

Neutrinos – The Accelerate Reinvent Company

Empowering insurers to harness the full potential of AI agents





Neutrinos is a leader in intelligent automation, empowering insurance enterprises to harness the full potential of AI agents to autonomously execute and optimize complex business processes.

We are **The Accelerate Reinvent Company** - on a mission to help insurers reimagine business processes, drive continuous modernization, and unlock new possibilities with AI.

Founded in 2016 by three automation professionals, Neutrinos began its journey in Johannesburg and has since evolved into a global organization headquartered in Singapore, with offices across India, the UAE, South Africa, and the U.S.

Purpose-built for insurers, the Neutrinos platform is the only one of its kind designed to manage and orchestrate all agents, not just those built on Neutrinos. It unifies complex systems, enables cross-platform orchestration, and powers the agentic and autonomous workflows of tomorrow.

Founded

2016, Johannesburg, South Africa

Headquarters

Singapore

Global Offices

South Africa | India | UAE | USA | Singapore

Industry Recognition

Featured by Gartner, Celent, Everest, and Zinnov

professionals as employees

countries served 254

enterprise insurers and banks

Prebuilt insurance
Accelerators



>>> Why Leading Insurers Choose Neutrinos

Business Outcomes First

We align with our clients' strategic objectives and drive measurable impact, helping insurers achieve enterprise agility, faster time-to-market, and exceptional customer experiences.





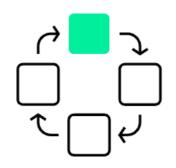
Deep Insurance Expertise

Our team combines deep domain expertise with proven technical prowess to solve the toughest challenges and meet evolving industry needs.

Innovation Without Disruption

Through our Al-Native Coreless System of Execution (CSoE), insurers can modernize confidently. Neutrinos integrates seamlessly with existing systems, unifying data, context, and action into a single, intelligent layer of execution.





Enterprise-Wide Reinvention

Neutrinos enables transformation at scale by breaking down silos, optimizing processes end-to-end, and powering sustainable agility across the insurance enterprise.

these strengths make Neutrinos the preferred partner for insurers ready to transform with confidence.



The Neutrinos Full-Stack Al Platform

The Neutrinos full-stack Al-native platform brings together automation, orchestration, and intelligence into one cohesive ecosystem. It's purpose-built to help insurers modernize without disruption, connecting legacy cores, enabling Al-driven operations, and driving continuous reinvention.



Unified Viewer: A single intelligent workplace for data visibility, collaboration, and execution.

Al Hub: Build, deploy, and manage Al agents, GenAl models, and predictive pipelines.

Digital Process Automation (DPA): Automate complex processes with human + AI collaboration.

Orchestration: Coordinate workflows, decisions, and systems across the enterprise.

Data Fabric: Harmonize and virtualize insurance data into a real-time, governed layer.

Trinity: Deploy anywhere: on cloud, on-prem, or hybrid, with built-in observability and control.

