

INSURANCE & CLAIMS PROCESSING

# The Insurance Claims **AI** Audit

18 diagnostic questions to identify exactly where your back office is bleeding hours per week on manual data entry and repetitive workflows.

## Why This Audit Matters

Insurance agencies and claims processors are spending thousands of hours manually verifying coverages and extracting data from messy PDFs. This audit reveals where Sovereign AI can instantly recover margins without risking PII.

# The 18-Point Diagnostic

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## Claims Intake & FNOL

- 1. Does FNOL intake require hours of manual data entry from unstructured emails and PDFs?
- 2. Do adjusters spend more time reading messy documents than adjudicating claims?
- 3. Are incoming claims manually sorted and assigned to adjusters?
- 4. Do you struggle to standardize data from various external adjusters?
- 5. Is missing information in claims forms a constant bottleneck?
- 6. Are your FNOL processes slowing down claim resolution times?

## Policy Verification & Underwriting

- 7. Does verifying if an incident is covered require manually reading 50-page policy PDFs?
- 8. Are historical loss run PDFs from previous carriers manually typed into your system?
- 9. Do underwriters spend hours cross-referencing forms before generating quotes?
- 10. Is policy comparison a manual, side-by-side reading task?
- 11. Do you manually track policy expirations and renewal notices?
- 12. Is auditing claims for potential fraud a slow, manual process?

## System & Data Sovereignty

- 13. Do you avoid AI because HIPAA/PII strictures prevent data sharing?
- 14. Is your agency management system hard to automate?
- 15. Are staff overwhelmed by 'swivel-chair' work between systems?
- 16. Are you bound by strict regulatory compliance that forbids public APIs?
- 17. Is data locked in legacy mainframes requiring manual extraction?
- 18. Does training a new adjuster take months due to complex manual processes?

# Scoring Rubric

**0-4**

**EXPLORING**

Operations are lean. Monitor AI for future gains.

**5-9**

**READY**

Clear bottlenecks exist. ROI will be immediate.

**10-14**

**URGENT**

Manual tasks actively prevent scaling.

**15-18**

**BLEEDING**

Severe operational tax. Over-paying for labor.

# What We Build

## Sovereign Architecture

Agents deployed in your AWS/GCP. Read claim forms, policy documents, and ACORD forms securely. Zero PII leaves your network.

## Predictable Flat Fees

No per-token metering or hidden API taxes. We charge a flat monthly subscription tied to capacity.

## Multi-Channel Triaging

Instantly extract data from loss runs and FNOL forms, creating structured claim files for adjuster review.

## Your IP Stays Yours

Unlike ChatGPT, our models are isolated. You own the workflow, the system, and your private data remains completely sequestered.

## Armen Donigian

Founder, Performance AI Lab | Former Meta SuperIntelligence Lab

With 25 years in software engineering and enterprise infrastructure, I build systems that prioritize security, scale, and measurable ROI.