

M C P S E R V E R

N O C O D E

C L O U D H O S T E D

Claim Settlement Review Sheet MCP

Catch settlement errors and policy breaches instantly.

Claim Settlement Review Sheet MCP lets your AI agent audit insurance settlements with precision. It reconciles settlement statements against itemized inventories and policy limits to find mathematical errors, missing items, or category breaches. You can then turn those findings into professional inquiries for claims handlers.

A+ Quality Score 100/100

claims

reconciliation

audit

insurance-tech

compliance



The connectivity layer between AI and the world's software.

Vinkius sits between AI and every application. All communication passes through Vinkius Cloud via the Model Context Protocol (MCP) — with governance, observability, and security at every layer.

Your AI Connections Run Through Vinkius Cloud

The world's largest
managed MCP catalog

Vinkius is the connectivity layer where AI connects to the software your business already runs. We handle the hosting, the security, the credentials, the uptime — you get agents that actually do things.

We operate the world's largest managed MCP catalog. Major SaaS platforms, CRMs, databases, and cloud providers — running, monitored, production-ready. This MCP server is hosted and maintained by the Vinkius Cloud for AI Agents.

The agent doesn't manage credentials, doesn't manage uptime, doesn't manage security. Vinkius does.

— Architecture principle

Four Pillars of the Vinkius Runtime

01 — Security by design

Credentials stay encrypted at rest via AES-256. The AI agent never touches raw keys — they're injected into a sandboxed V8 isolate at runtime. Actions are logged, and connections have an emergency kill switch.

03 — Deterministic observability

Eight immutable metrics per endpoint: request volume, p95 latency, error rate, active connections, cost attribution. A live payload feed logs every tool call with mutation detection.

02 — Built on MCP Fusion

This MCP server was built with **MCP Fusion**, the open-source framework (Apache 2.0) that powers the entire Vinkius catalog. Schema-as-firewall strips undeclared fields, compiled PII redaction runs at zero overhead, and cryptographic lockfiles produce git-diffable audit trails.

04 — Autonomous operations

Servers are deployed, monitored, and patched autonomously. New capabilities and security patches ship weekly. Zero-downtime deployments ensure continuous availability across all managed MCP servers.

AES-256

Encryption at rest

Ed25519

PKI vault signatures

24h TTL

Ephemeral session keys

V8 Isolate

Sandboxed execution

One Token. Instant Access.

Every MCP server on Vinkius is accessed through a **Connection Token**. Tokens are generated in the cloud dashboard and produce a unique MCP endpoint URL. Paste this URL into any MCP-compatible client — no SDK required.

A single token can serve **multiple AI clients simultaneously**, or you can issue separate tokens per client for granular access control. Each token tracks its own request count, last activity timestamp, and can be individually enabled or revoked.

MCP ENDPOINT`https://edge.vinkius.com/{token}/mcp`

Claude



Cursor



VS Code



Windsurf



Grok



Gemini

Security Is the Architecture

Security in Vinkius is not a feature — it's the foundation of the runtime. The gateway enforces multiple independent protection layers between AI agents and third-party APIs.

01 — Ed25519 PKI Vault

Every workspace has an Ed25519 Master Key. Session keys are generated ephemerally (24h TTL) and signed by the Master Key. Credentials never leave the vault boundary.

02 — V8 Isolate Sandboxing

Tool code runs inside isolated-vm V8 isolates with 64 MB memory caps and per-request timeouts. No filesystem access, no network access except through the SSRF-guarded fetch bridge.

03 — SSRF Guard

All outbound HTTP requests are DNS-resolved and validated before execution. Private IP ranges (10.x, 172.16-31.x, 192.168.x, AWS metadata 169.254.x) are blocked at the network layer.

05 — Cryptographic Audit Trail

Every request is signed into a SHA-256 hash chain with Ed25519 signatures. Events form a tamper-proof, SIEM-exportable forensic record.

04 — DLP & PII Redaction

A ResponseGuard pipeline intercepts every tool response. Configurable redaction patterns strip sensitive fields (emails, SSNs, card numbers) before data reaches the AI agent.

06 — Honeypot Trap System

Phantom credentials are injected into isolated environments. If a honeypot is used outside Vinkius infrastructure, the server is quarantined instantly.

