Turn the Life Insurance Purchase Journey into your Competitive Advantage

RECOGNIZED BY LEADING INSURANCE TECHNOLOGY ANALYSTS

Everest Group®

Insurance-specific IDP Products PEAK Matrix® Leader, 2026

FORRESTER®

Recognized in the Adaptive Process Orchestration Software Landscape, Q2 2026

The Challenge

The application-to-decision journey is still one of the slowest and most abandoned steps in the life insurance value chain, averaging ~27 days for fully underwritten business versus ~9 days for accelerated programs.

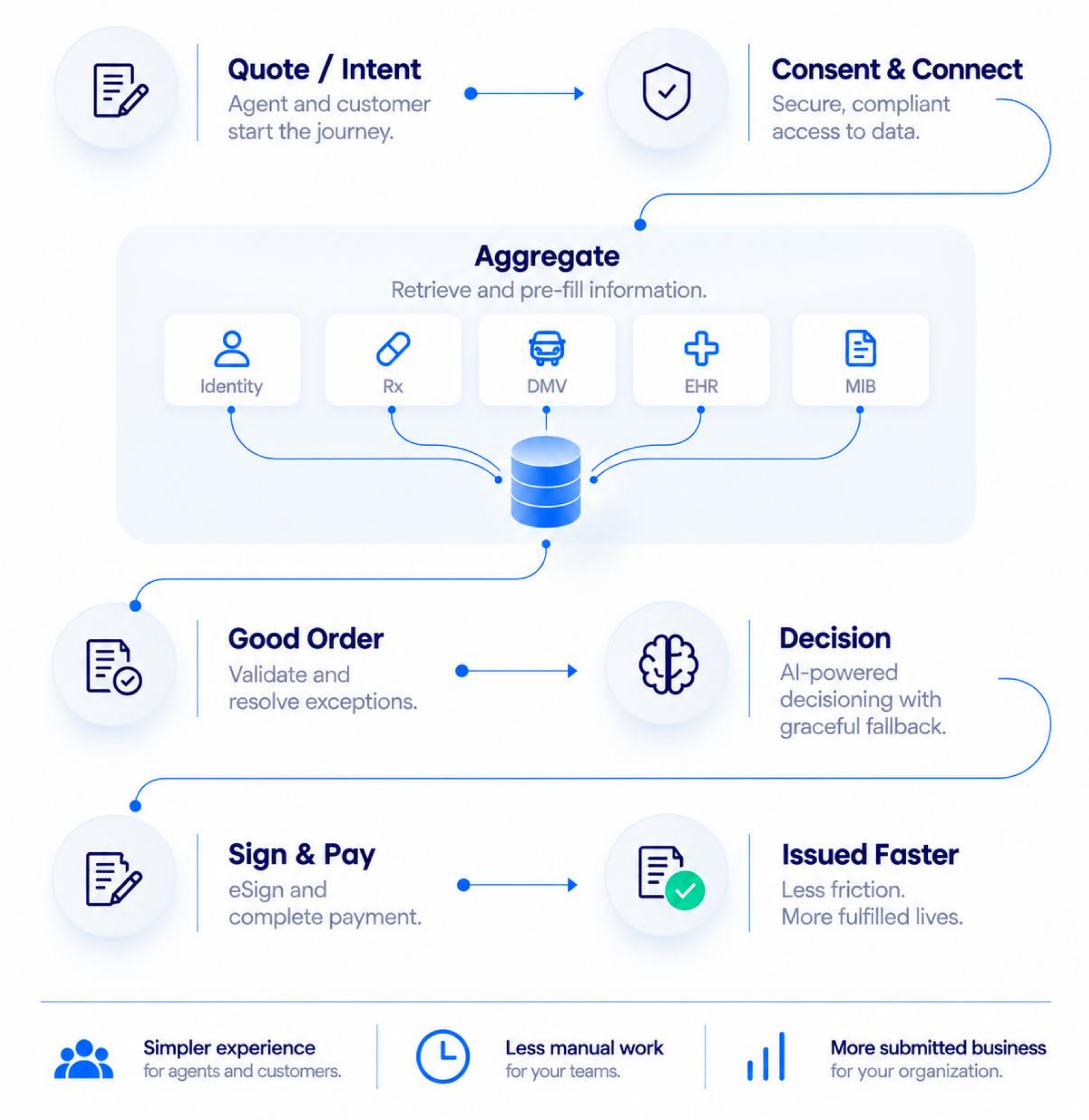
At the same time, roughly 100 million U.S. adults remain uninsured or underinsured for life insurance, and only about 51% of adults own a policy, making conversion and not demand the binding constraint. Carriers are trying to close this coverage gap while battling high NIGO rates, fragmented point tools for identity, Electronic Health Records (EHR), prescription history / pharmacy data (Rx), Medical Information Bureau (MIB) data, Department of Motor Vehicles (DMV) data, e-sign, and legacy cores that make every change an IT project.

