

Neutrinos Underwriting Automation Suite

Revolutionizing underwriting and improved risk assessment using data-driven decisioning, enhanced productivity, and customer experience.



Underwriting Challenge for Insurers

Today's underwriting teams are expected to process vast amounts of data, manage complex workflows, and make accurate risk decisions, all while maintaining speed and efficiency. Yet industry data highlights persistent challenges that slow down the process and impact profitability.

80% of underwriters report feeling overwhelmed by data overload, and 70% of their time spent on non-underwriting tasks. Many also lack the right tools, as 56% say their organizations are under-equipped. Additionally, 61% of agents report inconsistent decision-making, underscoring the need for standardization.

The Solution:

Smarter, Faster, More Accurate Underwriting

Neutrinos' Underwriting Automation Suite transforms underwriting by enhancing risk assessment through data-driven decisioning, improving productivity, and delivering superior customer experiences. It accelerates decision-making with AI-driven automation, a powerful rules engine, and intelligent workflow orchestration, enabling seamless, data-driven operations with real-time analytics and intuitive dashboards.

- 01 Straight Through Processing (STP):**
Accelerating underwriting decisions through AI and intelligent automation.
- 02 Turn Around Time (TAT) Optimization:**
Reducing delays and improving case-handling speed.
- 03 Enhanced User Experience:**
Elevating internal and external customer interactions.
- 04 Operational Efficiency:**
Improving underwriting quality and productivity.
- 05 Governance & Visibility:**
Enhancing monitoring, process control, and performance tracking.

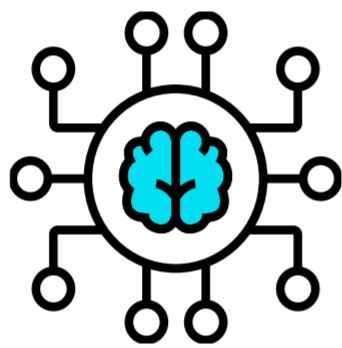
Suite-at-a-Glance

Neutrinos Underwriting Automation Suite

Neutrinos Underwriting Automation suite reduces time spent on administrative tasks, manual processes, and redundant data inputs. Our end-to-end intelligent underwriting solution spans submission ingestion, data enrichment, triage, appetite fit & propensity to bind scoring, enabling underwriters to focus their time on risk evaluations of submissions most likely to drive profitable premium.

Smart Intake & Verification Hub:

Automates data capture, validation, and KYC, ensuring completeness and accuracy.

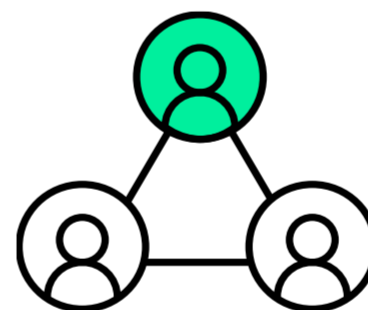


Auto Underwriting Engine:

Enhances decision-making with AI-powered risk scoring and no-code business rules.

Smart Work Allocation:

Dynamically distributes tasks, balancing workloads to improve speed and accuracy.

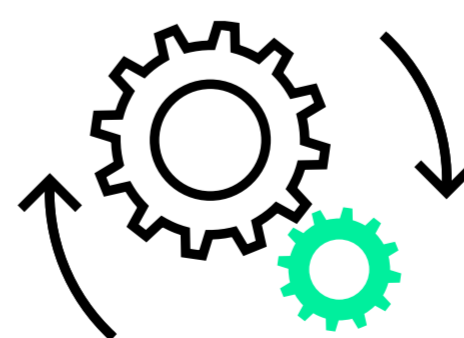


360° Underwriting Workbench:

Provides centralized risk views, real-time insights, and AI-assisted decision support.

Enhanced Document Requirements Management (EDRM):

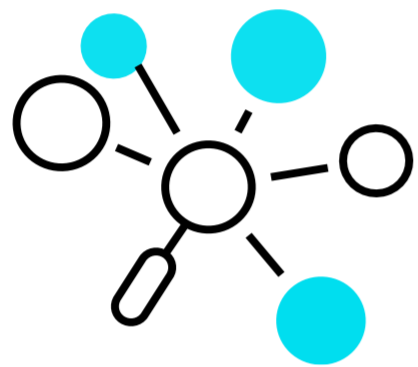
Automates post-application processes to reduce delays and streamline document handling.



