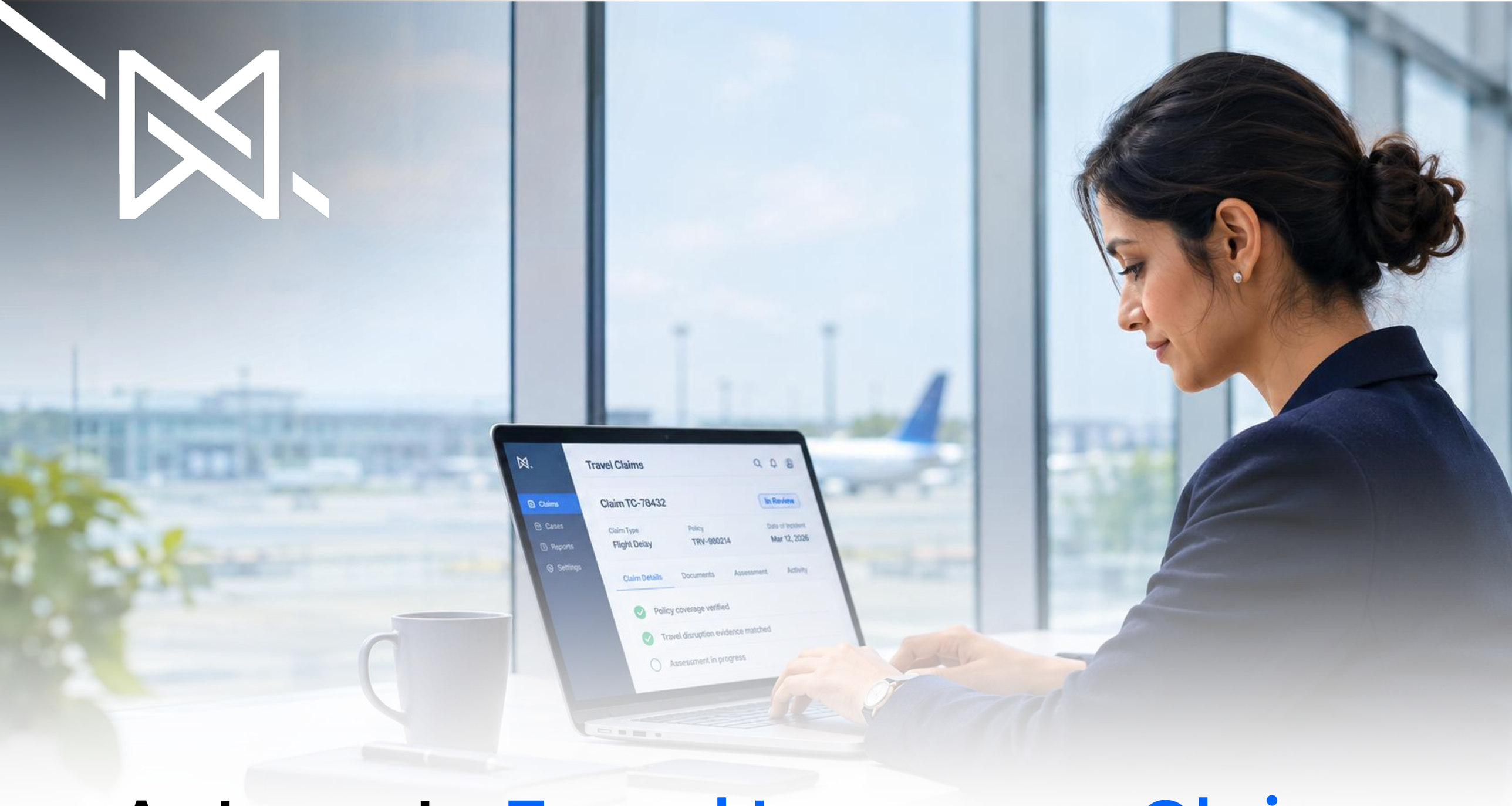


Automate Travel Insurance Claims with AI

Connect intake, evidence checks and assessment across existing systems, with specialist review where required.

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

Travel claims combine booking records, cancellation evidence, baggage reports and medical invoices across email and digital channels. Manual sorting, data entry and repeated document requests delay assessment, especially during widespread disruption. Insurers need to apply policy terms consistently, keep customers informed and refer complex cases to specialists.

Neutrinos AI-Powered Travel Claims Automation

Neutrinos AI-Powered Travel Claims Automation connects intake, document intelligence, insurer-defined decision rules and specialist review in one governed workflow. Built on the Neutrinos platform, it helps insurers register claims, resolve missing information and coordinate assessment and approval, with authorized claims handed to existing payment processes. AI-generated summaries support assessors, while complex cases and exceptions remain with human reviewers. Configured integrations connect the workflow with existing policy, claims and payment systems, preserving systems of record and established financial controls.

A Trip Cancellation Claim in Practice

For a trip cancellation claim, Neutrinos captures booking and cancellation evidence, checks completeness and applies insurer-configured policy rules. Missing documents trigger automated requests, while claims requiring further assessment are routed to a specialist with the supporting evidence.

Solution at a Glance

Connect AI-assisted document processing, insurer-defined decision rules and specialist review across existing systems. Coordinate routine claims work, follow-up and payment handoffs with clear accountability.

1 Submit

Receive claims through web, email and API channels.

