Neutrinos AI-Native
Coreless System of Execution

An AI-first engine that runs your operations in real time, without having to rip out your existing core systems. It uses smart data access and continuously updates business state with metadata streaming to modernize your operations seamlessly.
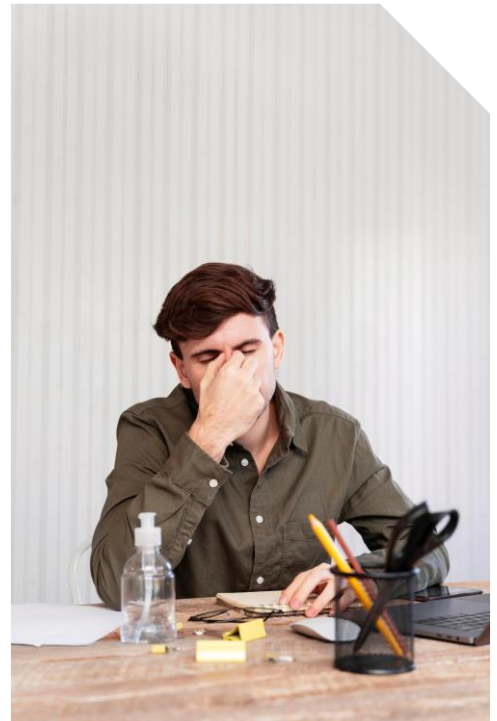

brochure

❯❯ Challenges Insurers are Facing Today

U.S. insurers are at a critical crossroad. The pressure to adopt AI, deliver products faster, and comply with stricter regulations is growing, yet most legacy systems can't adapt.

