

# ARTIVATIC.AI

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## Reimagining Insurance & Healthcare

ALFRED – Claims

# ARTIVATIC | Your AI-Powered Partner for Insurance & Healthcare



Artivatic empowers the insurance and healthcare sector with cutting-edge **no-code/low-code AI technology**, enabling companies to achieve **100% digital insurance, personalize risk management, enhance efficiency, & reduce costs at scale.**

Founded in **2016**, Artivatic empowers insurance and healthcare with **data-driven solutions.**

Artivatic team of over **300** includes **230+** tech experts, delivering **high-quality, deployment-ready solutions.**

Artivatic has delivered advanced digital transformation solutions for **major life and health insurers companies**

|  |   |   |                                      |
|--|---|---|--------------------------------------|
| 1<br>Patient Granted,<br>3+ filed.     | Health AI/ML<br>Models<br><b>30+</b>    | Insurance<br>AI/ML Models<br><b>90+</b> | GenAI<br>Models<br><b>10+</b>        |
| Data<br>Scientist<br><b>50+</b>        | Technical<br>Consultants<br><b>120+</b> | Project<br>Manager<br><b>11</b>         | Happy<br>Clients<br><b>10+</b>       |
| Uptime<br>Reliability<br><b>99.99%</b> | Cost<br>Saved<br><b>\$100M+</b>         | Claims<br>Processed<br><b>3M+</b>       | Policies<br>Processed<br><b>10M+</b> |



Cloud servers in  
**Mumbai & Bangalore**



Headquartered in  
**Gurugram**



Business Office in  
**Mumbai & Bangalore**



Tech Office in  
**Indore**



International presence in  
**UAE, SEA & South Africa**

# ARTIVATIC: Trusted by Global Customers & the Industry

## Happy Enterprises



& more

## Industry Recognitions



## Trusted SI & Cloud Partners



## Enterprise Grade Security



# ARTIVATIC | API-First, AI-First Solution Suite



## API-First, AI-First Services for Sales, Underwriting & Claims

01 700 + API's

02 Domain Expertise to enable Human Intelligence

03 AI Studio to custom develop AI Models

04 Data driven solution

Customizable Application Solutions

Continuous Updates and Maintenance

Mobile and Web Accessibility

Customer Support and Onboarding

API Integration



General

Document Intelligence

Data Validation & Masking

Handwritten Text Recognition

Fraud Intelligence

Sales

Lead Management

Automated Customer / Agent Onboarding

Product Recommendation & Next Best Offer

Reflexive Questionnaire

Underwriting

Early Claim Prediction Non- Discloser Based Risk

Speech – to – Text & PIVC

Underwriting Decision

Medical | Financial Underwriting

Claims

Medical Relevancy Check

Diagnosis Extraction and ICD & PCS Allocation

Investigation Report Analysis

Death Certificate Validation

Additional

Photo / Video based Health Vitals Prediction

Information Extraction from email / messages

Patient Health App

ABHA Integration Toolkit

Data Analytics and Dashboards

User Management and Access Control








Automation & Workflow Management

Security and Compliance

AI Model Monitoring and Optimization



Digitally transforming Sales/ UW/ Claims | Connected platforms for insurance transformation

|   |   |  |  |
|---|---|--|--|
| <b>Sales Management</b><br> <ul style="list-style-type: none"> <li>• Sales/Agent/Lead Management</li> <li>• Corporate/Employee Management</li> <li>• Need Analysis/Quote/Product Recommendation</li> <li>• Right Profiling</li> <li>• Digital Onboarding</li> <li>• Product Offering</li> <li>• Persistency &amp; Renewal</li> </ul> | <b>Underwriting</b><br> <ul style="list-style-type: none"> <li>• AI/ML Driven U/W Scoring</li> <li>• Automated Medical &amp; Financial U/W</li> <li>• Govt Stack Integrations</li> <li>• Automated PIVC</li> <li>• GenAI driven medical summary</li> <li>• Alternative UW</li> <li>• Digitization of Documents</li> </ul> | <b>Claims Management</b><br> <ul style="list-style-type: none"> <li>• AI Claim Assessment</li> <li>• Auto Adjudication</li> <li>• Document Digitization</li> <li>• Network &amp; Contract Mgmt.</li> <li>• Medical Coding</li> <li>• AI Risk &amp; Fraud Control</li> <li>• Receivables Recon</li> <li>• Customer Health App</li> <li>• Provider &amp; TPA Portal</li> <li>• HCX &amp; ABHA Integrated</li> </ul> | <b>Hospitalization Journey</b><br> <ul style="list-style-type: none"> <li>• Pre-Authorization to Final discharge journey</li> <li>• Post Discharge Journey</li> <li>• Disease management</li> </ul> |
|  <b>Rule management</b><br>Policy, Product Set up and rule management platform used by all the engines   |  <b>Group Health</b><br>Group Health Management Platform connecting the Employer, Insurer, Hospital and the patient   |  <b>API Bank</b><br>API Bank connecting all the systems to each other APIs available for use (e.g.: Fraud, KYC, etc.)   AI Studio Platform  |  |

# ARTIVATIC's | Tech stack highlights

Future-proof and unmatched by incumbent competitors



## Cloud native

- Cloud agnostic (multi-cloud support)
- Full DR and HA capabilities<sup>1</sup>



## Multi-tenancy

- Private and public multi-tenancy
- Layering architecture ensuring full configuration / customization on tenant level



## Microservices

- Full microservices architecture with Open API platform
- Shared middle-ware and OOTB integrations<sup>2</sup> across solutions



## No-/low-code

- High degree of configurability accelerating speed-to-market
- Both for backend (e.g., products, workflows) and UI / frontend



## DevSecOps

- Agile release on a bi-weekly basis; observable CI/CD process
- Infrastructure and test automation (e.g. 1-click deployment)



## Highest security

- ISO certifications and GDPR compliance
- Continuous code scan, pen testing, hardened docker images



## Upgradeability and version management with one global code base

90%+ clients follow regular upgrade patterns; 75%+ clients stay within N-8 versions (maximum 4 months old version)



