



Neutrinos' Life Claims Automation Suite

Turn life claims into your competitive advantage.

RECOGNIZED BY LEADING INSURANCE TECHNOLOGY ANALYSTS

Celent

Technology Standout: Life Claims Administration

Everest Group

Insurance-specific IDP PEAK Matrix® Leader



Claims Challenges for Insurers

A life claim is the promise your company exists to keep. Yet insurers must deliver on that promise while navigating rising claim volumes, document-heavy verification, fraud risk, and increasing customer expectations. Traditional automation, including rules engines, RPA, and workflow tools, has improved structured processes, but claims requiring interpretation, verification, and judgment still depend heavily on manual effort. Raising the next level of claims performance does not require replacing your core systems. It requires AI that works across them, bringing intelligence, automation, and orchestration to every stage of the claims journey.



One Suite Across the Life Claims Journey

From the moment a beneficiary says "I need to file a claim" to the moment payment is set in motion, the Neutrinos' Life Claims Automation Suite covers intake, registration, decisioning, adjudication, fraud, payments, and governance with specialized AI agents doing the reading, checking, assembling, and routing at every step. It works over existing core and policy-admin systems, while enabling claims teams to configure the rules and workflows themselves.

The result is more claims cleared automatically, more fraud detected before payout, and faster decisioning on everything else.

Benefits

Faster claims, felt by the beneficiary: Valid claims are paid in minutes; complex ones reach assessors assembled and ready.

A team focused on judgment: Agents handle reading, checking, and chasing while assessors focus on high-value decisions.

Leakage stopped before payment: Fraud is scored at intake using forensics, verification, and collusion signals, with fewer genuine claimants caught in the net.

An operation you can defend: Every decision is captured with data, rules, and reasoning for full traceability.

Change at the speed of the business: Claims teams update rules and requirements in hours, not release cycles.

Value without migration: The suite deploys over existing core and policy-admin systems, with value delivered in months.

AI that lifts what your claims operation already does – **faster decisions, less leakage, and a beneficiary experience worthy of the moment.**



Suite-At-A-Glance





Smart Advisory and Agentic Claims Submission

Filing a life claim is unfamiliar, stressful, and urgent. The Smart Advisory Agent guides claimants from “I need to file a claim” to a registered claim in minutes, 24/7, across any channel they choose.

Key Capabilities:

- Omni-channel guided claim submission
- In-the-moment AI coverage guidance
- Real time submission confirmation
- Intelligent FNOL completion
- Human-sensitive escalation
- Proactive claimant follow-up



Agentic Claim Intake and Registration

However a claim arrives, the documents still need to be read, checked, and registered. The Claims Intake Agent classifies, extracts, validates, verifies, and registers claims automatically in minutes, not days.

Key Capabilities:

- Agentic document intake
- Touchless data capture
- Early anomaly detection
- Source-of-truth verification
- Straight-through registration
- Precision exception handling
- Extraction confidence scoring

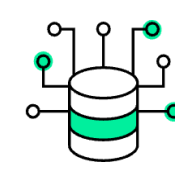


Claims Decision Automation

Rules engines already handle textbook claims. The Decision Automation Agent raises that ceiling by combining rules and AI to clear more valid claims automatically, while routing adverse outcomes for human decision.

Key Capabilities:

- End-to-end decision logic
- Business-configured rule changes
- AI-assisted eligibility assessment
- Parallel claims checks
- Explainable decision outcomes
- Seamless payment trigger

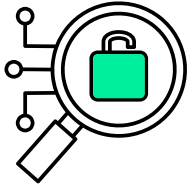


Agile Adjudication and Complex Claims Command Center

Some claims deserve a person. The Command Center gives assessors a unified workbench where evidence, verifications, risk, and summaries are already assembled, so judgment stays with people, not manual reconstruction.

Key Capabilities:

- Decision-ready case assembly
- Expertise-led routing
- AI-assisted assessor decision support
- Specialist referral automation
- Proactive SLA control
- Unified case collaboration



Fraud Intelligence and Investigation

Life claims fraud is designed to look valid. The Fraud Intelligence Agent scores every claim at intake using forensics, verification, timing, and hidden connections, giving investigators a case, not a hunch.

Key Capabilities:

- Pre-payout real time risk scoring
- Early claim and misrepresentation signals
- Advanced document forensics
- Syndicate and collusion detection
- Investigation-ready case packs
- Self-improving fraud models



Neutrinos Insights

Automation you cannot see into is automation you cannot trust. Neutrinos Insights is the oversight layer that gives leadership, operations, and compliance live visibility into performance, decisions, auditability, and continuous improvement across the claims journey.

Key Capabilities:

- Real-time operations dashboard
- Predictive SLA intervention
- End-to-end agentic audit trail
- Continuous performance optimization
- Embedded compliance oversight
- AI-agent performance scoring



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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