AI-driven innovation is stalled because these systems weren't built for real-time orchestration or intelligent decision-making.
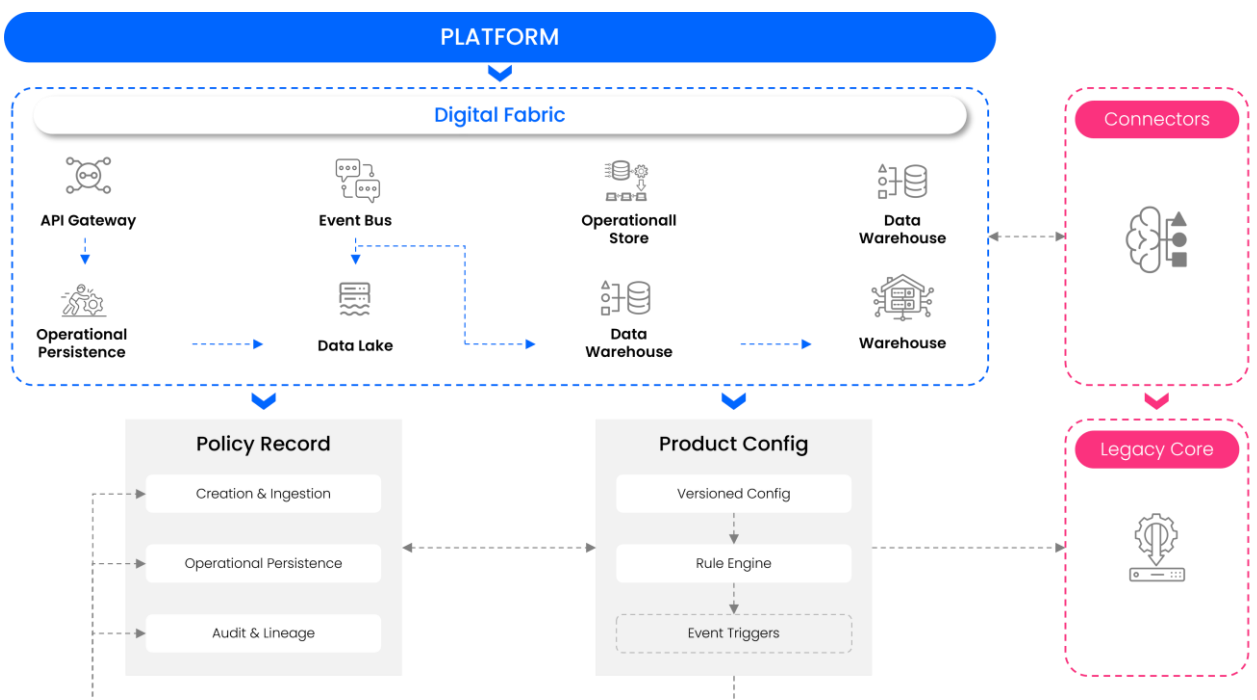
Fragmented tech stacks slow down operations, leading to inconsistent customer experiences and delayed responses.
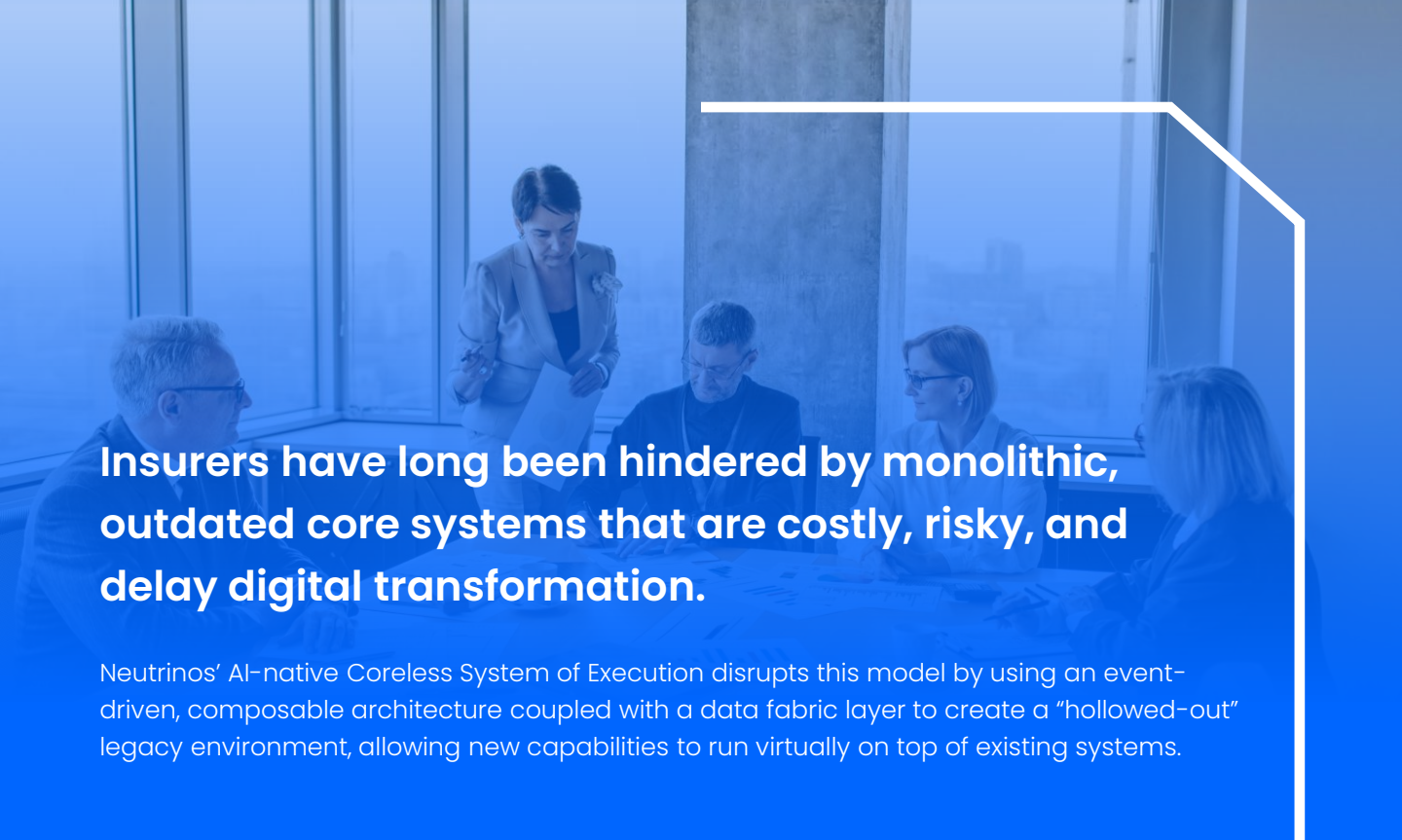
Regulatory scrutiny over automated decisions is rising. Without transparency, insurers risk penalties and eroded trust. And ripping out the core is costly, risky, and slow, locking up budgets and stalling transformation.