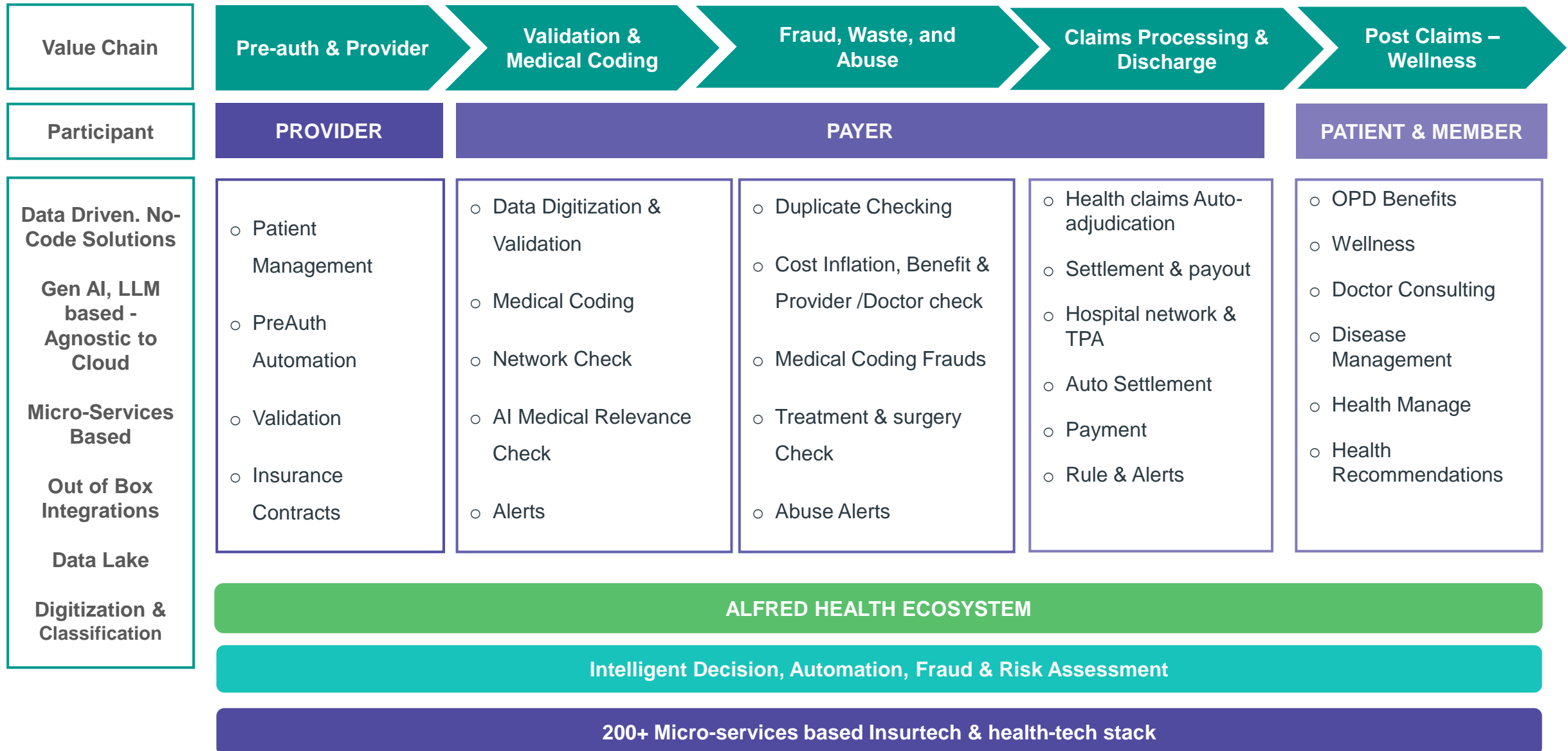
**HEALTH CLAIM  
AUTOMATION  
PLATFORM**

