

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

Policy Consolidation Brief MCP

Stop paying for overlapping insurance coverage today.

Policy Consolidation Brief MCP helps your AI client manage complex insurance portfolios. It identifies redundant coverage, tracks expiration dates, and builds strategic plans to consolidate policies. You can use it to stop wasting money on duplicate premiums and keep your coverage synchronized through automated renewal mapping.

insurance

policy

consolidation

renewal

coverage



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.

Policy Consolidation Brief MCP

4 tools available

Cloud-hosted on Vinkius

Managing multiple insurance policies often leads to accidental overlaps where you pay for the same protection twice. This MCP gives your AI agent the specific tools needed to audit your coverage and clean up your portfolio. You can use it to spot exactly where multiple policies protect the same asset, which helps you cut unnecessary costs.

Beyond just finding waste, it helps you stay organized. Your agent can pull together a chronological timeline of every upcoming expiration so you never face a coverage gap. It also pulls contact details for your insurers, making the actual process of canceling or switching policies much faster. Once the audit is done, your agent can draft a full consolidation plan that tells you exactly which policies to keep and which ones to drop. It turns a messy pile of insurance documents into a clear, actionable strategy.

Core Capabilities

01 — Overlap Detection

Your agent uses this to find where you are paying for the same protection twice.

02 — Expiration Tracking

The AI builds a timeline of all upcoming policy expirations to prevent coverage gaps.

03 — Contact Retrieval

Your agent pulls insurer contact info directly from your policy schedules.

04 — Strategic Planning

The AI generates documents outlining which policies to keep or cancel.

One Click on Vinkius — From Prompt to Execution

Available at vinkius.com/en/ai-agent-connect/policy-consolidation-brief — connect your AI agent in three steps.

- 01
- Connect your preferred AI client to Vinkius.
-
- 02
- Provide your policy schedules or data to your AI agent.
-
- 03
- Ask the agent to find duplicates or map renewal dates.
-
- 04
- Review the generated consolidation plan or contact lists.
-

You connect the MCP to your AI client and let it process your policy data.

Built For

This MCP is built for professionals managing complex insurance portfolios or individuals looking to audit their personal coverage.

Insurance Brokers

They hand off policy audits and renewal scheduling to the AI.

Risk Managers

They use the tool to identify coverage gaps and redundant premiums.

Personal Finance Managers

They use the consolidation plans to reduce client expenses.

What Changes When You Connect

- 01
- Identifies redundant premiums to reduce total insurance spend.
-
- 02
- Prevents coverage gaps by mapping all expiration dates.
-
- 03
- Speeds up policy changes by gathering insurer contact info automatically.
-

- 04 Provides clear instructions on which policies to terminate or retain.
-

Real-World Applications

Reducing Redundant Costs

Find where two different policies cover the same property and cancel the more expensive one.

Renewal Management

Get a chronological list of all upcoming expirations to prepare for renewals in advance.

Portfolio Auditing

Run a full check on all active policies to ensure no assets are left unprotected.

Policy Consolidation

Generate a step by step plan to move multiple small policies into a single, more efficient plan.

Patterns to Avoid

Manual Policy Auditing

❌ AVOID

You spend hours reading through every individual policy document to see if you have overlapping coverage. It is slow and you likely miss small details.

✓ INSTEAD

Let your agent run `find\_coverage\_duplications` to instantly spot exactly where you are paying for the same protection twice.

Reactive Renewal Management

❌ AVOID

You realize a policy has expired only after you receive a notice or face a claim. This leaves you with dangerous coverage gaps.

✓ INSTEAD

Use `map\_renewal\_timeline` to build a chronological sequence of all upcoming expirations so you can prepare well in advance.

Disorganized Contact Lists

❌ AVOID

When you need to cancel a policy, you spend time searching through old emails to find the right insurer contact info.

✓ INSTEAD

Run ``generate_insurer_contacts`` to pull all necessary contact details directly from your policy schedules in one go.

The Right Fit

Connect this MCP if you manage complex insurance portfolios or need to audit personal coverage for waste. Do not connect it if you only hold a single, simple policy with no intention of changing it. The decision depends on whether you have enough overlapping or expiring policies to justify an automated audit.

Policy Consolidation Brief 4 Tools

These tools audit your insurance portfolio to find redundant coverage and organize upcoming expirations. Your agent uses them to build clear plans for cutting costs and managing renewals.

#	TOOL	DESCRIPTION
01	create_consolidation_plan	This tool produces a strategic document that tells you which policies to keep and which ones to cancel.
02	find_coverage_duplications	This tool identifies specific instances where multiple policies are protecting the exact same asset.
03	generate_insurer_contacts	This tool creates a list of contact details for the insurers listed in your policy schedules.
04	map_renewal_timeline	This tool organizes all your upcoming policy expirations into a single chronological sequence.

See It in Action

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

U Find all duplicate insurance policies for my home.



I have identified two policies covering your residence at 123 Maple St: Policy #A123 and Policy #B456. The total redundant premium is \$1,200.

U When do my insurance policies expire?



Your upcoming renewals are: Policy #A123 on 2024-06-15 and Policy #C789 on 2024-08-20.

U Create a plan to consolidate my overlapping car insurance.



To consolidate your car insurance, you should RETAIN Policy #CAR-01 (lowest premium) and TERMINATE Policy #CAR-02 on 2024-12-31 to avoid any coverage gaps.

Frequently Asked Questions

01 How does this MCP find duplicate insurance?

The agent uses the `find_coverage_duplications` tool to check if multiple policies are protecting the exact same asset.

02 Can I use this with Claude or Cursor?

Yes, you can connect this MCP to any MCP-compatible client including Claude, Cursor, and Windsurf.

03 Will this help me avoid coverage gaps?

Yes, by using the `map_renewal_timeline` tool, your agent can organize all expirations so you can renew policies before they lapse.

04 Does it provide insurer contact information?

Yes, the `generate_insurer_contacts` tool produces a list of contact details for the insurers in your schedules.

05 What is a consolidation plan?

It is a document created by the `create_consolidation_plan` tool that outlines which policies you should keep and which you should cancel.

06 How does the tool identify duplicate coverage?

The `'find_coverage_duplications'` tool flags a duplication only if the covered asset identifier matches exactly across different policy IDs.

07 Can I consolidate policies with different renewal dates?

Yes. The `'map_renewal_timeline'` tool organizes all upcoming expirations, and the `'create_consolidation_plan'` tool uses these dates to suggest termination actions that prevent coverage gaps.

08 How are insurer contact details retrieved?

The `'generate_insurer_contacts'` tool extracts contact information directly from the provided policy schedules, respecting any user service preferences.

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>"policy-consolidation-brief": { "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

Policy Consolidation Brief 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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