

# AI-POWERED FNOL AUTOMATION FOR AUTO INSURANCE



## About Enkefalos

Enkefalos delivers InsurancGPT, a private GenAI OS for insurance—driving **claims, underwriting, fraud detection,** and rule processes at scale with Responsible AI focused on **compliance, fairness, and sustainability.**

## Power Of InsurancGPT

InsurancGPT is an AI platform for insurance—automating text, voice, and documents through **Mini, Standard, and Multimodal versions.** With agents like DocSense and ClaimsBot, it boosts efficiency, customer service, and delivers **up to 50% cost savings.**



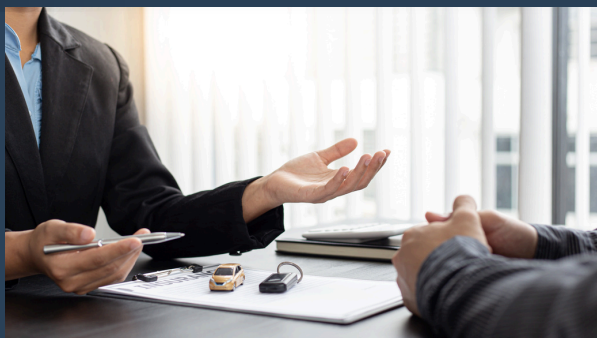
## Pain Solved :

Accident reporting is slow, manual, and error-prone; **customers face delays in claims registration, leading to dissatisfaction and longer cycle times.**



## Our Solution :

Multimodal FNOL Copilot enabling policyholders to instantly submit voice **notes, images, and documents,** with AI triage for claim routing.



## Why Different?

Combines OCR, voice AI, and computer vision tuned for insurance **claims; integrates seamlessly** with existing claims management systems.

## Outcome & Value:

40% faster claims registration, **25% fewer errors, improved CX scores, and \$2M+ savings** in manual processing costs annually







# UNDERWRITING COPILOT FOR LIFE INSURANCE

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01

## Pain Solved:

Manual review of medical and financial documents causes slow **onboarding, inconsistent risk scoring, and high applicant drop-offs**.

02

## Our Solution:

AI-powered underwriting assistant that **auto-summarizes applicant data, recommends risk scores, and pre-populates decision dashboards**.

03

## Outcome & Value:

**70% faster underwriting cycle, 20% higher policy conversion, \$8M additional premium capture annually**

## Why Different?

**Purpose-built LLMs for insurance underwriting; transparent scoring framework aligned with regulatory requirements.**



# AI-DRIVEN RENEWAL OPTIMIZATION FOR SME INSURANCE



## **Pain Solved:**

Renewal opportunities are often **missed due to lack of proactive reminders and personalized recommendations.**

## **Our Solution:**

Renewal Intelligence Copilot that predicts churn **risk, auto-sends personalized offers, and empowers** brokers with AI-assisted pitches.

## **Why Different:**

Combines behavioral analytics with **insurance-specific LLMs; built for high-volume** SME portfolios.

## **Outcome & Value:**

15% improvement in **renewal rates, +\$5M premium retention annually,** stronger broker relationships.

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# CLAIMS ADJUDICATION AI FOR HEALTH INSURANCE

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## Why Different?

Medical + insurance-trained LLMs with regulatory-grade explainability and fraud detection modules.

## Pain Solved:


Manual claims adjudication leads to delays, fraud leakage, and inconsistent settlement decisions.


## Our Solution:


AI engine that validates medical codes, checks fraud anomalies, and provides explainable approval/denial recommendations.

## Outcome & Value:

30% reduction in loss adjustment expenses, \$10M savings annually, faster claim resolution for members.

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# SMART BILLING & PAYMENT INTELLIGENCE FOR PROPERTY INSURANCE

## Pain Solved:

Late premium payments, **high lapse rates**, and **manual reconciliation** cause **revenue leakage** and customer churn.

## Our Solution:

Payment Intelligence **Copilot** that **sends real-time nudges**, **detects fraud**, and **automates reconciliation**.

## Why Different?

Combines behavioral **nudging**, **anomaly detection**, and **seamless integration** into policy admin systems.

## Outcome & Value:

**20% reduction in lapses**, **\$3M increase in retained premium**, improved cash flow predictability.



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# CATASTROPHE CLAIMS SURGE MANAGEMENT FOR PROPERTY & CASUALTY


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## Pain Solved:

Natural catastrophes create sudden **claim surges, overwhelming human adjusters and slowing disaster relief**.

## Our Solution:

AI claims orchestration engine that triages, categorizes, and auto-routes high-volume claims with urgency-based prioritization.

## Why Different:

Tailored surge-handling workflows with **multilingual support and compliance-ready audit trails**.

## Outcome & Value:

**3x faster surge handling, \$4M/year reduction in backlog costs, improved policyholder trust post-disaster.**

# REINSURANCE TREATY VALIDATION WITH AI

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## Pain Solved:

Treaty **validation, recovery calculations, and retro modeling** are slow, error-prone, and resource-intensive.

## Our Solution:

AI-powered Treaty Matching Engine that **digitizes contracts, validates clauses, and automates recovery audits**

## Why Different?

Customizable **reinsurance-trained LLMs with financial-calculation** modules and auditability

## Outcome & Value:

50% faster recovery validation, \$2M annual cash flow impact, higher accuracy in treaty reconciliation

# Real-Time Travel Insurance Servicing with Multilingual AI



**Pain Solved:** Travelers face delays in accessing support during emergencies abroad, impacting satisfaction and brand reputation.

**Our Solution:** AI travel assistant that provides instant multilingual servicing, policy guidance, and **real-time claim initiation**.

**Why Different?**

24/7 multilingual AI trained on travel scenarios, integrated with assistance provider networks.

**Outcome & Value:** 60% faster response times, 15% higher retention, \$1.5M premium growth annually.

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