**End to End Claim Automation**

# ALFRED | Entire Value Chain – Patient to Provider to Payer

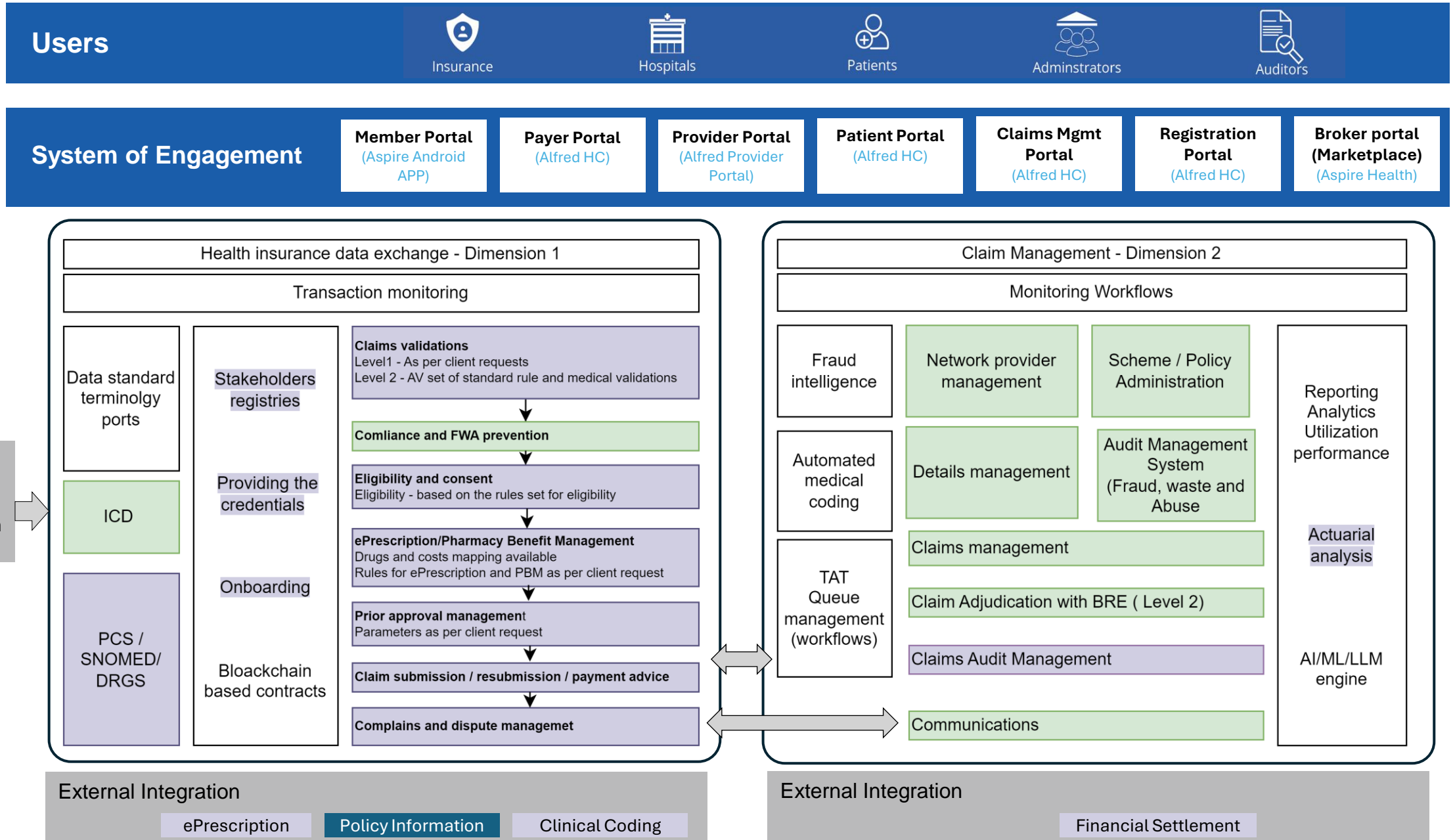


*Connected Health Intelligence Ecosystem with Payer, Provider & Patient*



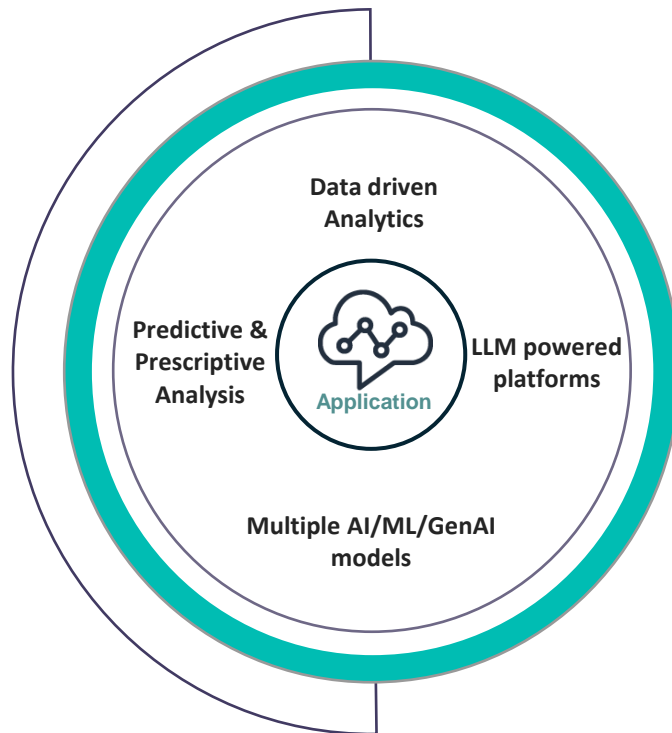


# ALFRED HEALTH | Health Claims Ecosystem



# ALFRED HEALTH | Future Ready Ecosystem for Health Claims

## AI/ML & GENAI | USE CASES



### PreAuth & Auto Adjudication

Streamline your claims processing with auto adjudication. Achieve faster, accurate, and cost-effective results with minimal manual intervention.

### AI & ML Use Cases

Leverage the power of AI and ML to transform health claims processing. Automate, analyze, and optimize for superior accuracy and efficiency.

### Medical Relevancy Check

Ensure every claim is clinically justified. Enhance patient care and reduce unnecessary costs with our precision-driven medical relevancy checks.

### Fraud, Waste, and Abuse

Protect your practice and patients from fraudulent activities. Our advanced solutions swiftly detect and prevent fraud, waste, and abuse

### AI enabled Self Decisions & Processing Platforms

Self reliant AI decision systems for claims, settlement, product, underwriting, rules, products and sales

### Process Optimization, Automation & Connected Intelligence

AI/ML enabled systems for process optimization, automation and dynamic 360 customer profiling

### Medical Summarization, Medical Evidence Analysis & Disease Prediction

Combined of medical data and AI /GenAI based system for medical analysis, prediction and evidences mapping

### Wellness Services

Promote healthier lifestyles with our comprehensive wellness services. Personalized programs designed to boost well-being and productivity

## Key Highlights

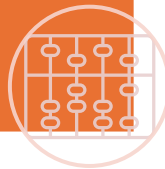
**Automated Claims handling :** Empower your healthcare practice with our comprehensive suite of services. From ensuring clinical relevancy and preventing fraud to promoting wellness and leveraging cutting-edge AI technology, we streamline processes, enhance accuracy, and foster healthier lifestyles. Experience the future of health claims with our advanced auto adjudication and personalized wellness solutions.

# ALFRED HEALTH | PRE-AUTHORIZATION TO FINAL DISCHARGE IN <15 MINS

## AI CLAIMS Pre-Auth to Final Discharge in <15 Mins

- FHIR Enabled platform for filing pre-auth /intimation in real time. Compliant with HMIS HCX
- Revenue Cycle & Patient Management

**PROVIDER &  
INSTANT PRE-  
AUTH**



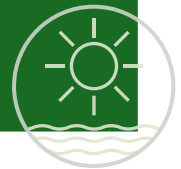
- AI Based medical coding, medical eligibility and medical evidence analysis
- Dynamic Rule Config & Payer Platform

**AUTOMATED  
MEDICAL CODING  
& ANALYSIS**

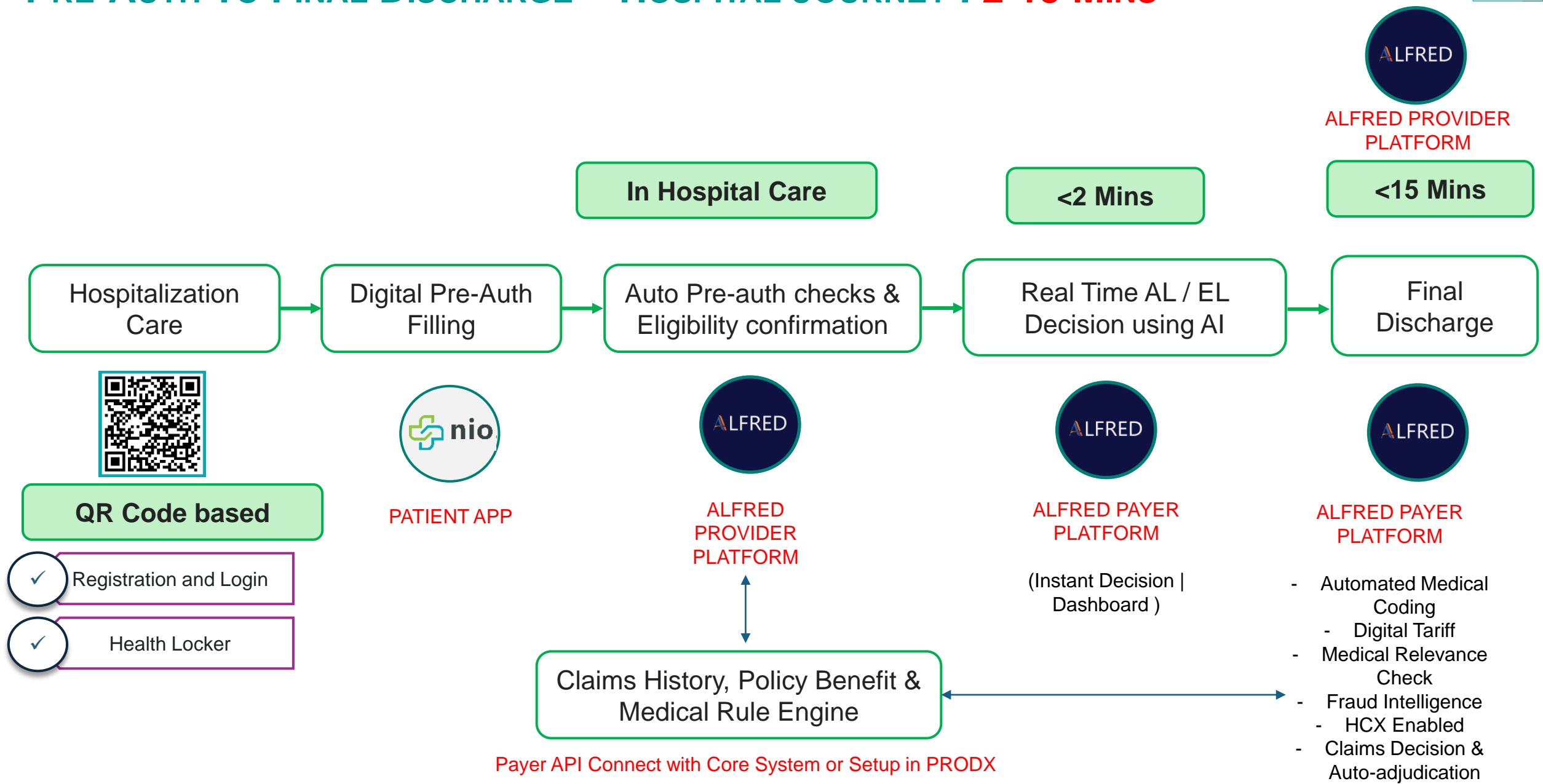


- AI Based auto-adjudication & settlement
- Connected AI workflow, Analytics Platform

