



Turn Census Complexity into Underwriting Capacity

RECOGNIZED BY LEADING INSURANCE TECHNOLOGY ANALYSTS



Insurance-specific IDP Products PEAK Matrix®
Leader, 2026



Recognized in the Adaptive Process
Orchestration Software Landscape, Q2 2026



Census Challenges for Group Benefits Carriers

Group and workplace benefits carriers in the U.S. and Canada depend on broker and employer census files to underwrite group life, disability, dental, supplemental health, accident, critical illness, and voluntary/worksites plans. Yet those files arrive in inconsistent formats through email, portals, and SFTP, with varying columns, codes, eligibility rules, and data quality that require intensive manual inspection, mapping, cleanup, and rekeying before a rating engine can even run. At scale, mid-to-large carriers handle 20,000-100,000 census transactions a year, consuming 1.0-2.5 hours of manual handling per submission and tying up USD 2.0M-4.0M in addressable effort before any revenue upside.



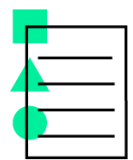
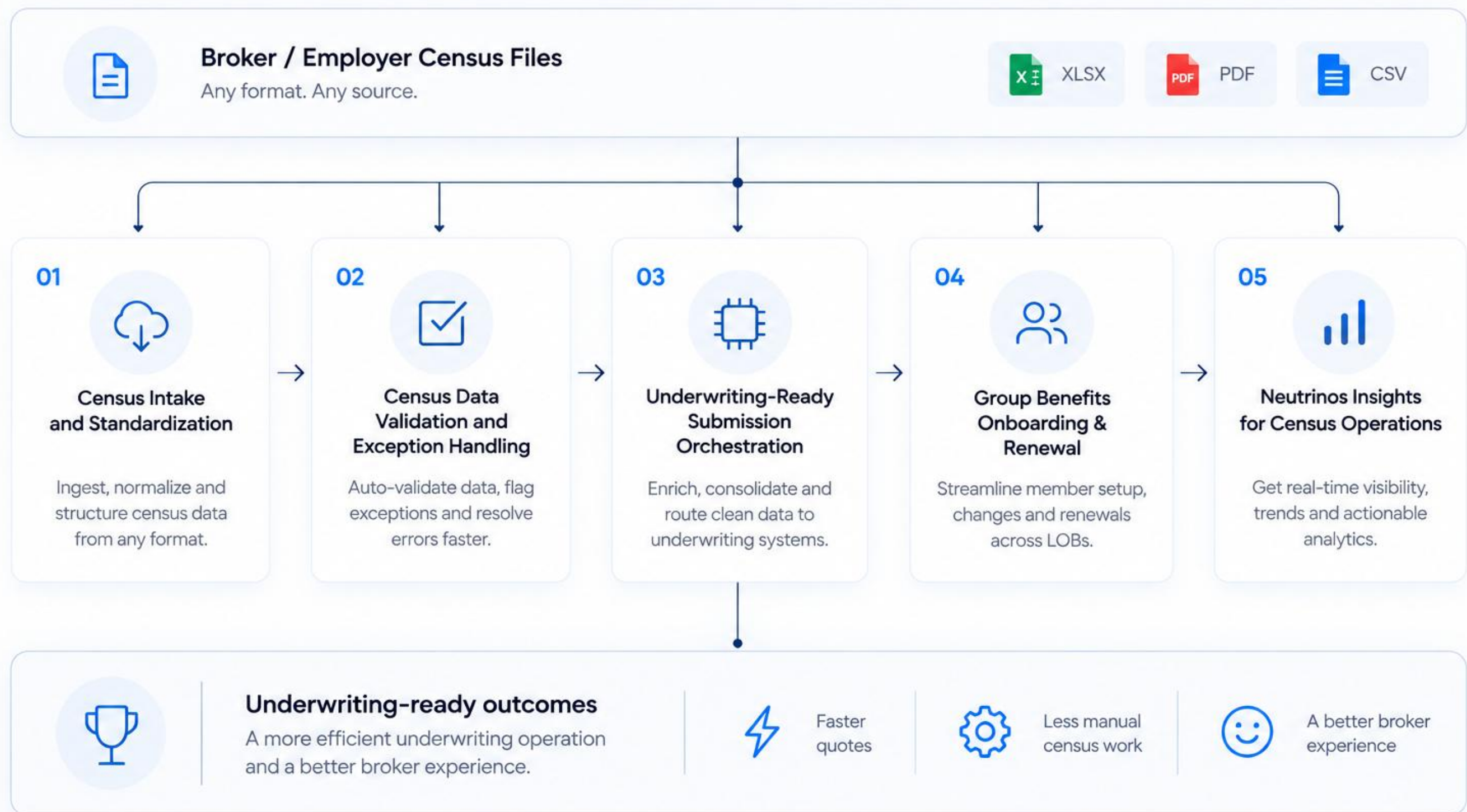
Neutrinos Group Benefits Census Intake & Onboarding

