



A Neutrinos Product

From AI pilots to production.

The governed AI agent orchestration platform
purpose-built for insurance and regulated industries.
One governed place to run AI agents on real work
across insurance, banking and financial services.

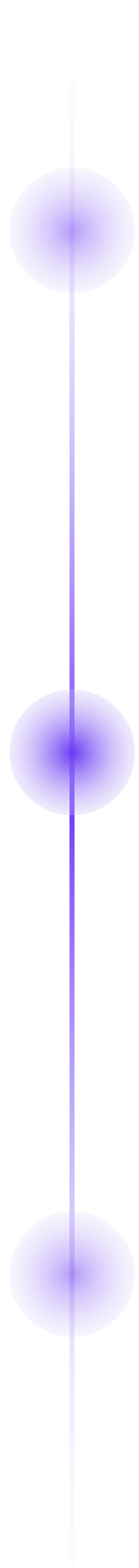


Enterprises have proven **agents can do a task.**

Production is where the work stalls.

A single case crosses many people, systems, rules and approvals. Running agents through it without giving up control, traceability or predictable cost has become a key barrier to adoption. Gartner expects more than 40% of agentic AI projects to be cancelled by the end of 2027.

Kamios is the governed AI agent orchestration platform purpose-built for insurance and regulated industries. One governed place to run AI agents on live cases, coordinating agents, people, systems and decisions across the core platforms you already operate, with every action declared under a mandate, evidenced as it happens and metered per case.



2% to 35%

straight-through processing on new business, at Tier-1 carriers

45% to 78%

claims automation raised, without replacing the core platform

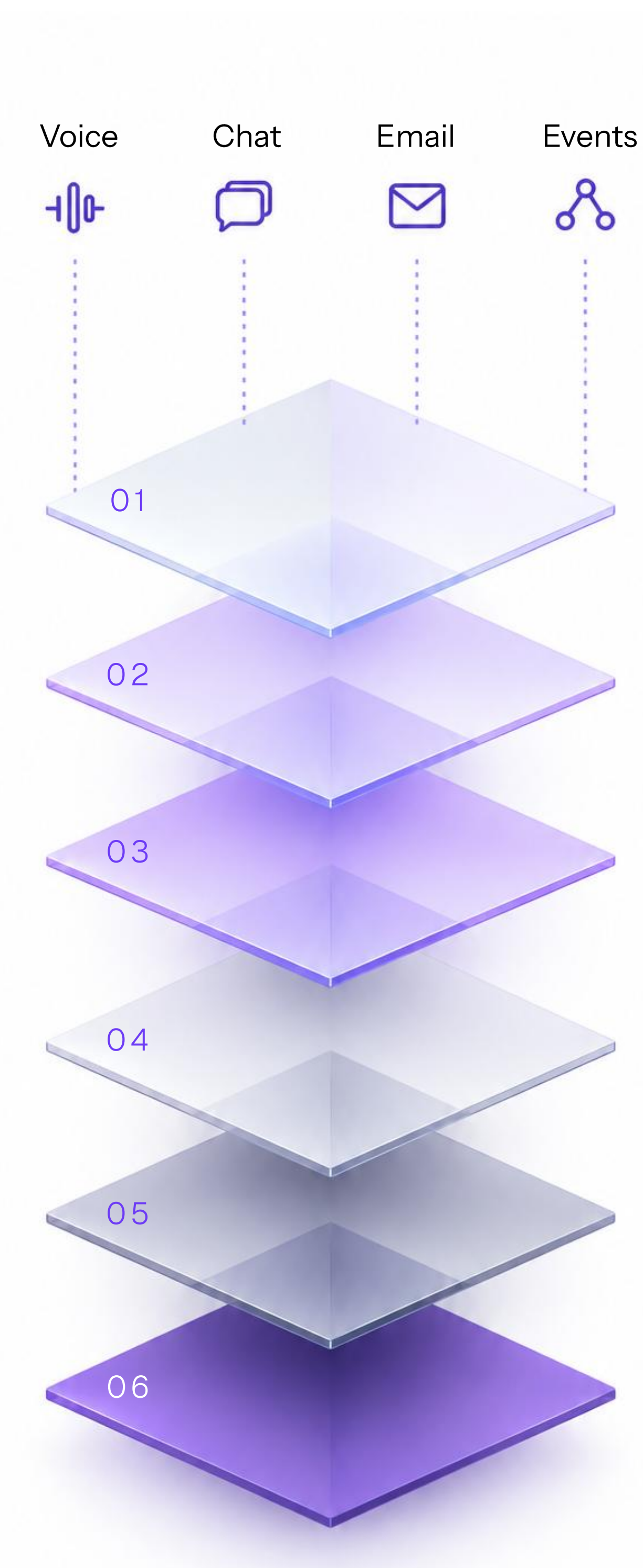
In production

today, on live cases at Tier-1 carriers

One platform.