**FINAL DISCHARGE  
& SETTLEMENT**

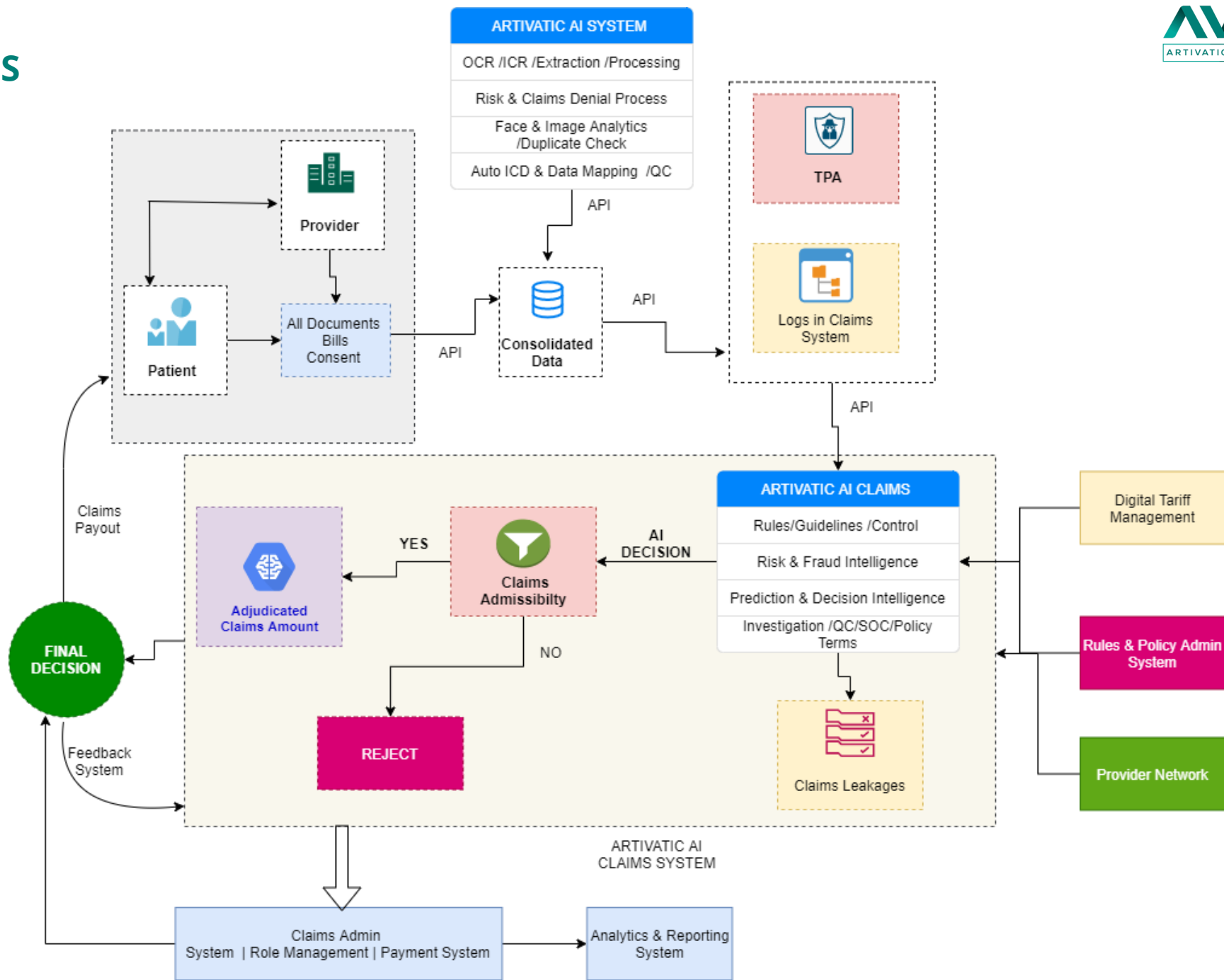


# PRE-AUTH TO FINAL DISCHARGE - HOSPITAL JOURNEY : 2-15 MINS



# AI HEALTH CLAIMS PROCESS

**End to End AI  
Health Claims  
Platform for  
Automating &  
Auto-  
adjudication**



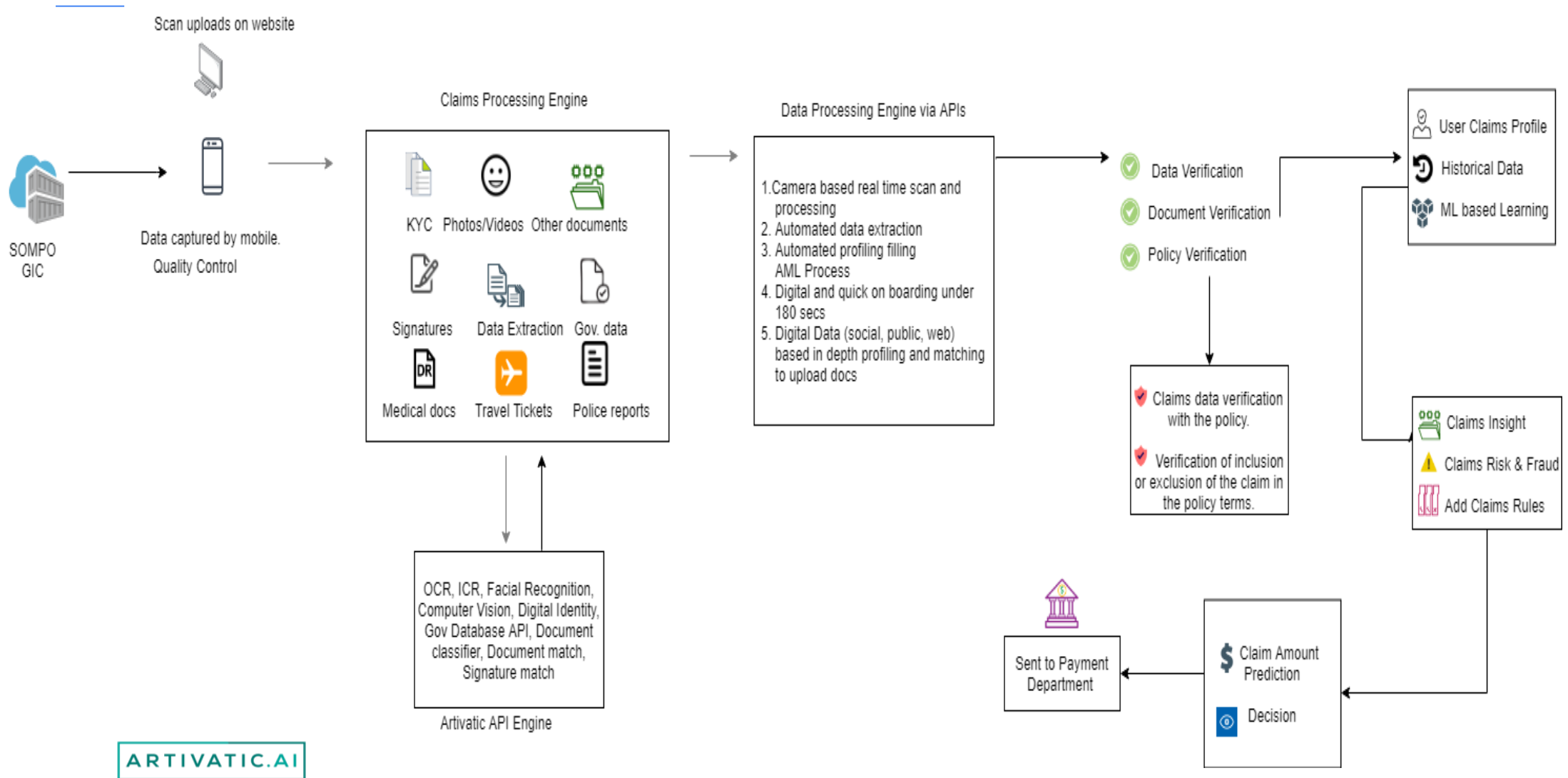


## **LIFE CLAIM AUTOMATION PLATFORM**

**End to End Claim Automation for Death or Accidental Claims**

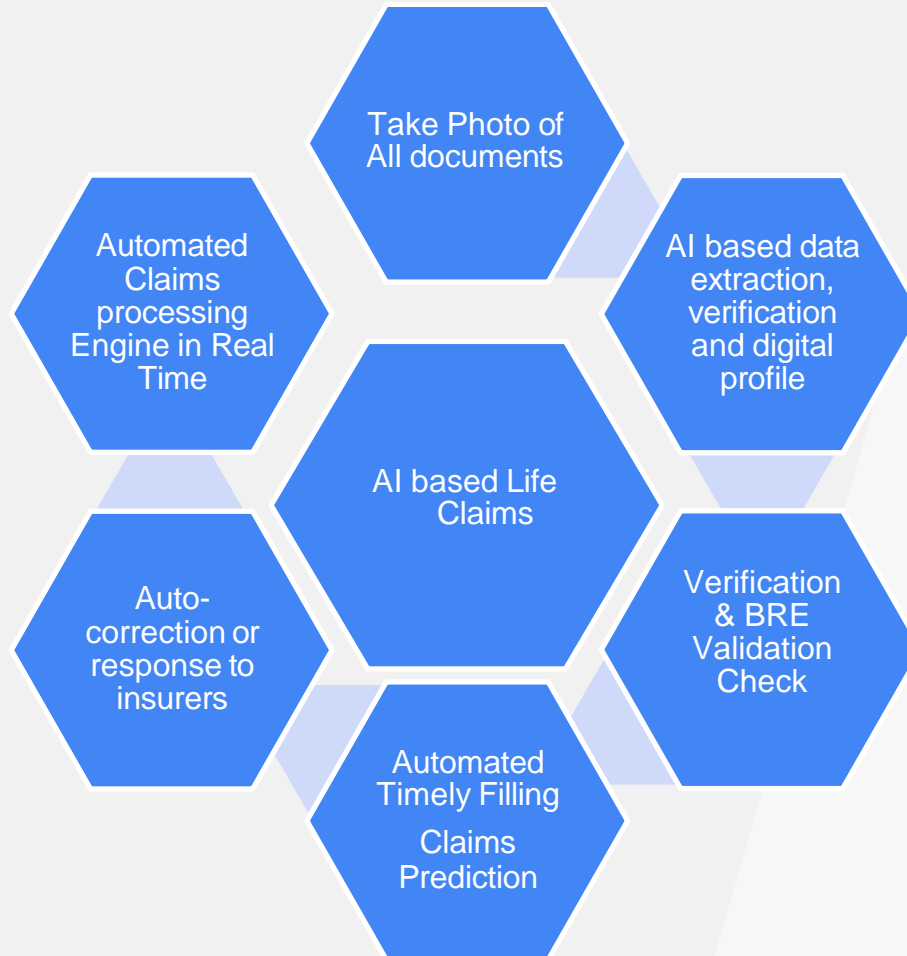
# ALFRED : Life Claims Automation

End to End Life Claims Process Flow and Automation



# ALFRED : End to End Automation

AI/GenAI/ML Based Automation & Decisioning



- ✓ **AI enabled technology** to process all medical documents, bills, KYC, Death Certificate etc.
- ✓ **Automated** document match, signature, hospital details, procedures, bills amount and coverage
- ✓ **Extraction** of pre-auth and other forms and develop digital Life profiling
- ✓ **Timely filing** process automatically
- ✓ Predictive claims **denial engine**
- ✓ **Automatically filling** of claims to insurers
- ✓ **Responding** to any errors or issues through system
- ✓ **End to End real time** process without too much manual intervention
- ✓ **Predictive Decision** intelligence system for future-claims to FastTrack with less errors and Rejections
- ✓ **AI-powered Triage:** The system can use machine learning to categorize claims, flagging complex cases for human review while speeding up simple ones



# ALFRED : Risk Intimation

AI/GenAI/ML Based Risk Detection & Intimation

## AI/ML/GenAI based Risk Intimation

### Solution:

Historical data is used develop attribute & parameters

focused risk signals based on Genetic Algorithm models.

It in future based on risk decision will learn automatically

and will improve the risk decision.

