Insurance starts at the document

The technology is new, the layer is empty, and the window is closing

2024

LLMs crossed the threshold for clause-level extraction

0

Companies extracting insurance requirements from source documents

10–15

Brokerages acquired per year by major consolidators

Compliance still begins with forms

INSURANCE REQUIREMENTS — MANUAL ENTRY

COVERAGE TYPE
Commercial General Liability

REQUIRED LIMIT
$5,000,000

ADDITIONAL INSURED
Landlord + Mortgagee

WAIVER OF SUBROGATION
Not entered — requirement missed

PROPERTY INSURANCE
All-risk — replacement cost

DEDUCTIBLE MAXIMUM
$25,000

CERTIFICATE HOLDER
KRP Properties Inc.

15–60

minutes per document

The broker reads the lease, interprets the clauses, and types each requirement into a form by hand.

If the broker misreads a clause, every downstream system inherits the error.

The current workflow creates the illusion of compliance

The system says compliant. The lease says otherwise.

65–70%

Failure rate across the industry

$30M

Uncovered exposures found in 15 leases

0

Tools that check against the source document

The customer sends a document.
The broker receives the requirements.

Document arrives → Bramble extracts → Requirements delivered

Gap Report — Lease #4821

REQUIREMENT	STATUS
Commercial General Liability — $5M	PASS
Additional Insured — Landlord	GAP
Waiver of Subrogation	MISSING
Property Insurance — All-risk	PASS

Every requirement links to the exact clause in the source document.

Manual AI: 64%. Bramble: 99.9%.

64%	82%	99.9%
Manual Claude	Manual Gemini	Bramble DJE
24% of files failed entirely	4 hallucinated values	Zero incorrect values

25 real tenant portfolios. 50 documents. Zero hallucinations from Bramble.
Same underlying model (Claude Sonnet 4). The gap is the pipeline, not the model.

$4B in premium generates a data set no one else can touch. We're first.

80+

acquisitions of accumulated historical data

Each dot is one acquired brokerage. Each one brought years of documents.

The first win is turning missed requirements into recovered revenue

$4B annual premium book

$40M

In new premium from a 1% improvement

15 years of accumulated policies

$0.11

Per extraction

Brokers become risk advisors, not paper chasers. Revenue follows.

1 — Land anchor broker

Operational trust, VP endorsement

2 — Broker resells risk management

Compliance becomes revenue

3 — Other brokers take notice

The gap report is the marketing

4 — Data compounds with every document

Model improves, trust deepens

TRUST COMPOUNDS

The first major broker gives Bramble the proof the rest of the market needs

$4B+	**4 / 4**	**16 days**	**6 months**
annual premium flow	regional VPs endorsed	first demo to investment interest	operational trust before commercial deal

The investment conversation was initiated by the partner, not by Bramble.

No competitor reads the source document

COMPETITOR	READS SOURCE?	EXTRACTS REQ?	VERIFIES COI?
Jones	No	No	Yes
myCOI	No	No	Yes
TrustLayer	No	No	Yes
Certificial	No	No	Yes
Yardi	Partially	No	No
Bramble	Yes	Yes	Yes

We know the risks. Here's what we're doing about them.

Is this an AI wrapper?

99.9% accuracy vs 64% for manual AI on the same model. Zero hallucinations. The gap is the pipeline.

Single-partner dependency?

6 paying customers today. This round funds US expansion. Target: <60% concentration by Year 2.

Can incumbents copy?

Jones rebuilds from downstream. Yardi adds insurance logic. Neither is fast. 18–24 month window.

The foundation is built. We know who comes next.

D

Dhruv Mehta

CEO

Corporate finance at a $2B+ real estate portfolio. Built proptech to 5,000+ units.

J

Josh Flett

CCO

Sold regulated workflow software to construction. Leads distribution.

E

Eric Gershtein

CTO

AI extraction in capital markets. Sole engineer shipping DJE 1.0 at 99.9%.

?

?

Insurance Insider

VP / Head of Insurance. 15+ years commercial lines. Opens doors, validates model.

This round funds this hire.

The biggest risk is going small.
This round keeps focus at the top.

$1M

This round funds

- Insurance domain insider — credibility and model validation

This round retires

- GTM risk — diversify beyond one anchor
- Credibility risk — industry insider on team
- Technical risk — DJE 2.0 self-hosted, 60% cost cut

Follow-on: $4M seed led by anchor strategic partner.

Reading the source document increases revenue and lowers risk.

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Appendix

Bramble.

A1

DJE Benchmark Results

Dataset

25 real tenant portfolios (25 leases + 25 COIs) across 4 Ottawa properties. 75 API calls per pipeline. Three tasks: COI extraction, lease extraction, compliance verification.

METRIC	MANUAL CLAUDE	MANUAL GEMINI	DJE 1.0
COI extraction accuracy	79.8%	95.5%	~99.9%
Lease extraction accuracy	35.4%	57.6%	~99.9%
Combined extraction	64.2%	82.0%	~99.9%
Verification accuracy	76%	96%	99.9%
Incorrect values (hallucinations)	7	4	0
Wall-clock (25 tenants)	21.7 min	44.2 min	4.8 min
Total cost (25 tenants)	$12.67	$1.79	$11.78

Manual Claude and DJE 1.0 both use Claude Sonnet 4. DJE is 17% cheaper per extraction despite Reducto preprocessing, because PDF condensation reduces input tokens by 46%. Manual Claude failed entirely on 6 of 25 fixtures (PDF size limits).