From the moment a broker sends a census spreadsheet to the moment a case is underwriting-ready, Neutrinos' census transformation solution ingests, standardizes, validates, and enriches census data, then routes it into quote, rating, CRM, and policy systems without ripping and replacing the core. The same mappings, rules, workflows, and integrations extend across onboarding and renewal, so carriers can reuse the foundation for multiple lines of business instead of building one-off fixes for each product and channel. It's one solution across the census-to-underwriting journey.



Solution at a Glance

AI that lifts what your group benefits underwriting operation already does—faster quotes, less manual census work, and a broker experience worthy of the relationship.



Census Intake and Standardization

Turn messy broker and employer census files from email, portals, and SFTP into a consistent, governed data structure ready for underwriting.

Key capabilities:

- Multi-channel census ingestion
- Agentic document intake
- Configurable census schemas
- Broker/employer file normalization
- Overlay connections to quote and rating systems

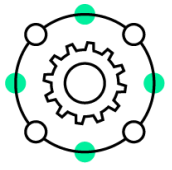


Census Data Validation and Exception Handling

Make census data trustworthy before it reaches underwriters by validating fields, rules, and duplicates, with governed exception workflows.

Key capabilities:

- Rule-based field validation
- Eligibility and consistency checks
- Duplicate detection and clean-up
- Human-in-the-loop exception workbench
- Field-level confidence and reason codes

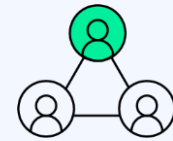


Underwriting-Ready Submission Orchestration

Orchestrate census intake, validation, and routing into quote and rating systems so “underwriting-ready” becomes a repeatable, measurable state.

Key capabilities:

- End-to-end census workflows
- Submission-to-underwriting-ready orchestration
- Product and LOB rule packs
- API/file outputs to rating and CRM
- SLA tracking for cycle times and throughput



Group Benefits Onboarding and Renewal

Reuse the same platform to power onboarding and renewal journeys across group and workplace benefits without replacing core systems.

Key capabilities:

- Reusable mappings across new business and renewal
- Multi-product onboarding journeys
- Journey-level rule and workflow reuse
- Cross-LOB expansion for group and voluntary benefits
- Audit history across intake, onboarding, and renewal



Neutrinos Insights for Census Operations

Give leaders and operations teams real-time visibility into census volumes, data quality, exceptions, and human overrides across the underwriting journey.

Key capabilities:

- Real-time census operations dashboards
- Exception and error rate monitoring
- Submission-to-underwriting-ready metrics
- End-to-end lineage and audit trails
- Embedded compliance and governance views

benefits

Less manual work, more capacity: Automate the data entry, mapping, validation and rekeying that consume operations time across broker and employer submissions.

Faster quotes, stronger SLAs: Deliver clean, validated census data sooner to underwriting and rating teams, so turnaround holds through new-business and renewal peaks.

Cleaner data, fewer surprises: Detect missing fields, duplicates, inconsistent values, and eligibility gaps before they cause downstream delays or rework.

Scale without rip-and-replace: Reuse mappings, rules and workflows across products, brokers and geographies, alongside the core systems you already run.



About Neutrinos

Neutrinos transforms fragmented, manual processes into connected, intelligent operations.

Our AI-driven adaptive orchestration platform connects siloed systems and automates insurance operations across new business, underwriting, claims, policy servicing, and distribution. This helps insurers make faster decisions, improve agility, and deliver better experiences.

Trusted by 25+ insurers across 15+ countries, Neutrinos helps organizations reinvent operations with confidence and bring our promise of "Reinvent. Accelerated." to life.

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



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