### Benefits:

- ✓ During claims intimation, based on data/document input will be alerted as 'High, Low, Medium' Risk immediately
- ✓ The risk will also be highlighted based on attribute level.
- ✓ For new user filing for claims, risk will be calculated

```
parents = select_noting_wellness_population, fitness, num_parents, rating)

# Generating next generation using crossover
offspring_crossover = crossover(parents, offspring_size=(pop_size, shape[0]-parents.shape[0], num_features, elements))

# Adding some variations to the offspring using mutation
offspring_mutation = mutation(offspring_crossover, num_mutations=num_mutations)

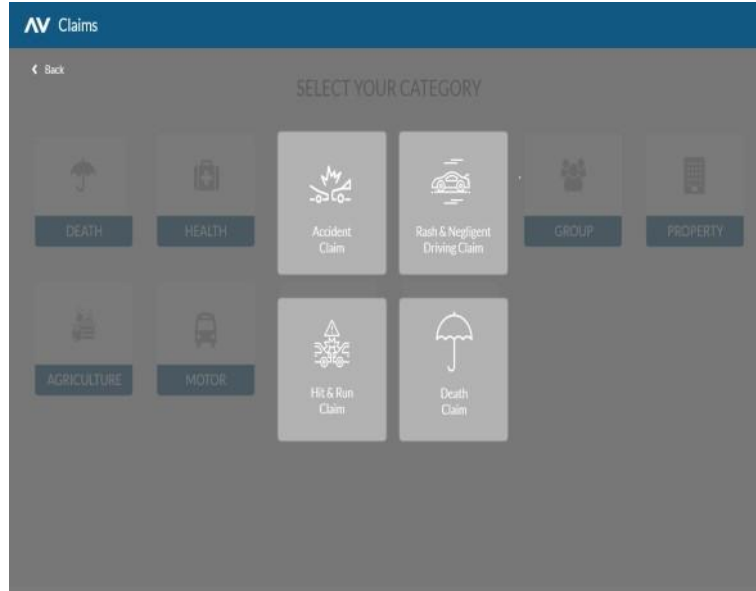
# Creating the new population based on the parents and offspring
new_population=(parents, shape[0], 1) + parents
new_population=(parents, shape[0], 1) + offspring_mutation

# Generation : 0
Best result : 0.7118709871208008
Best Chromosome : [0 0 1 1 1 1 0 0 1 0 1 1]
Best Feature set : ['Combined', 'Low Assured', 'Product Type', 'Medical Status', 'LA Gender', 'LA Educational Qualification', 'Proposer Educational Qualification']
Generation : 1
Best result : 0.7118709871208008
Best Chromosome : [0 0 1 1 1 1 0 0 1 0 1 1]
Best Feature set : ['Combined', 'Low Assured', 'Product Type', 'Medical Status', 'LA Gender', 'LA Educational Qualification', 'Proposer Educational Qualification']
Generation : 2
Best result : 0.7118709871208008
Best Chromosome : [0 0 1 1 1 1 0 0 1 0 1 1]
Best Feature set : ['Combined', 'Low Assured', 'Product Type', 'Medical Status', 'LA Gender', 'LA Educational Qualification', 'Proposer Educational Qualification']
Generation : 3
Best result : 0.7118709871208008
Best Chromosome : [0 0 1 1 1 1 0 0 1 0 1 1]
Best Feature set : ['Combined', 'Low Assured', 'Product Type', 'Medical Status', 'LA Gender', 'LA Educational Qualification', 'Proposer Educational Qualification']
Generation : 4
Best result : 0.7118709871208008
Best Chromosome : [0 0 1 1 1 1 0 0 1 0 1 1]
Best Feature set : ['Combined', 'Low Assured', 'Product Type', 'Medical Status', 'LA Gender', 'LA Educational Qualification', 'Proposer Educational Qualification']
Generation : 5
Best result : 0.7118709871208008
Best Chromosome : [0 0 1 1 1 1 0 0 1 0 1 1]
Best Feature set : ['Combined', 'Low Assured', 'Product Type', 'Medical Status', 'LA Gender', 'LA Educational Qualification', 'Proposer Educational Qualification']
Generation : 6
Best result : 0.7118709871208008
Best Chromosome : [0 0 1 1 1 1 0 0 1 0 1 1]
Best Feature set : ['Combined', 'Low Assured', 'Product Type', 'Medical Status', 'LA Gender', 'LA Educational Qualification', 'Proposer Educational Qualification']
Generation : 7
Best result : 0.7118709871208008
```

**Risk will be based on Informed Decisions learnt from past and improved during future learning.**

# ALFRED : Accidental/Death Claims

End to End Automation

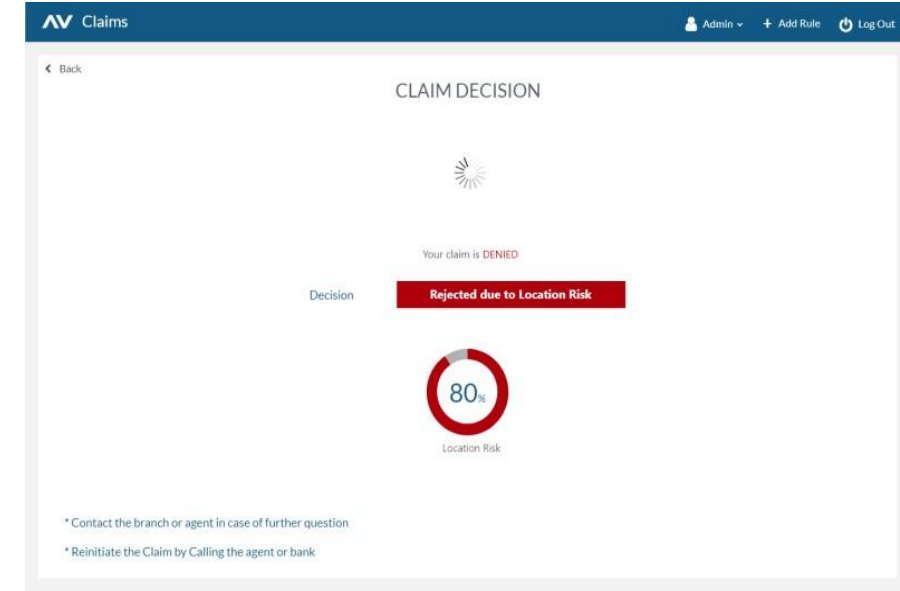


**Single System to File any  
Accidental/Death related  
claims**

The screenshot shows the 'AV Accidental Claims' app interface. At the top, there's a header with the AV logo and 'Accidental Claims'. Below it, a 'FILL THE FORM' section contains the following fields:

- 'What is the Reason of Death ?' with buttons for 'Suicide' and 'Car Accident'.
- 'Please provide the Pincode of your residence.' with two input fields: '110074 (80% Risk)' and '560095 (20% Risk)'.
- 'Please provide the Pincode of the accident.' with two input fields: '110074 (80% Risk)' and '560095 (20% Risk)'.
- A 'Comment' text area.
- A 'PROCEED' button at the bottom right.

**Location Based Risk & fraud  
indicators  
During Intimation process**



**Claims rejection instantly due to  
predicated factors**

# ALFRED : Accidental/Death Claims Intimation

Claim Intimation Automation

## Fetching Death or Accidental News

### Solution:

Artivatic API find details of death or accident if available from media to ensure the claims are genuine.

### Benefits:

This verifies the information of death or any accidental to match with claims intimation.

The screenshot displays the 'Accidental Claims' form in the ALFRED system. The form is titled 'Accidental Death Claims' and includes a sidebar with a checklist of required documents: Affidavit, Death Certificate, Newspaper Report (selected), Pictures Of Location, KYC of Nominee, KYC of Policy Holder, F.I.R., and Post Mortem Report. A modal dialog is open, prompting the user to 'Select the correct news out of these' with three radio button options: 'The accident happen due to drunk driving.', 'The accident happen due to the truck on the Highway.' (selected), and 'The accident happen due to the negligence on the Highway.'. A 'PROCEED' button is visible at the bottom of the modal. The background form shows a 'Cropping Error' message and a 'John Doe' profile section with an 'Edit' button. A 'PROCEED' button is also located at the bottom right of the form.

# ALFRED : Accidental/Death Claims

Validation & Verification

AV Accidental Claims | John Doe | Mumbai | Log Out

Back

Accidental Death Claims

Documents:

- Affidavit
- Death Certificate
- Newspaper Report
- Pictures Of Location
- KYC of Nominee
- KYC of Policy Holder
- F.I.R.
- Post Mortem Report

Document Preview: Green Error

John Doe

Save

PROCEED

AV Accidental Claims | John Doe | Mumbai | Log Out

Back

Accidental Death Claims

Documents:

- Affidavit
- Death Certificate
- Newspaper Report
- Pictures Of Location
- KYC of Nominee
- KYC of Policy Holder
- F.I.R.
- Post Mortem Report

Document Preview: Green Error

John Doe

Edit

PROCEED

AV Claims | Admin | Add Rule | Log Out

Back

CLAIM PREDICTION

Claim No : XYZ123

Amount Applied for : ₹ 1 Crore

Nature of Ailment : Accident Claim

Claim Applied : Accidental

Predicted Amount : ₹ 95 Lakhs

Fraud Risk: 25%

Chances of Approval: 96%

Please Upload the Documents to get better Prediction.