Emergency Kill Switch

EU AI Act Art. 14(1)
Compliant

The kill switch is an **emergency halt** mechanism — not a simple toggle. When triggered, it executes three actions atomically:

01 — Server deactivated

The MCP server is immediately taken offline across the entire cluster.

02 — All tokens revoked

Every connection token is invalidated. Total lockout — reconnection blocked until new tokens are issued.

03 — WebSocket connections killed

Active connections terminated via Redis pubsub broadcast. Propagates to every runtime node in the cluster.

Full Visibility. Zero Guesswork.

The Vinkius cloud dashboard includes a full MCP Governance suite — real-time analytics and security controls for production AI operations.

Control Plane

KPI dashboard with request volume, latency, success rate, token consumption, and AI-generated operational briefings.

FinOps

Cost tracking per tool, payload compression savings, budget optimization signals, and consumption trends.

Firewall & DLP

PII redaction activity, sensitive data protection counters, and security event timeline.

Agent Activity

Which AI clients are connecting, how often, and what they're doing — real-time session tracking.

Tool Health

Slowest and most error-prone tools, with actionable root-cause insights and performance baselines.

Incident Log

Error trends, failure rates, status-code breakdowns, and forensic audit trail access.

Get started at cloud.vinkius.com — connect your AI agent in under 60 seconds.

Claim Settlement Review Sheet MCP

4 tools available

Cloud-hosted on Vinkius

You can use this MCP to automate the tedious work of auditing insurance claims. Instead of manually cross-referencing spreadsheets, your AI client handles the heavy lifting of comparing settlement statements against itemized inventories and policy constraints. It looks for the small details that humans often miss, like a high-value item that was left off the settlement or a payout that exceeds a specific category limit. If the math doesn't add up or a policy boundary is crossed, your agent identifies the discrepancy immediately. Once the audit is complete, you can have your agent draft structured, professional questions for the claims handler to resolve the issues. It turns a multi-hour reconciliation task into a quick verification process.

Core Capabilities

01 — Mathematical Reconciliation

Your agent uses this to confirm that settlement totals match the itemized lists.

02 — Inventory Cross-Referencing

The AI checks the settlement against the original inventory to find missing items.

03 — Policy Limit Auditing

Your agent verifies that no category or total payout exceeds the policy's financial boundaries.

04 — Discrepancy Communication

The AI drafts professional questions for handlers based on the audit results.

One Click on Vinkius — From Prompt to Execution

Available at vinkius.com/en/ai-agent-connect/claim-settlement-review-sheet — connect your AI agent in three steps.

- 01 Connect your preferred AI client to Vinkius.
- 02 Provide the settlement statement, inventory, and policy details to your agent.
- 03 Run the reconciliation and compliance tools.
- 04 Review the identified discrepancies and generated inquiries.

You connect your AI client to the Vinkius hosted MCP and start auditing.

Built For

This MCP is built for professionals managing insurance payouts and policy compliance.

Claims Adjusters

They use the agent to verify that settlement offers are accurate before finalization.

Insurance Auditors

They hand off large datasets to the agent to find policy breaches or math errors.

Public Adjusters

They use the tool to ensure their clients receive the full amount allowed by their policy.

What Changes When You Connect

- 01 Reduces manual math errors in settlement calculations.
- 02 Identifies missing high-value items from inventories.
- 03 Flags policy limit breaches automatically.

04 Speeds up the inquiry process for claims handlers.

Real-World Applications

Settlement Verification

Compare a final settlement statement against an itemized inventory to ensure nothing was missed.

Discrepancy Resolution

Generate a list of professional questions to send to a handler when a settlement looks incorrect.

Policy Compliance Checks

Verify that a payout does not exceed the specific financial limits defined in an insurance policy.

High-Value Item Audits

Ensure specific, expensive items listed in an inventory are properly accounted for in the payout.

Patterns to Avoid

Manual math verification

❌ **AVOID**

You spend an hour checking if the settlement totals match the itemized list using a calculator.

✓ **INSTEAD**

Let your agent handle the math by using `analyze_settlement_integrity` to confirm totals and coverage alignment.

Missing high-value item oversight

❌ **AVOID**

You assume the settlement is complete without checking if every expensive item from the inventory was included.