Six governed layers.

One agent on its own is a demo. Real work takes several of them, your people and a dozen systems, operating together under one set of controls and leaving one account of what happened.



01

DECLARE

The rules a team already follows, written in plain language as the authority an agent acts under.

02

GROUND

Every mandate grounded in a model of your business rather than a pile of retrieved text.

03

ORCHESTRATE

Agents and people coordinated on a single shared record, end to end.

04

ACT

Any model for the task it suits, acting in the core platforms you already operate.

05

GOVERN

Authority, evidence and cost captured as each decision is made rather than reconstructed afterwards.

06

IMPROVE

Every change to an agent gets the discipline of a release, and the same way back.

What each layer gives you.

Three capabilities to a layer, eighteen in all, working as one platform.

DECLARE

(The mandate a reviewer signs)

Agent Studio

Author, review and version mandates in plain language, with limits and autonomy as fields.

Tool Registry

Every system, API and action an agent may call, declared once and permissioned per mandate.

Knowledge Core

Kamios's shared knowledge of your business gives every agent your policies, products and precedent.

GROUND

(Grounded in trusted data)

Business Ontology

Kamios's shared model of your entities, their relationships and the words your organization uses.

Retrieval

Semantic search across that knowledge and your documents, scoped to the request in hand.

Document Intelligence

Classify, extract and verify from the unstructured evidence real work arrives as.

ORCHESTRATE

(Agents and people, one record)

Autonomous Agents

Agents that plan and adapt inside the mandate rather than following a fixed path.

Multi-Agent Workflows

A lead agent delegating to specialists, all inheriting the same mandate and record.

Continuity

Context carried across every interaction, so work picks up where it left off.

ACT

(Any model, your systems)

Model Router

Frontier, open-weight and tuned models, chosen per task under a cost and latency policy.

Integrations

Governed reads and writes into your systems, through the tools the mandate declared.

Sovereign Deployment

Run the platform entirely inside your own environment: your infrastructure, your region.

GOVERN

(Evidence as it happens)

Guardrails

Data handling, topic and action limits, enforced outside the model.

Traces

Every decision reconstructable: mandate and model version, context, tool calls, human override.

Authority Model

Roles, versions and records: who may authorize what, and who signed it off.

IMPROVE

(Change with release discipline)

Evals

Golden sets of adjudicated cases, run as regression before a change ships.

Experiments

Canary on live traffic against the current version, with rollback as one action.

Feedback Signals

Every human override becomes evaluation data instead of a note nobody reads.

Where **Kamios** runs.

Kamios runs the work each industry is measured on, using the same platform and the same controls in every case. The processes differ, but the pattern does not: work arrives on any channel, agents and people carry the case together, and every decision is recorded as it is made.



INSURANCE

New business, underwriting and claims run straight through on the systems already in place. The core stays where it is and the throughput changes, so there is no re-platforming program to fund or defend.

- New Business
- Underwriting
- Claims Adjudication
- Policy Servicing



BANKING

Onboarding, KYC, dispute handling, servicing and credit decisioning all run under the same mandate, with the audit trail written as the decision is made rather than reconstructed for the regulator later.

