

Per-user revenue growth via
AI-powered upselling



Our Ultimate Vision

This is not a software deal. **This is a movement to rewrite how people buy and experience insurance.** We want to build it with one

bold, visionary broker who shares our commitment to revolutionizing the insurance industry through AI-native technology.

As LumenCipher expands into SME/Corporate insurance and scales region-wide (GCC, Africa, SEA), the broker will continue to operate the vertical, share the revenue, and maintain core strategic relevance in this revolutionary platform.

LumenCipher - Redefining Insurance Distribution Through AI-Native Technology

UAE-Hosted / AI-Powered / Broker-Driven / Globally Scalable