LiteCone

In collaboration with aws

FOR INSURANCE · CLAIMSCONE 360 · LUMIQ AND AWS

Trust before Zero-Touch claims.

ClaimsCone 360 joins LiteCone AI Coworkers from LUMIQ with AWS claims orchestration, so straightforward claims are decided in 24–48 hours across motor, health, life and commercial P&C. **Every decision cited to your claims manual, in your own AWS account.**



MILA
MOTOR



ARIS
HEALTH



MARC
LIFE



RIO
COMMERCIAL P&C

Introducing
ClaimsCone 360
LUMIQ AND AWS

THE WORK · CLAIMS

What claims look like today

A claim has to be read, checked against cover, priced and paid, with the documents and the rules spread across systems that don't talk to each other. Adjusters hold it all in their heads, so customers wait weeks and most AI pilots never reach production.

ClaimsCone 360 takes on that work. LiteCone AI Coworkers decide each claim, AWS Claims Sphere 360 runs it from first notice to closure, and accountability stays with you.

Cited

Every decision traced to **your claims manual and policy terms.**

Your cloud

Runs in your AWS account, on your keys. **Claims data stays in your environment.**

INSIDE CLAIMSCONE 360 · ONE JOINT SOLUTION

LiteCone decides, AWS executes, you set the rules

LiteCone AI Coworkers

One Coworker for every line. Decides, not summarises.

- **MILA**, the Motor Claims Adjudicator
- **ARIS**, the Health Claims Adjudicator
- **MARC**, the Life Claims Adjudicator
- **RIO**, for commercial P&C

AWS Claims Sphere 360

The claims accelerator. Runs every claim end to end.

- **Pre-built claims agents** at every stage, with orchestration
- **Integration templates** for your core policy and claims systems
- **Guardrails** on Amazon Bedrock and AgentCore

Your team

Your rules, your account. Change them any time.

- Choose the **lines and claim types** in scope
- Set how much ClaimsCone 360 **decides on its own**
- Exceptions come back to **your adjusters**

LiteCone

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First notice to closure

01
First notice
Intake, documents and policy check, on any channel.

02
Assessment
Inspection, estimate audit and fraud checks.

03
Adjudication
Coverage and reserve. Decided and cited to your manual.

04
Settlement
Payment, customer updates and adjuster hand-off.

05
Closure
Audit package, recovery and analytics.

The five brains

Every LiteCone AI Coworker passes the same five checks before a decision leaves.

Configurable oversight
You set how much runs on its own, and change it whenever you choose.

Auditable
Every step and every input retained, in the form an examiner asks for.

Cited
Cited to the policy you set, line by line.

Consistent
Same case, same decision, every time, and provably so.

Hard-grounded
Grounded in your data and your manual. Nothing invented in the gap.

BUILT TO DELIVER · CLAIMSCONE 360 TARGETS

Targets for straightforward and low-complexity claims. Projections, not industry benchmarks.

24–48 hrs
To decide a straightforward claim, down from 30–90 days.

30%
Straight-through processing of low-complexity claims within 12 months.

Up to 50%
Higher adjuster productivity on claims tasks (Bain & Company, 2024).

NEXT STEP

Book a demo and see ClaimsCone 360 decide a claim live. Then a 2–3 hour Working Backwards workshop, a 4–6 week pilot on your own claims, and go-live in 6–12 weeks.

Bring one claims queue, leave with a pilot plan.

SCAN TO BOOK

Powered by LUMIQ and AWS

ClaimsCone 360 is one joint solution. **LiteCone**, a suite of AI Coworkers by LUMIQ, the AI decision layer for financial services and insurance, brings the decisions. **AWS Claims Sphere 360** brings the claims accelerator. One joint team of LUMIQ and AWS forward-deployed engineers builds it with you, from demo to production, and it runs in your cloud.

LUMIQ

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