Suite in Detail

Smart Intake and Verification Hub

The Smart Intake & Verification Hub reimagines new business submission by automating data capture, validation, and processing. By leveraging AI-driven document processing and multi-channel integration, insurers can eliminate manual inefficiencies, reduce errors, and accelerate policy issuance. This ensures a seamless experience for customers, agents, and underwriters alike.



Key Capabilities »

- **Multi-Channel Intake:** Supports submissions from ePOS, customer websites, partner portals, and scanned paper uploads.
- **AI-Driven Document Processing:** Uses OCR and machine learning to extract and classify data in real-time.
- **Automated KYC Cross-Verification:** Ensures applicant information is consistent across all submitted documents.
- **Instant Error Detection & Correction:** Flags incomplete or incorrect submissions for immediate rectification.
- **Customizable Data Redaction:** Provides role-based control over sensitive customer data to ensure compliance.
- **Seamless Integration:** Connects effortlessly with core PAS, DMS, and external data sources for a unified workflow.

Auto Underwriting Engine

The Decision Management System empowers business users with AI-assisted decisioning and a no-code rules engine, ensuring that underwriting decisions are consistent, fast, and adaptable. This enables insurers to streamline risk assessment, minimize manual interventions, and enhance operational agility.

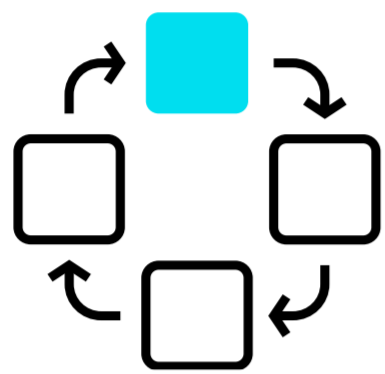


Key Capabilities »

- **No-Code Business Configuration:** Enables underwriters to create and update rules without IT dependency.
- **AI-Powered Risk Scoring & Adjudication:** Automatically assesses risk factors and determines eligibility.
- **Comprehensive Decision Justification:** Ensures auditability with full transparency in underwriting decisions.
- **Multi-Method Decision Logic:** Supports decision trees, formula-based logic, API rules, and workflow automation.
- **Sandbox & Bulk Testing:** Allows real-time testing and refinement of underwriting models before deployment.
- **Seamless Integration with External Data Sources:** Connects with third-party risk databases, credit bureaus, and fraud detection systems for a holistic view.

Smart Work Allocation

The Smart Work Allocation module boosts operational efficiency by intelligently distributing underwriting tasks based on workload, skillset, and priority. This helps maintain prompt and accurate case processing, improving service levels while reducing operational bottlenecks.



Key Capabilities »

- **AI-Driven Auto Assignment:** Dynamically distributes cases based on underwriter expertise, experience, and availability.
- **Configurable Priority Settings:** Ensures urgent and high-value cases receive expedited handling.
- **Live Monitoring & Adjustments:** Enables real-time oversight and workload balancing.
- **Manual Override for Exceptional Cases:** Allows supervisors to reassign cases when necessary.
- **Automated Reallocation & Escalation:** Ensures cases don't get stuck by triggering reassignments based on SLA breaches.
- **Optimized Workload Balancing:** Harmonizes task distribution to improve efficiency while minimizing burnout.

Underwriting Workbench

The 360° Underwriting Workbench provides underwriters with a centralized, intuitive interface to manage cases, access risk data, and make faster, more informed decisions. By consolidating multiple data sources and offering real-time insights, it significantly improves underwriting accuracy and productivity.



Key Capabilities »

- **Tailored Inbox & Case Prioritization:** Organizes cases by urgency, risk level, and SLA deadlines.
- **Centralized Policy & Risk View:** Provides a unified platform to review policy details, claims history, and applicant data.
- **AI-Powered Decision Support:** Offers risk assessment insights and intelligent recommendations.
- **Integrated Correspondence Tracking:** Centralizes communication logs and document exchanges for compliance.
- **Historical Case Analysis:** Provides context for better decision-making based on past cases.
- **Downloadable Summaries & Audit Trails:** Generates case reports for compliance and regulatory reviews.

Enhanced Document Requirements Management (EDRM)

The EDRM module simplifies the handling of missing documents and additional underwriting requirements. By automating document collection and follow-ups, it minimizes delays and ensures a frictionless experience for applicants and agents.



