

Neutrinos' Life & Health Claims Automation Suite

Reimagining Claims Processing for a Seamless,
Intelligent, and Customer-Centric Experience



Claims Challenges for Insurers

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

The claims journey is often slowed down by:

- Disconnected intake channels leading to duplication and delays.
- Manual processes consuming valuable time and increasing errors.
- Rising fraud and compliance requirements demanding better oversight.
- Customer dissatisfaction due to lack of real-time updates and complex procedures.
- Rigid legacy systems limiting agility and innovation.

The Solution: End-to-End Claims Automation

Neutrinos' Life & Health Claims Automation Suite transforms the claims lifecycle by unifying people, data, and processes across six intelligent accelerators. From intake to investigation, our platform enhances efficiency, reduces risk, and elevates customer satisfaction; delivering faster cycle times, reduced costs, and stronger governance.

- 01 Accelerated Claims Processing:**
Reduce cycle time with end-to-end claims automation.
- 02 Improved Operational Efficiency:**
Eliminate manual work and optimize resource allocation.
- 03 Enhanced Customer Experience:**
Deliver real-time updates and effortless digital interactions.
- 04 Stronger Fraud Prevention**
Detect anomalies early using AI and predictive analytics.
- 05 Full Compliance and Governance**
Maintain audit trails and monitor SLA adherence.
- 06 Agility for Business Growth**
Quickly adapt to changes with a configurable platform.

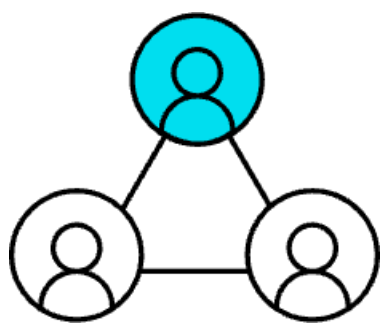
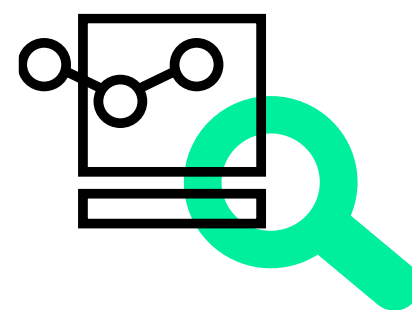
Suite-at-a-Glance

Neutrinos' Life & Health Claims Automation Suite

A purpose-built, end-to-end platform for Life & Health insurers that unifies intake, decisioning, operations, fraud control, and compliance; streamlining the entire claims lifecycle while improving efficiency, transparency, and customer satisfaction.

Claims Intake & Verification:

AI-driven intake, document validation, & omni-channel engagement to accelerate FNOL.



Auto Adjudication:

Rules-based, no-touch decisioning for low-risk claims, accelerating payouts instantly.

Claims Workbench & Workflow:

Real-time collaboration for adjudicators and specialists.

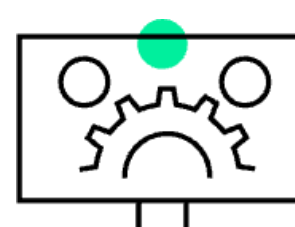


Fraud, Waste & Abuse (FWA) Module:

Proactive detection of fraud, waste, and abuse using predictive analytics and AI.

Process Governance:

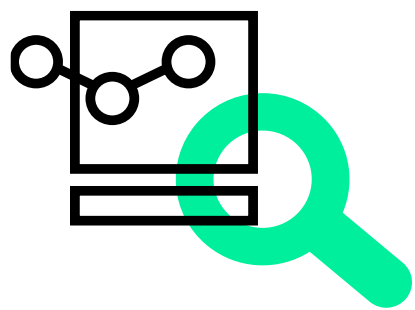
Real-time dashboards, SLA tracking, and audit readiness to ensure regulatory compliance.



Suite in Detail

Claims Intake & Verification

A unified, AI-powered module that streamlines the first notice of loss (FNOL) by combining intelligent advisory with automated document classification and validation; enabling faster, more accurate claim initiation while improving customer experience.

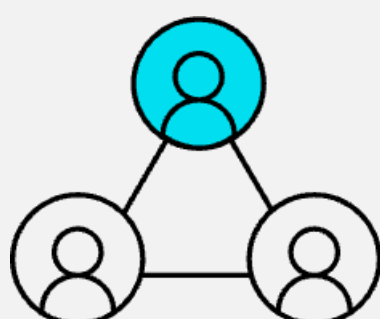


Key Capabilities »

- **Omni-Channel Intake & Engagement:** Accepts claims through web, mobile, email, and agent portals; ensuring frictionless access and submission.
- **AI-Guided Claim Advisory:** Uses chatbots to answer questions on coverage, documents, and eligibility at the point of submission.
- **Automated Document Classification:** Identifies and categorizes submitted forms, bills, and certificates using AI.
- **Real-Time Data Extraction & Validation:** Captures and verifies structured data from scanned documents with minimal manual input.
- **Proactive Exception Handling:** Flags inconsistencies, missing data, or duplicates early in the process.
- **Audit & Compliance Readiness:** Maintains a traceable log of document handling to support regulatory compliance.

Auto Adjudication

A centralized platform built for high-touch, complex claims that require collaboration, referrals, and investigation; enhancing traceability and adjudication efficiency.