Claims Predicted Amount: 96 Lakhs

Decision: Pending

PROCEED

Upload or scan related documents

Document Match, Verification like FIR, Death Certificate etc.

Claims Risk prediction Instantly

# ALFRED : Accidental/Death Claims

## Profiling & Validation

### Claims Profile & Data Validation

#### Solution:

- Using technology extracting value from required documents are matched to against other documents to ensure all submitted information is accurate.
- Documents & KYC AML in real time to ensure right data for claims processing
- Highlight or alert if there is any issue in uploaded data or document

The screenshot displays the 'Accidental Claims' interface for a user named John Doe. The interface is divided into several sections for data entry and validation:

- Proposer Details:** Includes fields for Claim No. (Rabc123), Proposer (SELF), and Product (Acc Health).
- PERSONAL DETAILS:** Fields for Name (John Doe), Birthday (15/04/1990), Mobile No. (9876543210), Annual Income (₹), Gender (M), Age (28), Email (john.doe@gmail.com), Permanent Address, and Current Address (Bangalore, Karnataka, India).
- PRODUCT DETAILS:** Fields for Product Name (Accidental Death), Plan (Accidental), Term (10 Months), Mode Of Payment (Credit Card), Riders (Accidental Death Benefit Included, Physical Disability Included), and Policy Cover (₹1 Crore).
- KYC:** A table for document verification with columns for Document, Cross Check, and Government Verified. Documents listed include Identity Proof (Aadhar Card), Address Proof (Aadhar Card), Driver's License, and Driving License.
- Accidental:** A table for document verification with columns for Document, Cross Check, and Government Verified. Documents listed include Affidavit, Death Certificate, Newspaper Report, Pictures Of Location, FIR, and Post Mortem Report.
- Financials:** A table for document verification with columns for Document, Cross Check, and Government Verified. Documents listed include Salary Slip, TDS, Bank Statement, and Form-16.
- Education:** A table for document verification with columns for Document, Cross Check, and Government Verified. Documents listed include Education Certificate, Report Card, and School Leaving Certificate.
- Occupation:** A table for document verification with columns for Document, Cross Check, and Government Verified. Documents listed include Other Letter, Name of the Organization, Designation, and Domain.
- Professional Document:** A table for document verification with columns for Document, Cross Check, and Government Verified. Documents listed include Other Letter, Name of the Organization, Designation, and Domain.

At the bottom, there is a 'PROCEED' button and a note: 'Note : Please upload all the mandatory documents before 30 days for processing the claim. Call the bank for any information on query.'

Using AML system with OCR/ICR & Image recognition to validate the information from documents submitted during claims filing.

# ALFRED : Accidental/Death Claims

Claim Amount Prediction

## Claims Amount Prediction

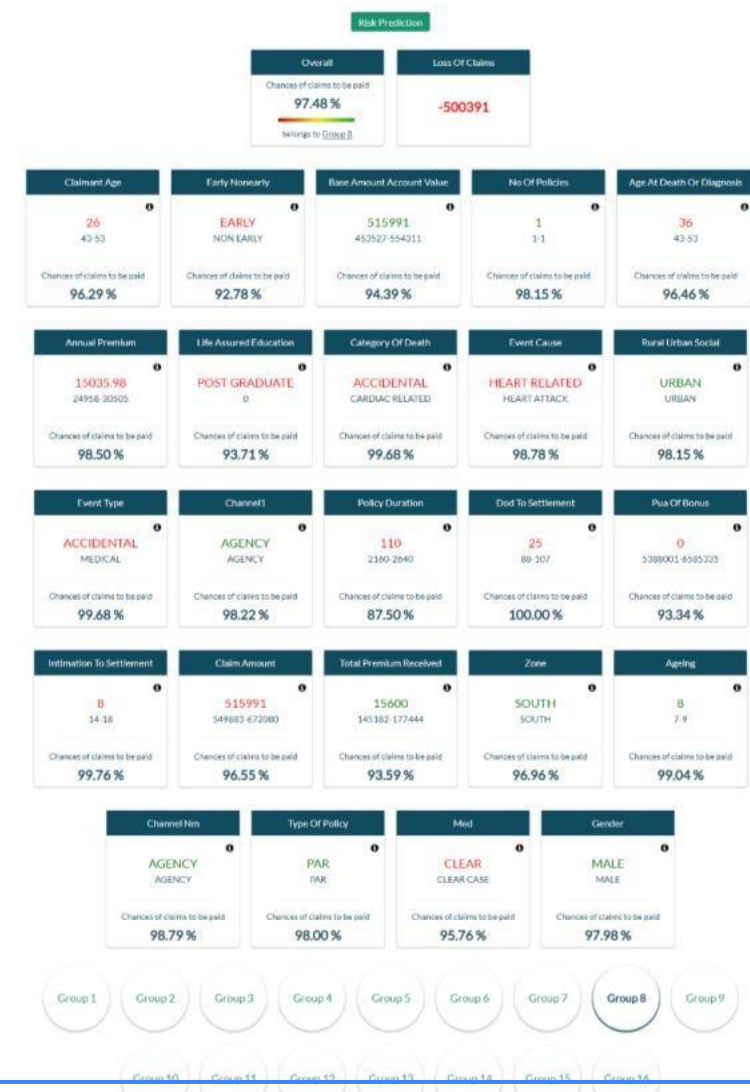
### Solution:

Claims Amount prediction is done using ML based techniques and data analytics & behavioural analysis. Amount is calculated based on available information & historical paid claims.

### Benefits:

- ✓ Multiple data points are taken into consideration for predicting the right claims amount
- ✓ Analysing claims prediction amount based on behavioural profiling

Claims amount is calculated using new technology based tools so that right assessment is done without any error.