Key Capabilities »

- **AI-Powered Document Classification:** Instantly verifies the completeness and accuracy of submitted documents.
- **Configurable Communication Templates:** Generates automated, personalized notifications for applicants and agents
- **Automated Reminders & Follow-Ups:** Sends proactive alerts to reduce processing delays.
- **Seamless Agent App Integration:** Allows direct document uploads via web and mobile interfaces.
- **Systematic Requirement Prioritization:** Groups and organizes outstanding requirements for efficient processing.
- **Auto-Reassignment to Original Underwriter:** Ensures continuity and reduces rework by routing cases back to the initial reviewer.

What Insurers are saying



Group CIO, Telesure Investment Holdings

"The old platform we used was inflexible and costly. We replaced it with Neutrinos at a fraction of the cost. In just 14 months, we developed six systems - one of which delivered ROI in just four months!"



COO, Manulife, Vietnam

"Before Neutrinos, underwriters spent 30 minutes on each application, after Neutrinos 15 minutes, doubling the efficiency of each underwriter"

Industry Recognition

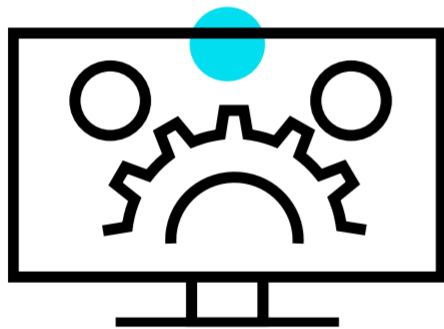
CELENT

Neutrinos Recognized in Top Quadrant of Celent's **Unlocking Underwriting Success: The Rise of Underwriting Workbenches** report.

Why Work With Us

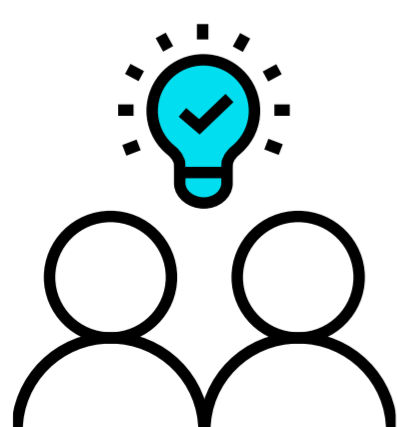
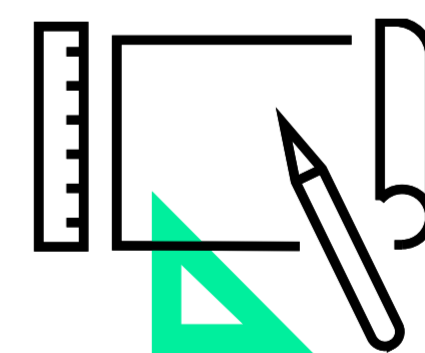
At Neutrinos, we bring deep domain expertise, innovative AI-driven solutions, and a customer-centric approach to modernize and automate the complexities of life & annuity insurance. As the creators of the first end-to-end intelligent automation process platform purpose-built for insurers, we offer a library of reusable solution assets that save time, reduce costs, and deliver measurable business outcomes.

Experienced Team: Our team is a group of insurance industry veterans, automation experts, and data & AI geeks who've been building insurance technologies long before the term "InsurTech" was coined - now we're driving what it means for the future of intelligent enterprises.



Platform Purpose-Built for Insurance: Designed for the complexities of the insurance industry, the Neutrinos platform and pre-built accelerators enable teams to drive intelligent automation across risk assessment, decisioning, and underwriting workflows, with a domain-led approach.

Neutrinos Academy: Our Academy offers specialized learning paths to suit your role, whether you're just getting started or already a seasoned expert and get certified. Pick the journey designed to fit you and embark on a journey designed to accelerate your skills and knowledge with professional certifications.



Partner Ecosystem: Neutrinos' robust partner ecosystem brings together technology providers, system integrators, and industry experts to deliver seamless, end-to-end solutions for insurers. By collaborating with a diverse network of partners, Neutrinos ensures scalability, innovation, and tailored implementations that drive business success across underwriting, claims, and distribution processes.



About Neutrinos:

Neutrinos is a technology company that automates business processes for insurance enterprises. The Neutrinos AI-infused intelligent automation platform includes everything needed to design, automate, and optimize complex processes end to end. Our holistic insurance expertise, intelligent automation platform, and pre-built accelerators, help leading insurers accelerate their enterprise reinvention across underwriting, claims, and distribution – resulting in faster growth and superior omni-channel experiences. To learn more, go to www.neutrinos.com