✓ **INSTEAD**

Run `verify_item_coverage` to ensure every specific high-value item has a matching entry in the settlement.

Unstructured handler follow-ups

❌ **AVOID**

You send a messy, disorganized email to a claims handler when you find a mistake.

✓ **INSTEAD**

Use `generate_handler_inquiries` to turn those discrepancies into professional, structured questions for the handler.

The Right Fit

Connect this MCP if you manage insurance payouts and need to audit settlements for accuracy. Do not connect it if you only handle single, simple claims without complex policy limits. The decision depends on whether you need to reconcile large datasets against specific policy constraints.

Claim Settlement Review Sheet 4 Tools

These tools automate the reconciliation of settlement statements against inventories and policy limits.

#	TOOL	DESCRIPTION
01	analyze_settlement_integrity	This tool performs the core reconciliation to see if settlement math and coverage align with your provided policy and inventory.
02	generate_handler_inquiries	This tool turns identified discrepancies and missing info into professional, structured questions for the claims handler.
03	validate_policy_compliance	This tool audits the settlement specifically against the maximum financial boundaries set by the insurance policy.
04	verify_item_coverage	This tool checks if every high-value or specific item in the inventory has a matching entry in the settlement statement.

See It in Action

Real prompts you can use once this MCP is connected to your AI agent through Vinkius Cloud.

U Check if this settlement statement matches the inventory and policy limits.



The settlement contains a valuation mismatch for Item #12 and exceeds the personal property limit by \$500.

U Are there any items from the inventory missing in the settlement?



The 'High-End Camera' and 'Professional Tripod' listed in the inventory are missing from the settlement statement.

U Generate questions for the claims handler regarding the identified limit breach.



Please provide justification for the valuation of the electronics category, as the current total exceeds the policy limit of \$5,000.

Frequently Asked Questions

01 What does this MCP do?

It provides tools for auditing insurance settlements by checking them against inventories and policy limits.

02 How do I use this with Claude or Cursor?

You connect your client to Vinkius once, and the tools become available for your agent to use immediately.

03 Can it find missing items in a claim?

Yes, the `verify_item_coverage` tool specifically checks if inventory items are present in the settlement.

04 Does it help with policy limits?

Yes, the `validate_policy_compliance` tool audits settlements against the maximum financial boundaries of a policy.

05 Can it write emails to claims handlers?

Yes, the `generate_handler_inquiries` tool creates professional questions based on any errors the agent finds.

06 How does the tool identify discrepancies?

The `'analyze_settlement_integrity'` tool compares the settlement math, item values, and policy limits to flag mismatches.

07 Can I check if specific items were missed in a settlement?

Yes, the `'verify_item_coverage'` tool specifically identifies items present in the inventory but missing from the settlement statement.

08 Does this tool help in communicating with claims handlers?

Yes, `'generate_handler_inquiries'` converts all identified discrepancies into structured, professional questions for the handler.

Go Live in 60 Seconds

Get your connection token from cloud.vinkius.com, then paste the endpoint URL into any MCP-compatible client.

YOUR MCP ENDPOINT

https://edge.vinkius.com/[TOKEN]/mcp

CLIENT	WHERE TO CONFIGURE
 Claude AI	Profile → Customize → Connectors → "+" → Add custom connector → Paste endpoint
 Cursor	Settings → Features → MCP Servers → "+" Add New MCP Server" → Type: SSE → Paste endpoint
 VS Code	Ctrl/Cmd+Shift+P → "MCP: Add Server" → add <code>"claim-settlement-review-sheet": { "url": "..."} </code>
 Windsurf	MCP Settings → <code>mcp_settings.json</code> → Add endpoint URL
 ChatGPT	Settings → Tools & plugins → Add MCP server → Paste endpoint
 Gemini	Extensions → Add MCP Server → Paste endpoint URL

ASK AN AI ABOUT THIS

Let your preferred AI explain this MCP server

 Ask ChatGPT

 Ask Claude

 Ask Perplexity

 Ask Gemini

 Ask Grok

READY TO CONNECT

Claim Settlement Review Sheet is live on Vinkius Cloud.

Get your connection token, paste it into your AI agent, and
start building. No SDK. No deployment. Just results.

Start at cloud.vinkius.com →

vinkius.com · support@vinkius.com

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