Claims Amount prediction using Technology based on various factors

# ALFRED : Accidental/Death Claims

Decision Automation

## Accidental or Death Claims Decisions

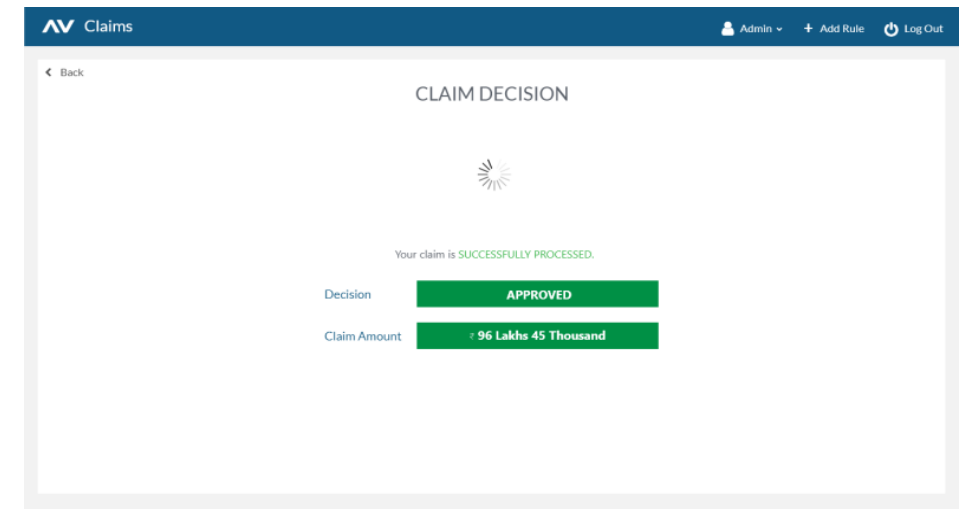
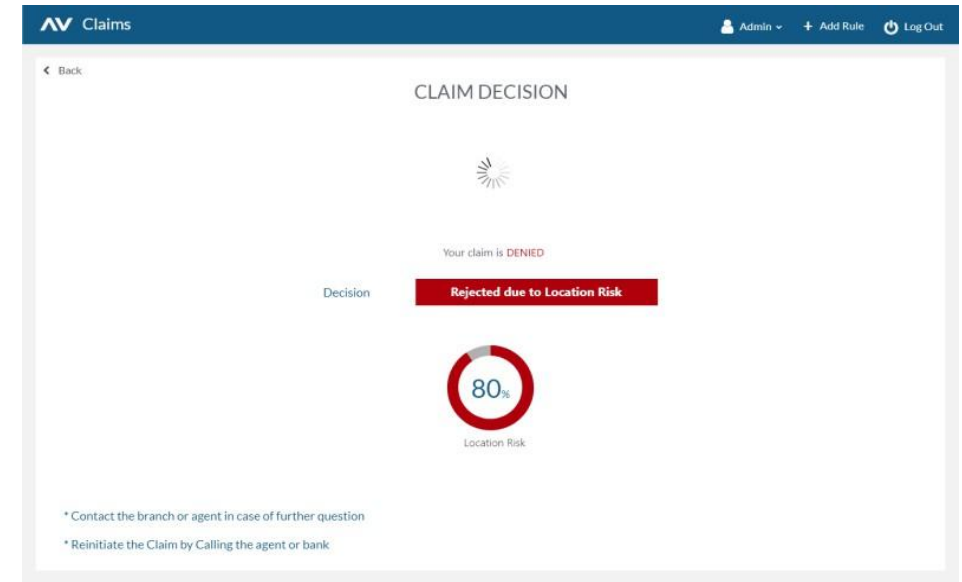
### Solution:

Claims decision instantly based

### Benefits:

Claims processing are done at scale using technology and reduces manual work to large extent.

For Claim Handler:  
**>75% Automated Claims**





# ALFRED : Accidental/Death Claims

## Claim Analytics

### Accidental or Death Claims Analytics

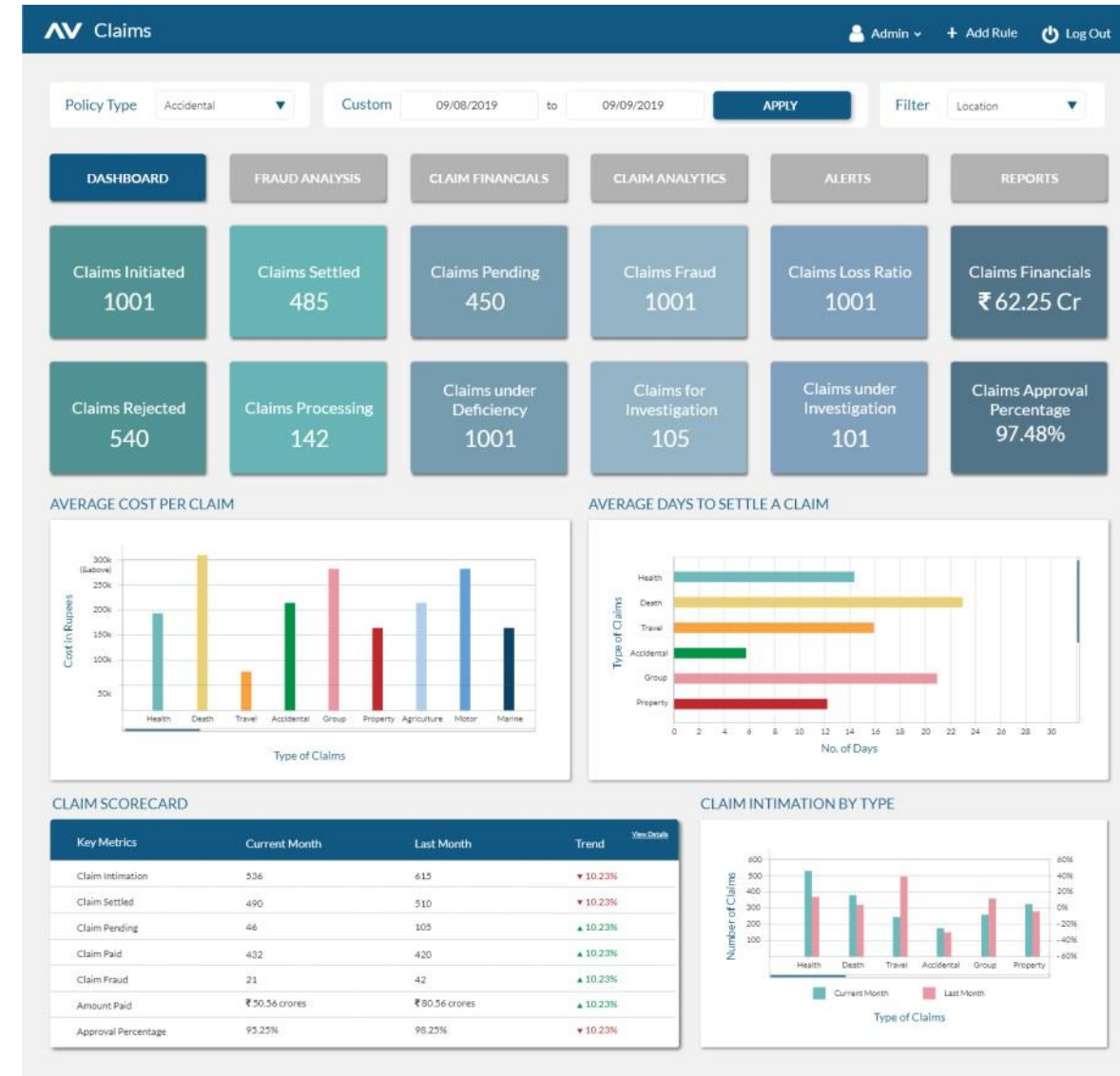
#### Solution:

Single Platform for providing accidental or death claims insights for claims managers to accurately take right claims decisions.

#### Benefits:

Claims dashboard will enable to provide all related insights.

**For Claim Managers:**  
**Unified accidental or death**  
**Claims Analytics Dashboard**





# THANKS!

TRANSFORMING INSURANCE AND  
HEALTHCARE

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[mahesh.s@artivatic.ai](mailto:mahesh.s@artivatic.ai)