



Neutrinos' Life & Health Claims Automation Suite

Purpose-built to accelerate claims decisions, reduce leakage, and improve the beneficiary experience



Brochure

STRONG

Claims Challenges for Insurers

The Solution: End-to-End Agentic Claims Automation

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Claims Challenges for Insurers

Insurers face increasing pressure to deliver faster claims decisions while navigating fragmented systems, rising fraud, and elevated customer expectations.

Traditional claims automation, including rules engines, RPA bots, and workflow tools, has reached its ceiling. The next leap demands something fundamentally different.

The claims journey stalls because of:

1

Omni-channel intake chaos: disconnected channels, manual triage, and duplicate handling.

2

Excessive manual processing: human-dependent registration, document entry, and benefit checks.

3

Reactive fraud detection: post-payment audits, rule-based flags, and high false-positive rates.

4

High customer friction: multiple touchpoints, unclear status, and manual clarifications.

5

Legacy system rigidity: long cycles to deploy new products or rule changes.

6

Talent misallocation: assessors doing clerical work instead of complex adjudication.



The Solution: End-to-End Agentic Claims Automation

Neutrinos' Life & Health Claims Automation Suite transforms the claims lifecycle through a coordinated network of specialized AI Agents. Powered by agentic AI, the platform transforms every stage of the Life & Health claims journey from first notice of loss to final settlement and governance into an intelligent, self-optimizing operation.

Our AI Agents augment human judgment, autonomously handle routine complexity, and surface deep intelligence for moments that matter, creating a claims operation that gets smarter with every interaction.



Accelerated Claims Processing:

Parallel agentic workflows replace sequential handoffs, reducing claim cycle time 40-60% end-to-end.

Improved Operational Efficiency:

Agents handle intake, triage, and document prep autonomously, with humans reserved for exception handling.

Enhanced Customer Experience:

The Smart Advisory Agent guides claimants proactively, 24/7, across every channel without human intervention.

Stronger Fraud Prevention:

The FWA Intelligence Agent applies predictive models at the point of intake, delivering a 35%+ reduction in claims leakage.

Full Compliance and Governance:

The Governance Agent logs every agentic decision with full explainability and 100% decision traceability.

Agility for Business Growth:

New claim journeys deployed by configuring agents, not re-coding systems, in days, not months.

Suite-at-a-Glance

Neutrinos' Life & Health Claims
Agentic Automation Suite



A purpose-built, end-to-end platform for Life & Health insurers that deploys a coordinated network of specialized AI Agents across the entire claims lifecycle. Each accelerator is anchored by one or more purpose-built AI Agents, operating within the broader Neutrinos agent network. Together, they form a complete, self-reinforcing agentic claims operating model.



Smart Advisory and Agentic Claims Submission Portal:

Transform FNOL from a friction-filled process into an intelligent, guided experience, available 24/7 across every channel, powered by an AI Agent that knows your policies, your claimants, and your procedures.

Intelligent Document Processing and Agentic Claim Registration:

Eliminate manual document handling. The IDP Agent reads, understands, and validates any insurance document in seconds, then autonomously registers the claim in core systems.

Claims Decision Automation:

Deploy an AI Agent that applies policy rules, evaluates eligibility, and approves standard claims with the speed of a machine and the accuracy of an expert assessor, scaling infinitely without additional headcount.

Agile Adjudication and Complex Claims Command Center:

For claims that demand human expertise, give assessors an AI-powered command center where the agent has already done the heavy lifting, evidence assembled, risk scored, specialist referrals drafted, and decision support ready.

Deep Investigation and FWA Intelligence:

Stop fraud before it becomes a payout. The FWA Intelligence Agent applies adaptive machine learning, clinical pathway analysis, and provider behavior monitoring to identify fraud, waste, and abuse at the point of intake.

Process Governance and Continuous Intelligence:

The Governance Agent continuously monitors performance, learns from outcomes, ensures compliance, and surfaces strategic intelligence for leadership decision-making.



Suite in Detail

Smart Advisory and Agentic Claims Submission Portal

Transform FNOL from a friction-filled process into an intelligent, guided experience, available 24/7 across every channel, powered by an AI Agent that knows your policies, your claimants, and your procedures.

Powered by the Smart Advisory Agent, a conversational AI Agent that proactively engages claimants, answers coverage questions, collects required information, and manages the entire FNOL experience autonomously.



Omni-Channel Agentic Intake:

Unified submission across web, mobile app, agent portal, email, and messaging platforms, all routed through a single Intake Orchestration Agent.

AI Coverage Advisory:

Agent accesses live policy data to provide accurate, personalized coverage answers, eliminating call center dependency for routine queries.

Intelligent FNOL Completion:

Agent guides claimants step-by-step, identifies gaps, requests documents proactively, and validates completeness before submission.