❯❯ Solution

Neutrinos lets insurers connect everything, underwriting, claims, case handling, analytics, all under one consistent view, all without touching your existing systems. It acts like a smart overlay semantic graph that organizes and enriches your data, so teams across functions always work with the same accurate insights.

PLATFORM

Digital Fabric

API Gateway · Event Bus · Operationall Store · Data Warehouse

Operational Persistence · Data Lake · Data Warehouse · Warehouse

Connectors

Legacy Core

Policy Record
- Creation & Ingestion
- Operational Persistence
- Audit & Lineage

Product Config
- Versioned Config
- Rule Engine
- Event Triggers

Insurers have long been hindered by monolithic, outdated core systems that are costly, risky, and delay digital transformation.

Neutrinos' AI-native Coreless System of Execution disrupts this model by using an event-driven, composable architecture coupled with a data fabric layer to create a "hollowed-out" legacy environment, allowing new capabilities to run virtually on top of existing systems.

Solution Highlights

1

Data Fabric Layer:
A governed, virtual data layer that abstracts legacy systems and unifies fragmented data, enabling real-time access, interoperability, and actionable insights across systems

2

Event-Driven Architecture:
Modular services for underwriting, claims, and distribution connected via APIs and events, delivering scalability, agility, and resilience.

3

Agentic Orchestration & Lineage:
Enables building of powerful automation, plus built-in observability to fuel faster, smarter decision-making across workflows.

4

Enterprise-Grade Governance:
Supports compliance, data lineage, audit readiness, and secure integration to meet regulatory and security mandates.

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Neutrinos' AI-native Execution Platform gives insurers a powerful way to run AI, automation, and digital workflows together, without ripping and replacing their core systems.

Smart Real-Time Orchestration: Instantly responds to business events; claims submitted, policies updated by triggering AI and automation processes, enabling the speeding up of tasks like claims handling and customer updates.

Full Audit Trails for Compliance: Every automated decision is logged and explained, meeting strict regulatory standards, building trust with regulators, and ensuring readiness for NAIC requirements.

Scale Without Disruption: Runs smoothly at enterprise scale without relying on outdated middleware or slow, fragile APIs. This allows reliable growth and rapid rollout of new services.

Secure & Compliant Data Layer: Clear Data Lineage: Tracks where data comes from and where it goes, ideal for audits.

Access Controls: Enforce who can see or do what, based on policies. Tamper-Proof Logs: Logs are immutable, perfect for regulatory bodies like NAIC, PDPA, and MAS TRM.

This sophisticated yet non-intrusive layer lets insurers innovate by launching new AI-driven services and automations, all without replacing their existing systems. It simply enhances what's already in place.

Key Solution Benefits

Faster Time-to-Market: Launch digital experiences and new products in less than 4 weeks, not years.

Lower Risk and Cost: Avoid massive disruptions and financial exposure tied to full core replacements, reducing data-ops costs by +40%.

Future-Ready: Enable seamless adoption of AI, microservices, cloud and composable technologies.

Customer-Centric: Deliver omnichannel interactions with sub-500 ms response times for real-time user experiences.

❯❯ 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 and get certified, 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 the leading full-stack, AI-native intelligent automation platform purpose-built for the insurance industry. At the core of our offering is the industry's most advanced agentic AI composer and orchestrator, designed specifically to automate and optimize complex, end-to-end insurance processes. From underwriting and claims to distribution, our platform empowers insurers with deep domain expertise, intelligent automation, and pre-built accelerators to drive faster innovation, operational efficiency, and seamless omni-channel experiences. Learn more at www.neutrinos.com.

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Reinvent. Accelerated.