- Onboarding
- KYC
- Disputes
- Servicing
- Credit Decisioning



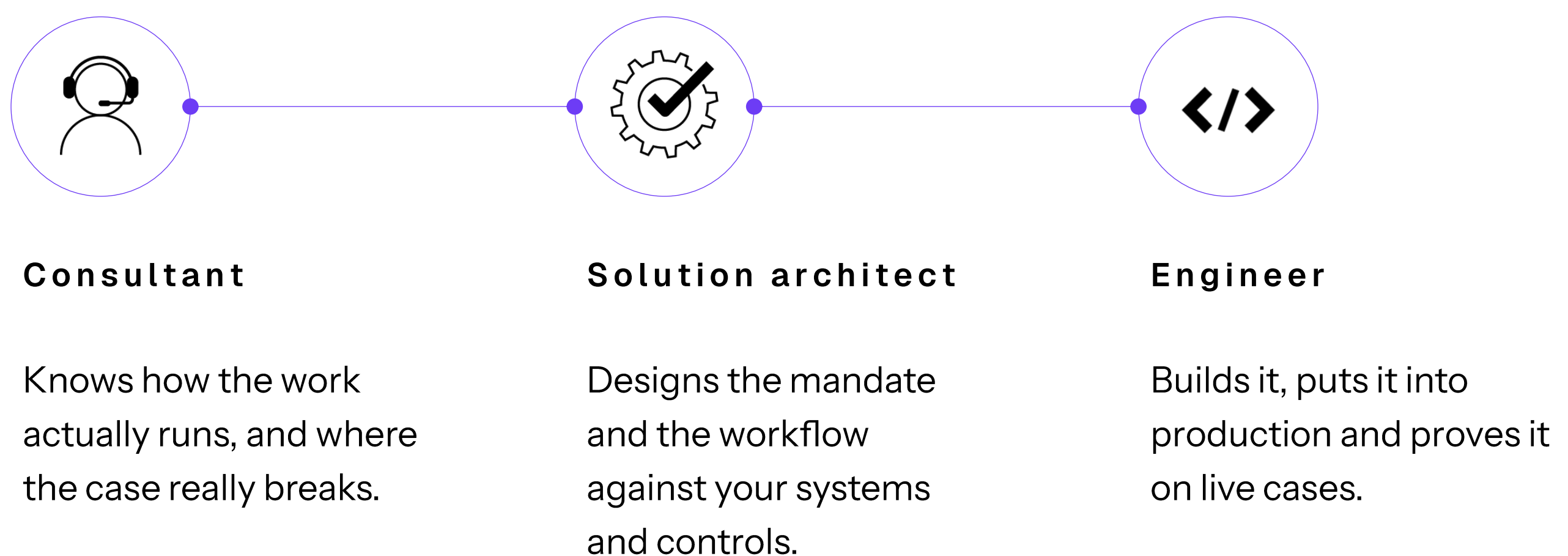
FINANCIAL SERVICES

Client servicing, collections and reconciliation run on the same platform, with AI cost recorded as a line item per case, per mandate and per team, so finance can answer for what was spent.

- Client Servicing
- Collections
- Reconciliation

You get the platform and the team that lands it.

Forward deployed, and not just engineers. A consultant who knows how the work runs, a solution architect who designs it, and an engineer who builds it, all sitting inside your operation. They write the first mandate with your own people, hand it over, then move to the next use case.



01

Build it with you

The team writes the first mandate inside your operation, with your own people.

02

Hand it over

Your team owns what you built together and extends it without us.

03

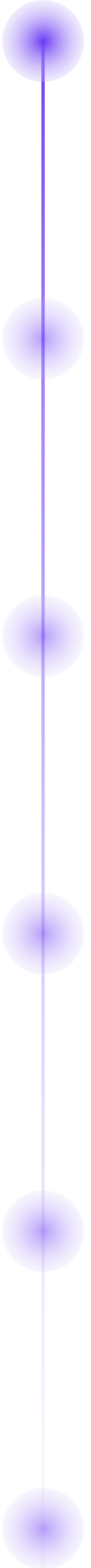
Move to the next

The next use case starts from what already works, not another discovery phase.

Value compounds from one production workflow to the next, rather than restarting at each discovery phase.

What sets **Kamios** apart.

Six differences between a system you can run inside a regulated business and a demo that never leaves the pilot.



Production, not pilots

Enterprises have proven agents can do a task. Kamios runs the whole case in production, across the core platforms you already operate, without a re-platforming program.

Governed and provable

Authority, evidence and cost are captured as each decision is made rather than reconstructed afterwards, so the audit trail is written as the decision happens.

Runs in your own environment

The platform can run entirely inside your own infrastructure and region. Your data and your models stay yours.