Real-Time Acknowledgment:

Automated confirmation with claim reference, expected timeline, and next steps, delivered instantly across preferred channel.

Sentiment Detection:

Escalates distressed claimants to human agents with full context handoff.

Proactive Follow-Up:

Autonomously reminds claimants of missing documents with personalized messaging.

Intelligent Document Processing and Agentic Claim Registration

Eliminate manual document handling. The IDP Agent reads, understands, and validates any insurance document in seconds, with accuracy that exceeds human data entry, then autonomously registers the claim in core systems.

Powered by the IDP and Registration Agent, an AI Agent specialized in insurance document intelligence. It classifies documents, extracts structured data using OCR and LLM fusion, validates against policy records and regulatory requirements, and autonomously populates claim registration across connected systems.



Agentic Document Classification:

Agent identifies document type, language, and quality automatically, including hospital bills, death certificates, discharge summaries, and police reports.

LLM-Powered Data Extraction: Combines OCR accuracy with large language model comprehension to extract complex, unstructured medical and financial data.

Real-Time Validation Loop: Agent cross-validates extracted data against policy terms, benefit schedules, and regulatory requirements before registration.

Straight-Through Registration: For clean documents, the agent completes end-to-end claim registration without human touch, in under 60 seconds.

Proactive Exception Handling: Auto-generates queries to claimants for missing or unclear information.

Confidence Scoring: Flags low-confidence extractions for human review, rather than passing incorrect data downstream.

Claims Decision Automation

Deploy an AI Agent that applies policy rules, evaluates eligibility, and approves standard claims with the speed of a machine and the accuracy of an expert assessor, scaling infinitely without additional headcount.

Powered by the Decision Automation Agent, the core STP engine of the Neutrinos platform. This agent applies configurable business rules, ML-driven eligibility models, and real-time policy data to determine claim outcomes for routine cases, autonomously approving, queuing, or escalating within seconds.



Multi-Layer Decision Logic:

Benefit verification, deductible and co-pay calculation, waiting period check, exclusion screening, and sum-insured tracking applied simultaneously.

Adaptive Rule Engine:

Business users configure and update rules without engineering involvement, with changes deployed instantly.

ML Eligibility Scoring:

Model predicts approval likelihood based on historical claim patterns, flagging borderline cases for human review.

Parallel Processing:

Evaluates multiple claim conditions simultaneously, cutting decision time by 80%.

Full Decision Explainability:

Every auto-adjudicated decision includes a structured rationale accessible to adjusters, auditors, and regulators.

Payment Orchestration: Triggers approved payment instructions directly to finance systems with full audit linkage.

Agile Adjudication and Complex Claims Command Center

For claims that demand human expertise, give assessors an AI-powered command center where the agent has already done the heavy lifting, evidence assembled, risk scored, specialist referrals drafted, and decision support ready.

Powered by the Agile Adjudication Agent, an orchestration agent that manages the end-to-end lifecycle of complex claims requiring human judgment. It assembles case evidence, assigns tasks to the right specialists, manages referrals, tracks SLAs in real time, and provides AI-generated decision recommendations, so assessors focus on judgment, not administration.



Intelligent Case Assembly:

Agent collates all claim documents, policy history, prior claims, and external data into a single adjudicator view.

Expertise-Based Routing:

Assigns cases to assessors based on specialization, workload capacity, and SLA urgency using dynamic allocation models.

AI Decision Support:

Generates a recommended decision with supporting evidence, the assessor reviews, modifies, and approves, rather than building from scratch.

Medical Underwriting Referral Automation:

Drafts referral packages to specialists with relevant clinical data pre-populated.

SLA Sentinel:

Monitors every case in real time, alerts supervisors when breach risk is detected, and autonomously re-prioritizes queues.

Collaboration Workspace:

Real-time chat, document annotation, and decision logging across adjusters, investigators, and medical experts.

Deep Investigation and FWA Intelligence

Stop fraud before it becomes a payout. The FWA Intelligence Agent applies adaptive machine learning, clinical pathway analysis, and provider behavior monitoring to identify fraud, waste, and abuse at the point of intake, not after the fact.

Powered by the FWA Intelligence Agent, a specialized risk intelligence agent that operates continuously across the claims lifecycle. It scores every claim for FWA risk at intake, monitors patterns across claims networks, investigates flagged cases using structured workflows, and learns from confirmed fraud to improve future detection.



Real-Time Risk Scoring:

Every incoming claim is scored across 200+ risk indicators using ensemble ML models, including gradient boosting and graph neural networks for network fraud.

Clinical Pathway Analysis:

Compares treatment sequences, billing patterns, and diagnosis-procedure combinations against clinical norms to detect upcoding and unnecessary procedures.

