

Claims auto-decisioning with ARIS.

ARIS is the AI Coworker that adjudicates health claims end to end, returning a compliant, audit-ready decision cited to your claims manual and policy terms.

ARIS is coming soon. Production proof in this document belongs to LEO, the Life Insurance Underwriter and ARIS's sibling coworker in the LiteCone suite, live for over a year at a top life insurer.



Introducing ARIS

HEALTH CLAIMS
ADJUDICATOR

What ARIS decides

ARIS adjudicates the claim rather than assisting with it. It applies your policy rules, validates the documents, enriches the file from your third-party sources, and returns a cited decision. Every step is auditable, and the level of oversight is yours to configure.

Cited

Every decision traced to your claims manual and policy terms.

Your cloud

Claims and member data never leave your environment.

End to end, across the claim

Automated adjudication

ARIS applies your policy rules, member validations, and benefit limits on every claim, so routine reviews do not wait on a person.

- Claim admissibility
- Medical investigation analysis
- Medical adjudication
- Tariff validation
- Financial adjudication

Document and quality assessment

Advanced OCR and natural-language processing extract, validate, and standardise claim documents, so completeness and compliance hold at scale.

- Data extraction and classification
- Document tagging and corrections
- Data validation and verification
- Cross-validation across documents
- Pending requirement management

Enrichment, verification, and validation

ARIS cross-checks provider credentials and enriches the claim from your external data sources, so errors and potential fraud surface before settlement.

- Validation of documents and processes
- Insurance bureau integration
- Third-party and custom integrations
- Fraud detection and risk scoring
- Regulatory and compliance validation

How ARIS adjudicates

Admissibility checks

Policy eligibility, member and waiting-period validation, and network restrictions, with a real-time audit trail for compliance.

- Policy, member, and benefits validation
- Underwriting exclusion and waiting period
- Hospital validation against your excluded provider list

Medical adjudication

Discharge summary analysis and reasoning chains that enforce your clinical guidelines and validate length of stay consistently.

- Establish the reasoning chain
- Use the discharge summary
- Length of stay validation

Financial adjudication

Automated calculation of payables, enforcement of exclusions and tariffs, and co-payment reconciliation with detailed reporting.

- Payable amount calculation
- Exclusions and tariff validation
- Deductions and co-payment calculation

The glass box: five audit pillars

ARIS, one of the AI Coworkers in the LiteCone suite, delivers end-to-end compliance with real-time audit trails, adjudicates against your claims manual and policy terms, and is deployed in your own cloud.

Auditable

A glass box, with decision lineage you can replay.

Creditable

Every decision cited to your claims manual and policy terms.

Zero bias

Bias-tested in the pipeline, so the same input yields the same answer.

Hard grounded

Grounded to your manual and data, with no fabrication and no drift.

Configurable oversight

The dial is yours to set.

NEXT STEP

Book a working session with the LiteCone team and bring one of your own case files. See ARIS adjudicate a live claim.

About LUMIQ

LUMIQ is an AI-native company working exclusively with financial services and insurance. Through LiteCone, its suite of AI Coworkers and the AI Decision Layer for financial services and insurance, LUMIQ turns real roles such as insurance underwriter, credit underwriter, and claims adjudicator into AI Coworkers that **decide autonomously, explain themselves, and stay consistent, compliant, and auditable**. LUMIQ brings **13+ years in BFSI**, a **100% delivery track record** on data and AI projects, and **50+ enterprise customers** across the globe. Its team of **400+ AI and data specialists** works from New Jersey, Singapore, and Delhi NCR, and its global partnership with AWS spans **10+ years and 30+ joint customers**.



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