- Web portal
- Email
- API

2 Capture and Validate

Classify requests, extract data and check supporting evidence.

- Travel claim
- Document classification
- Data extraction
- Evidence check

3 Resolve Missing Information

Request documents securely, send reminders and revalidate submissions.

- Request additional information
- Send reminders
- Revalidate submissions

4 Register and Assess

Check policy eligibility, register claims and support assessment.

- Policy eligibility check
- Register claim
- Claim assessment support

5 Decide and Authorize

Apply configured approval rules; route exceptions to specialists.

- Rules engine
- Auto-approve
- Route to specialist

6 Notify and Close

Coordinate payment handoffs, customer updates and core-system synchronization.

- Initiate payment handoff
- Customer update
- Sync with core systems

Human review where required | **SLA tracking** | **Audit history**

Faster claim progression | **Less manual effort** | **Clearer policyholder communication**



Intelligent Intake and Registration

Turn incoming multichannel submissions into registered claims with less manual sorting and rekeying.

Key capabilities:

- Web, email and API intake
- Email intent and request classification
- Submission IDs and automated acknowledgments
- Claim registration linked to existing policy and claims records



Document Intelligence

Classify claim documents, extract key fields and check completeness and consistency, flagging uncertain fields for human review.

Key capabilities:

- Document classification and field extraction
- Forms, invoices, boarding passes and medical records
- Mandatory-field checks and confidence scores
- Side-by-side document and data review

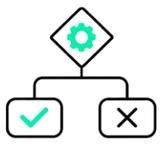


Automated Missing-Document Follow-Up

Resolve not-in-good-order (NIGO) claims through secure document requests, automated reminders and revalidation.

Key capabilities:

- Document completeness and quality checks
- Secure, authenticated upload links
- Automated requests and reminders
- Case-linked document checks and task routing.



Configurable Decisioning

Apply insurer-defined policy terms, benefit limits and excesses/deductibles within configured approval thresholds and referral rules.

Key capabilities:

- Coverage, duplicate-submission and straight-through processing (STP) checks
- Human review for low-confidence extracted data and claims outside configured approval authority
- Duplicate flags routed through defined review control, not automatic rejection
- Recorded rule outcomes and decision history

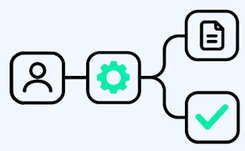


Unified Claims Workbench

Bring policy details, evidence and AI insights together for informed assessments.

Key capabilities:

- Case, policy and document context in Unified Viewer
- AI-generated case summaries for assessor review
- Assessment recommendations linked to supporting evidence
- Referrals, approvals and communication history



Claims Workflow Orchestration

Connect assignments, approvals, payment handoffs while tracking service levels and case activity.

Key capabilities:

- Workload- and skill-based case routing
- Policy, claims and payment-system integration
- Decision, payment and closure notifications
- SLA timers, escalations and audit trails

Reinvent. Accelerated.

fits

Increase claims-handling capacity

Reduce sorting, data entry and document chasing so teams can manage higher volumes and focus on complex assessments.

Reduce avoidable case delays

Identify missing or unclear information earlier, helping claims progress with fewer repeated checks and follow-ups.

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Give policyholders a clearer next step

Provide receipt acknowledgments, targeted document requests and decision updates so customers understand what happens next.

Support consistent, accountable decisions

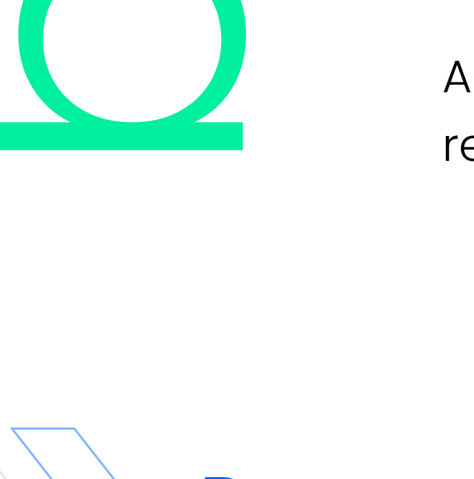
Give assessors checked claim information, insurer-defined rules and recorded decision history to support informed reviews and approvals.

Adapt without replacing core systems

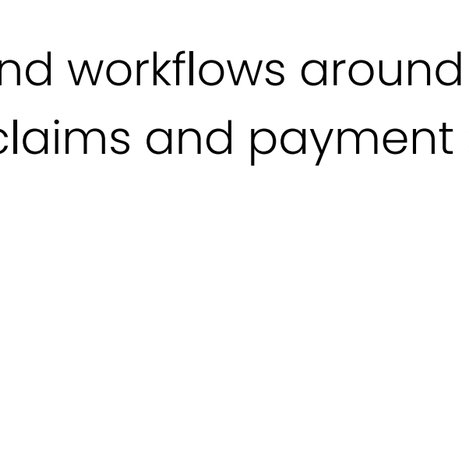
Adjust configured rules and workflows around changing requirements while retaining existing policy, claims and payment systems.

Proven Results

99%+ Extraction Accuracy



STP / NIGO Rule Accuracy



Detection Accuracy - Image & Baggage



See Your Travel Claims Workflow in Action

Explore how Neutrinos connects intake, document review, assessment and payment handoffs around your existing systems and claims controls.

Schedule a Demo ↗

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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