

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

Deductible Claim Decision Engine MCP

Stop guessing if a claim is worth the premium hike.

Deductible Claim Decision Engine MCP helps you decide between filing an insurance claim or paying for repairs yourself. It analyzes your policy terms, checks your claim history for limits, and compares the long-term cost of a claim against immediate out-of-pocket expenses to give you a clear recommendation.

A+ Quality Score 100/100

insurance

claims

deductible

financial-planning

repair-estimates



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.

Deductible Claim Decision Engine MCP

4 tools available

Cloud-hosted on Vinkius

You shouldn't have to guess if filing a claim will cost you more in the long run through higher premiums. This MCP gives your AI client the ability to crunch the numbers on insurance repairs. You can check if a specific repair even qualifies under your current policy terms or if you've already hit your maximum number of allowed claims for the year. Once you know you're eligible, the tool compares the cost of your deductible against the potential increase in your monthly premium. It looks at the math so you don't have to. Instead of just looking at the immediate bill, you get a recommendation based on whether you want to save cash right now or keep your insurance costs low over the next few years.

Core Capabilities

01 — Coverage Verification

Your agent checks if a repair estimate fits within your policy's specific coverage rules.

02 — Policy Compliance Checks

The AI verifies if you have exceeded the number of claims allowed by your insurer.

03 — Cost-Benefit Analysis

Your agent compares immediate repair costs against long-term premium hikes.

04 — Decision Documentation

The tool generates a worksheet with a final recommendation and actionable next steps.

One Click on Vinkius — From Prompt to Execution

Available at vinkius.com/en/ai-agent-connect/deductible-claim-decision-engine — connect your AI agent in three steps.

- 01
- Connect the MCP to Claude, Cursor, or Windsurf via Vinkius.
- 02
- Provide your repair estimate and policy terms to your AI agent.
- 03
- The agent runs feasibility and financial impact checks.
- 04
- Receive a finalized decision worksheet with a clear recommendation.

Connect the MCP to your AI client and provide your policy details and repair estimates.

Built For

This MCP is built for anyone managing personal or business insurance claims who needs to make data-driven financial decisions.

Homeowners

Decide if a sudden repair like a roof leak is worth the insurance claim.

Fleet Managers

Evaluate repair costs for multiple vehicles against policy limits.

Financial Planners

Analyze the impact of insurance claims on a client's long-term budget.

What Changes When You Connect

- 01
- Compares out-of-pocket costs against claim payouts.
- 02
- Prevents policy violations by checking claim frequency limits.
- 03
- Provides a structured worksheet for final decisions.

04 Accounts for future premium increases in financial models.

Real-World Applications

Auto Repair Decisions

Determine if a dent or mechanical failure is cheaper to fix privately or through insurance.

Home Maintenance Claims

Check if storm damage is covered and if you have enough claim headroom left.

Budget Planning

Use the financial impact tool to see how a claim affects your monthly cash flow.

Policy Compliance

Verify that a new claim won't trigger a policy violation based on your history.

Patterns to Avoid

Ignoring long-term premium hikes

❌ AVOID

You decide to file a claim because the deductible is low, without checking if your monthly rate will jump next month.

✓ INSTEAD

Run an analysis of the total cost over time using `evaluate_financial_impact` to see the real price of that claim.

Overlooking claim frequency limits

❌ AVOID

You submit a claim for a minor repair, forgetting that your policy only allows three claims per year.

✓ INSTEAD

Always run `check_claim_history_constraints` first to ensure you aren't violating your policy terms.

Guessing on repair eligibility

❌ AVOID

You assume a specific type of storm damage is covered and start the paperwork before verifying the fine print.

✓ INSTEAD

Use `calculate_claim_feasibility` to confirm the repair estimate actually fits your specific policy rules.

The Right Fit

Connect this MCP if you manage personal, fleet, or business insurance and need to make math-based decisions on repairs. Do not use this if you are looking for a tool to file the claim itself. The decision to connect depends on whether you need to weigh immediate cash flow against multi-year premium stability.

Deductible Claim Decision Engine 4 Tools

These tools handle everything from verifying policy coverage to running long-term financial impact models.

#	TOOL	DESCRIPTION
01	calculate_claim_feasibility	This tool checks if a repair is actually covered under your specific policy terms and the provided estimate.
02	check_claim_history_constraints	Use this to see if you have enough claim headroom left or if a new claim would violate your policy's frequency limits.
03	evaluate_financial_impact	This tool compares the total cost of paying for a repair yourself versus the cost of a claim and subsequent premium increases.
04	generate_decision_worksheet	This tool produces a final recommendation and a list of specific next steps based on your financial goals.

See It in Action

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

U I have a repair estimate of \$1200, a \$500 deductible, and a \$2000 policy limit. Is this covered?



Yes, the repair is covered. The potential payout from your insurer would be \$700.

U Should I pay \$800 out-of-pocket or file a claim with a \$300 deductible and a \$100 premium increase?



Filing a claim is the better option. The total cost of the claim is \$400, which is \$400 less than paying \$800 out-of-pocket.

U I've filed 2 claims this year and my limit is 3. Can I file another one?



Yes, you are eligible to file one more claim before reaching your policy limit.

Frequently Asked Questions

01 How does this MCP help with insurance claims?

It provides tools to check if a repair is covered, if you've hit your claim limits, and whether filing a claim is cheaper than paying out-of-pocket.

02 Which AI clients can use this MCP?

You can use this MCP with any compatible client like Claude, Cursor, Windsurf, or VS Code.

03 Does it account for premium increases?

Yes, the financial impact tool compares the cost of the claim against potential increases to your premium.

04 Can it check if I've filed too many claims?

Yes, the `check_claim_history_constraints` tool validates if you have enough claim headroom left under your policy.

05 Do I need to host this myself?

No, Vinkius hosts and manages the MCP for you, so it is ready to use immediately after you connect.

06 How does the engine decide between a claim and self-pay?

The engine uses `evaluate_financial_impact` to compare the total cost of paying out-of-pocket against the net cost of a claim, which includes the deductible and projected premium increases.

07 Can I check if my policy allows another claim?

Yes, the `check_claim_history_constraints` tool validates your current claim count against the maximum claims allowed by your policy.

08 What information do I need to provide?

You will need your repair estimate, deductible amount, policy limits, and any estimated increases in insurance premiums.

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>"deductible-claim-decision-engine": { "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

Deductible Claim Decision Engine 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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DOCUMENT INFORMATION

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Endpoint	<code>https://edge.vinkius.com/{token}/mcp</code>

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