Key Capabilities »

- **Unified Claim Dashboard:** Consolidates data, documentation, tasks, and communication in one place.
- **Automated Task Assignment:** Routes and assigns claims to the right expert based on priority and expertise.
- **Specialist Referral Management:** Coordinates medical underwriting, investigation, and external reviews.
- **SLA Tracking:** Monitors case progress against service levels and flags delays.
- **Integrated Communication Logs:** Maintains all correspondence and notes for complete visibility.
- **Investigation Workflow Support:** Streamlines escalations and investigations within the same interface.

Claims Workbench & Workflow

A configurable, rules-based engine that delivers real-time decisions for standard claims, enabling high-volume, low-risk adjudication with zero manual touch.



Key Capabilities »

- **No-Code Decision Rules:** Business users can configure and update rules without technical support.
- **Straight-Through Processing (STP):** Automatically evaluates and pays eligible claims instantly.
- **Policy-Based Logic Evaluation:** Applies deductible, co-pay, and eligibility rules for accurate payout decisions.
- **Decision Transparency:** Generates a complete, auditable trail for every adjudicated claim.
- **Rapid Rule Updates:** Quickly reflect regulatory or product changes in claims logic.
- **Operational Scalability:** Frees assessors from repetitive claims, allowing focus on complex cases.

Fraud, Waste & Abuse (FWA) Module

A powerful, AI-infused risk detection module that helps insurers proactively identify fraud, waste, and abuse before payouts are made protecting financial health and integrity.

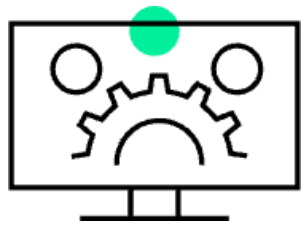


Key Capabilities »

- **AI-Based Risk Prediction:** Uses NLP and predictive analytics to detect anomalies in real time.
- **Clinical Pathway Analysis:** Reviews treatment patterns and provider behavior for inconsistencies.
- **Real-Time Fraud Alerts:** Flags high-risk claims before disbursement to prevent leakage.
- **Investigation Workflow Automation:** Structures and documents investigations for audit and compliance.
- **Evidence & Audit Trails:** Collects and logs supporting documents and actions for legal defensibility.
- **Risk-Based Prioritization:** Helps analysts focus on the most impactful suspicious claims first.

Process Governance

An end-to-end oversight module offering live analytics, SLA monitoring, and regulatory compliance controls to help insurers make informed decisions and improve claims operations continuously.



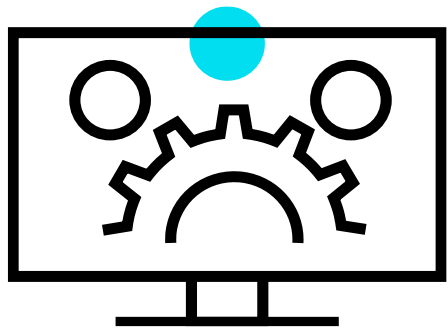
Key Capabilities »

- **Live Performance Dashboards:** Track claims metrics, SLA breaches, risk alerts, and process health in real time.
- **Predictive SLA Monitoring:** Detect patterns and bottlenecks that threaten service level targets.
- **Role-Based Access Control (RBAC):** Secure sensitive data and manage user access with precision.
- **Comprehensive Audit Logging:** Capture every decision and activity across the claims' lifecycle.
- **Operational Analytics & Insights:** Identify trends and guide process improvements proactively.
- **Compliance Assurance:** Ensure readiness for audits and regulatory checks with complete traceability.

Why Work With Us

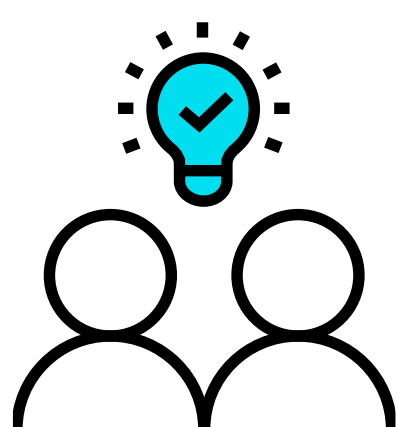
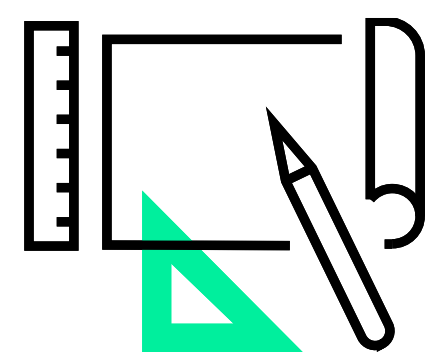
At Neutrinos, we bring deep domain expertise, innovative AI-driven solutions, and a customer-centric approach to modernize and automate the complexities of life & annuity insurance. As the creators of the first end-to-end intelligent automation process platform purpose-built for insurers, we offer a 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 & 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 pre-built accelerators enable teams to drive intelligent automation across risk assessment, decisioning, and underwriting workflows, with a domain-led approach.

Neutrinos Academy: Our Academy offers specialized learning paths to suit your role, whether you're just getting started or already a seasoned expert and get certified. Pick the journey designed to fit you and embark on a journey designed to accelerate your skills and knowledge with professional certifications.



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 technology company that automates business processes for insurance enterprises. The Neutrinos AI-infused intelligent automation platform includes everything needed to design, automate, and optimize complex processes end to end. Our holistic insurance expertise, intelligent automation platform, and pre-built accelerators, help leading insurers accelerate their enterprise reinvention across underwriting, claims, and distribution – resulting in faster growth and superior omni-channel experiences. To learn more, go to www.neutrinos.com