Provider Behavior Monitoring:

Tracks individual provider claim patterns over time, flagging statistical anomalies in billing, referral patterns, and treatment frequencies.

Network Fraud Detection:

Graph-based analysis identifies fraud rings, including claimants, agents, providers, and clinics operating in coordinated schemes.

Structured Investigation Workflow:

For flagged cases, the agent assembles evidence packages, generates investigation checklists, and manages document exchange with investigators.

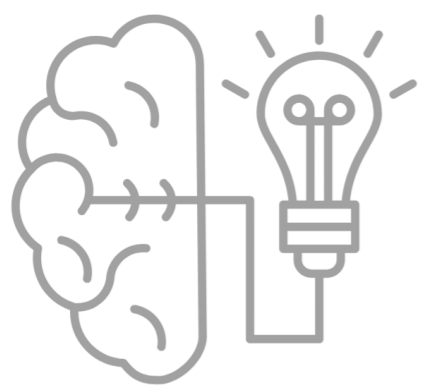
Adaptive Model Retraining:

Confirmed fraud cases automatically feed the model retraining pipeline, so detection improves continuously without manual intervention

Process Governance and Continuous Intelligence

The Governance Agent is the brain of the agentic claims operation, continuously monitoring performance, learning from outcomes, ensuring compliance, and surfacing strategic intelligence for leadership decision-making.

Powered by the Governance and Insight Agent, the meta-agent that oversees all other agents. It monitors the health of the agentic claims ecosystem, ensures regulatory compliance, generates audit-ready documentation, identifies process improvement opportunities, and delivers executive intelligence to drive strategic decision-making.



Real-Time Operations Dashboard:

Live visibility into STP rates, cycle times, agent performance, SLA adherence, and queue health across all claim types.

Predictive SLA Management:

Forecasts breach risk hours before it occurs, automatically triggering re-prioritization and supervisor alerts.

Agentic Decision Audit Trail:

Every agent action logged with timestamp, input data, reasoning trace, and outcome, fully exportable for regulatory inspection.

Continuous Improvement Loop:

Identifies patterns in exception handling, claim outcomes, and agent performance to generate actionable optimization recommendations.

Regulatory Compliance Monitoring:

Tracks adherence to TAT requirements, documentation standards, and reporting obligations across MAS, IRDAI, and OJK frameworks.

Agent Performance Scoring:

Monitors accuracy, efficiency, and exception rates for each AI Agent, flags degradation and triggers retraining workflows.



Why Work with Us

At Neutrinos, we bring deep domain expertise, innovative AI-driven solutions, and a customer-centric approach to modernize and automate the complexities of life and annuity insurance. As the creators of the first end-to-end intelligent automation process platform purpose-built for insurers, we offer a library of reusable solution assets that save time, reduce costs, and deliver measurable business outcomes.



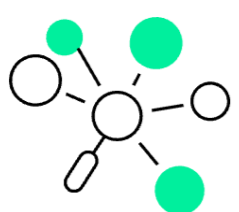
Experienced Team:

Our team is a group of insurance industry veterans, automation experts, and data and AI geeks who've been building insurance technologies long before the term "InsurTech" was coined - now we're driving what it means for the future of intelligent enterprises.



Platform Purpose-Built for Insurance:

Designed for the complexities of the insurance industry, the Neutrinos platform and prebuilt accelerators enable teams to drive intelligent automation across risk assessment, decisioning, and underwriting workflows, with a domain-led approach.



Neutrinos Academy and Community:

Adopting agentic AI is as much about people as it is about technology. The Neutrinos Academy gives your teams the certifications and skills to configure, manage, and scale AI Agents with confidence. And through the Neutrinos Community, your practitioners connect with insurance innovators and agentic AI builders across the industry, accelerating adoption and sharing what works.



Partner Ecosystem:

Neutrinos' robust partner ecosystem brings together technology providers, system integrators, and industry experts to deliver seamless, end-to-end solutions for insurers. By collaborating with a diverse network of partners, Neutrinos ensures scalability, innovation, and tailored implementations that drive business success across underwriting, claims, and distribution processes.



About Neutrinos

Neutrinos is a leader in intelligent automation, empowering insurance enterprises to harness the full potential of AI agents to autonomously execute and optimize complex business processes. Purpose-built for insurers, the Neutrinos platform is uniquely designed to manage and orchestrate all agents, not just those built on Neutrinos.

Its AI-native, full-stack architecture unifies complex systems, enables cross-platform orchestration, and powers the agentic and autonomous workflows of tomorrow.

From underwriting and claims to distribution, Neutrinos brings deep insurance domain expertise, intelligent automation, and pre-built accelerators to help insurers modernize faster, boost operational agility, and deliver seamless customer experiences.

Learn more at www.neutrinos.com and follow Neutrinos on [LinkedIn](#).