Metered pricing

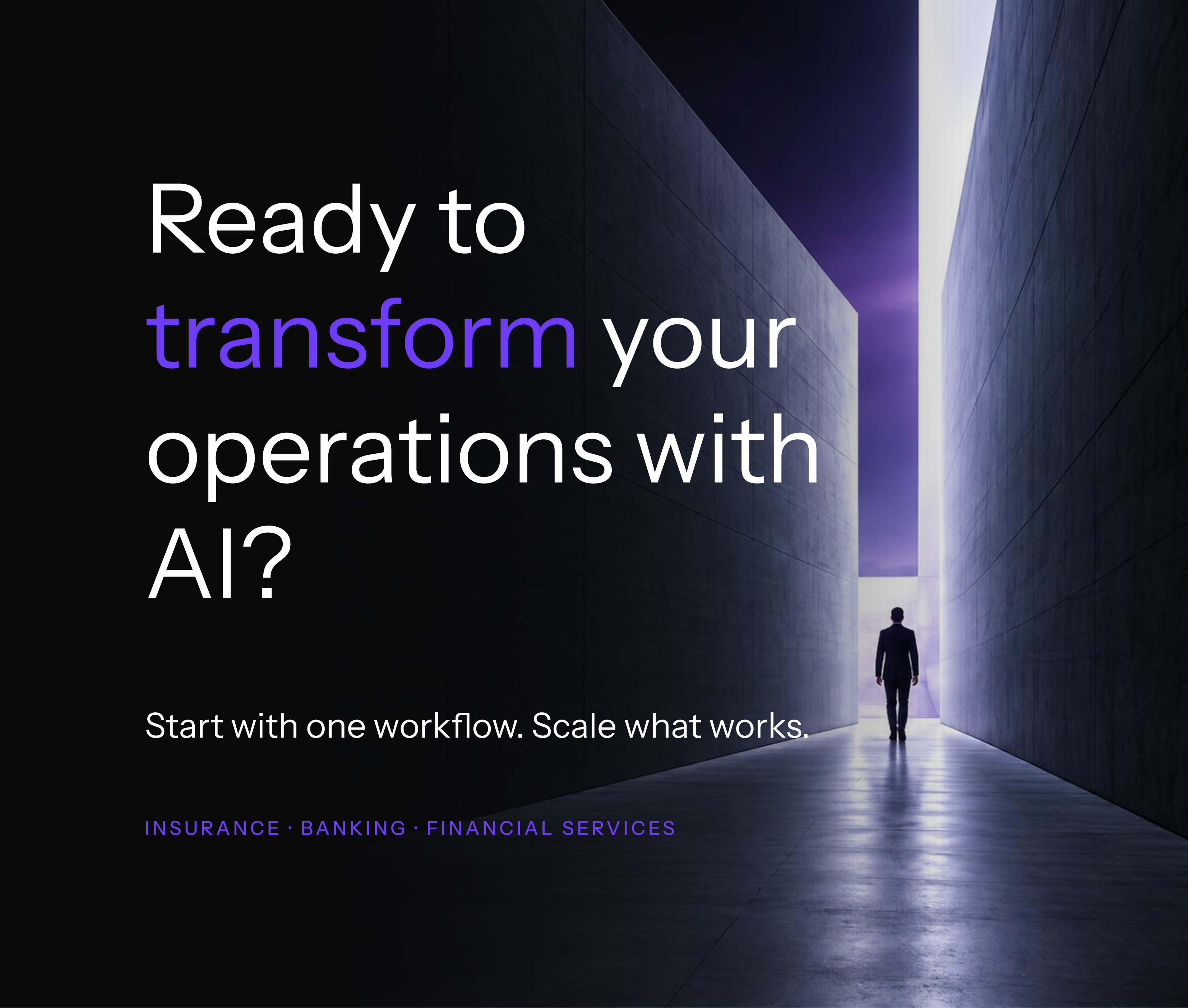
AI cost becomes a line item rather than an estimate, reconciled per case, per mandate and per team.

Models built for your industry

Any model can be used for the task it suits, including models tuned to your business, so agents understand your terms, rules and documents.

Delivered, not just licensed

Every deployment includes a forward deployed Neutrinos team who build the first workflows with your people, hand them over, then move to the next.



Ready to transform your operations with AI?

Start with one workflow. Scale what works.

INSURANCE · BANKING · FINANCIAL SERVICES

ABOUT KAMIOS

Kamios is the governed AI agent orchestration platform for insurance and regulated industries. It gives insurers, banks and financial services firms one governed place to run AI agents on live cases, from claims and underwriting to onboarding and credit decisions, coordinating agents, people, systems and decisions without replacing what is underneath. Every action is declared under a mandate, evidenced as it happens and metered per case, so leaders can answer for what their agents do. It runs on their own infrastructure, in their own region, with the models they choose. Kamios is a Neutrinos product, built by founders with decades in insurance and banking technology, and is in production today at Tier-1 carriers, where straight-through processing on new business moved from 2 percent to 35 percent. Learn more at www.kamios.ai.