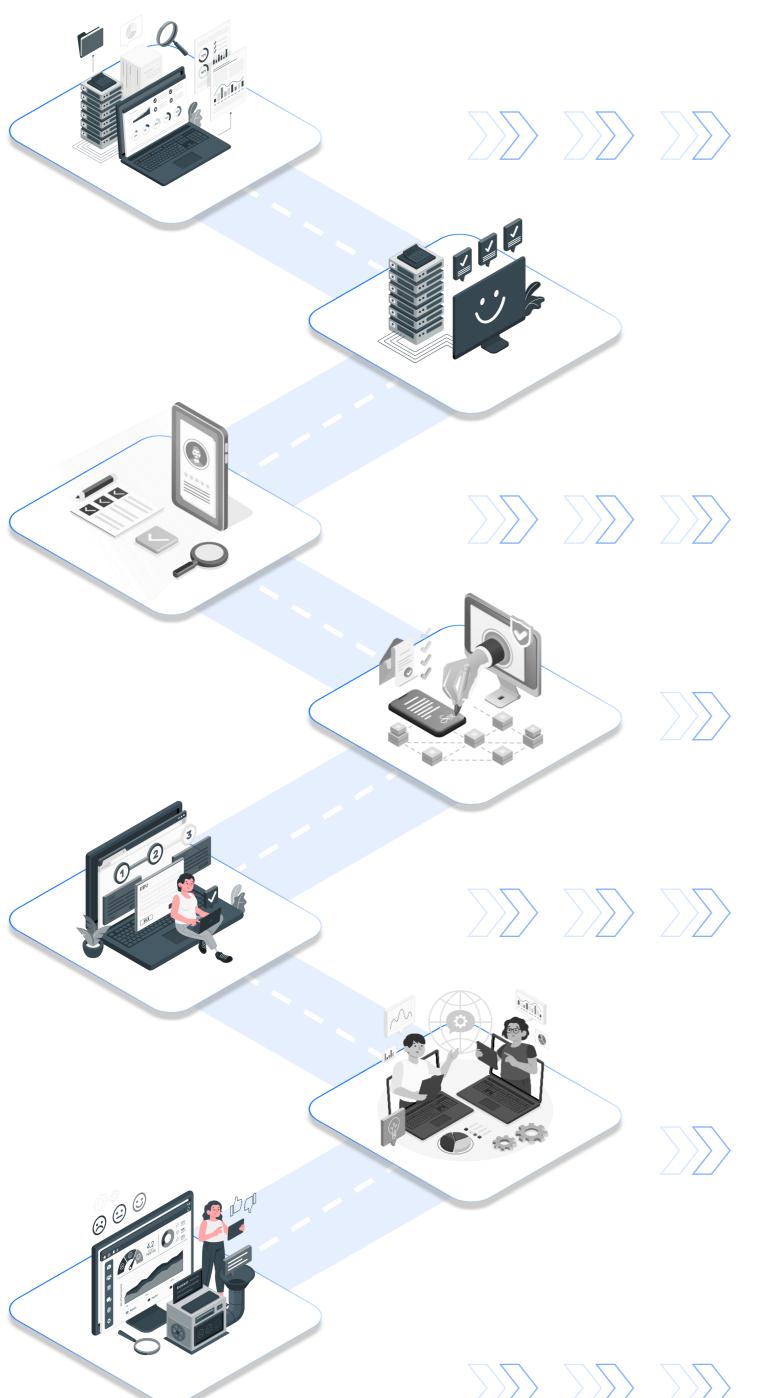
Al Agent Library: A catalog of prebuilt insurance agents for automation, decisioning, and engagement.

Together, these layers form a Coreless, Al-driven system of execution, enabling insurers to innovate continuously, safely, and at scale – without disrupting the system.



A Look Inside the Al Agent Library

Our AI Agent Library spans six broad categories, with specialized agents designed to continuously expand insurance workflows and use cases.



Underwriting & Risk Assessment

- UW Pricing Modeler Agent
- Underwriting Query Handler
- Geolocation-Based Property Risk Assessor
- Medicine Coding Agent
- o Disease Extraction Agent
- o Form Extraction Agents
- Document Intelligence Agent
- CDC Mapping Agent
- NGO Detection Agent
- o Confidence Scoring Agent

Fraud Detection & Adjudication Support

- o Evidence Validation & Policy Alignment Agent
- o Case Summarization & Anomaly Detection Agent
- Health Anomaly & Fraud Alert Agent

Claims Automation

- o Claims FNOL Agent
- o Claim Drafting & Reconciliation Agent
- o Damage Assessment Agent

Medical and Document Intelligence

- o Medical Document and Evidence Agent
- o Document Management (Extraction) Agent
- o Underwriting Document Intake Agent

Customer Communication & Engagement

- o Quote & Bind Assistant
- Customer Communication & Status Update Agent
- Provider Network Recommender Agent

Distribution Support and Compliance

- o Conversation Audit and Compliance Monitoring Agent
- o Progress Report and Document Request Agent
- o Policy Recommendation Agent

Empower your organization to reduce cycle times, improve decision-making, and drive automation and transformations across all business functions.