Neutrinos Data Driven Life eApplication

Neutrinos Life Purchase Experience is a data-driven life insurance eApp that helps carriers, agents, and consumers complete applications faster and with less friction. It orchestrates Consent & Connect → Aggregate → Good Order → Decision → Sign & Pay in one configurable, evidence-first experience, supporting accelerated underwriting and straight-through processing without replacing existing core systems.

Solution at a Glance

An evidence-first, agentic eApp experience for life insurance.



Data-driven intake and evidence-first flow

Run identity, DMV, EHR, Rx, and MIB checks before most questions so applications are pre-filled, less repetitive, and more likely to be in good order at submission.

Key Capabilities:

- Evidence-first data aggregation at the start of the journey
- Identity, DMV, EHR, Rx, and MIB connectors in one flow
- Pre-filled application fields for agent/applicant confirmation
- Reduced abandonment through less input and friction

Graceful fallback journey

Automatically switch to a traditional question-form path when EHR or other data is not available, so cases never stall waiting on evidence that does not exist.

Key Capabilities:

- Dynamic fallback logic when evidence is missing
- Rules-driven question sets for non-EHR cases
- Consistent application quality across evidence-rich and evidence-light segments
- No stalled cases due to incomplete third-party data

No-code reflexive rules and product configurator

Let business and underwriting teams, not IT, edit questions, skip logic, and state-specific disclosure triggers without waiting on releases, improving speed-to-market.

Key Capabilities:

- No-code configuration of questions and flows
- Reflexive rules and skip logic (e.g., non-smoker paths)
- State-specific disclosures and replacement triggers (e.g., NY Reg 60)
- Faster product and rule changes driven by business teams

Unified workbench across the product shelf

Manage insurance product applications side-by-side with consistent good-order, illustration, decision, e-sign, and pay steps.

Key Capabilities:

- Single pane of glass for multi-product case management
- Aligned stages: good-order, illustration, decision, e-sign, pay
- Human-in-the-loop reviews where needed, with full context
- Cross-product visibility for operations and underwriting teams

Embedded compliance guardrails

Bake consent capture, disclosures, suitability, and replacement rules into the flow so every application journey remains auditable and regulator-ready.

Key Capabilities:

- Embedded consent and privacy notices at the right steps
- Replacement/suitability triggers for life products.
- Audit-ready evidence of disclosures, decisions, and overrides
- Configurable guardrails aligned to actuarial and compliance needs

Observability and analytics for new-business performance

Give leaders and operations teams real-time visibility into new-business KPIs such as STP, good-order rates, cycle time, and funnel conversion across channels.

Key Capabilities:

- Real-time KPI dashboards for applications, decisions, and NIGO
- Conversion and abandonment telemetry across products and channels
- Cycle-time analytics from consent to decision
- Performance monitoring to validate and refine target metrics over time

Reinvent.
Accelerated.

benefits

NIGO reduction

Turn abandoned applications into placed premium with few delays.

Faster journeys

Shrink consent-to-decision cycle times so agents and consumers experience quicker, less intrusive life applications.

More policies issued from existing demand

Use data driven sequencing to reclassify more declined or referred applicants into appropriately rated, issued policies.

Lower operating cost per policy

Reduce manual underwriting touches and unnecessary evidence ordering across the new-business funnel.

Simpler agent experience

Give agents a single, guided eApp that cuts data entry, minimizes rework, and increases submitted business.

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.]()

comms@neutrinos.com

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