Intelligent Underwriting

- Intelligent Case Summaries
- GenAl-Assisted Workflows
- Automated ICD-10 Code Mapping
- **Smart Triaging**
- Al-Powered Profile Matching

Connected Claims

- Claims Intake And FNOL
- Claims Registration & Verification
- Auto Adjudication
- Adjudication Workbench & Assessment
- Settlement and Closure Management

Insurance Distribution

- Omnichannel Integrations
- Modern e-Application
- Quoting & Al-Powered Needs Analysis
- 360° Advisor Dashboard
- Funnel Management

Banking Digitization

- Digital Customer & Merchant Onboarding
- Loan Origination
- Branchless Banking & BDS
- Risk and Control Management
- Digital Portals, Forms & Servicing Digitization

Neutrinos equips insurers with our full-stack AI platform and a library of pre-built accelerators and AI Agents to become agile, high-performing businesses.



Trusted Globally. Proven in Insurance.

Neutrinos delivers measurable transformation, driving agility, speed, and intelligence across global insurance enterprises. We power some of the world's most trusted insurers and financial organizations.

Trusted by

25+ enterprise insurers and banks.

A few of our clients include:













Industries Served:

- Health Insurance
- Property and Casualty Insurance
- Life and Annuities Insurance
- Banking and Financial Services

Selected Outcomes:

- o Simplified life distribution journeys, reducing onboarding time by 60%.
- o Rolled out Al-driven underwriting across 8 countries in less than 12 months.
- o Automated claims orchestration processing over 200K policies per month.

Business Results:

- o Up to 50% increase in operational efficiency.
- o Up to 70% faster time-to-market for new products.
- o 3x improvement in straight-through processing (STP) rates.
- Higher customer satisfaction and retention rates across markets.

Recognized by Industry Leaders:

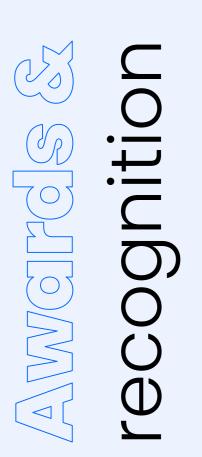
- o Gartner: Recognized in the MXDP Platform Magic Quadrant
- o Celent: Major Contender in Low Code for Insurance
- o Everest Group: Major Contender in Intelligent Automation in Insurance
- o Zinnov: Recognized for Insurance LCAP and Intelligent Automation

Global Reach. Singular Focus.

With offices and delivery centers across five continents, Neutrinos brings deep industry expertise and local market understanding to every client partnership.

Our People, Our Strength.

Behind every innovation is a team of passionate and cross-functional problem-solvers, powered by one mission - to help insurers reinvent continuously and deliver meaningful impact through technology. We bring a unique blend of domain insight, automation experience, & strategic execution to every engagement, enabling innovation that actually lands in the real world.



- Won Best Insurance Technology Newcomer at the
 2025 <u>Risk.net</u> Asia Pacific Insurance Technology Awards.
- Awarded the Silver Globee® Business Award in the Enterprise Aldriven Automation Innovation category at the 17th Annual 2025
 Globee® Awards for Innovation.
- Everest Group Names Neutrinos Major Contender in 2025 Low-code
 Application Development Platforms PEAK Matrix® Assessment –
 Focus on Intelligence and Decision Support and User Engagement



Accelerate Your Reinvention. .



The full-stack, Al-native automation platform for innovative, future-ready insurers.



Neutrinos is a leader in intelligent automation, empowering insurance enterprises to harness the full potential of AI agents to autonomously execute and optimize complex business processes. Purpose-built for insurers, the Neutrinos platform is uniquely designed to manage and orchestrate all agents, not just those built on Neutrinos. Its Al-native, fullstack architecture unifies complex systems, enables cross-platform orchestration, and powers the agentic and autonomous workflows of tomorrow. From underwriting and claims to distribution, Neutrinos brings deep insurance domain expertise, intelligent automation, and pre-built accelerators to help insurers modernize faster, boost operational agility, and deliver seamless customer experiences.

Learn more at <u>www.neutrinos.com</u> and follow Neutrinos on <u>LinkedIn</u>.



