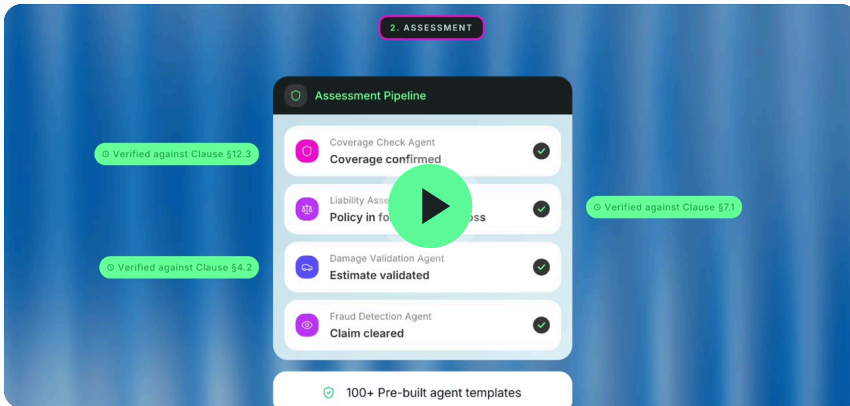


Commercial Claims Runs Itself.

An autonomous operation cannot run on a probabilistic guess. It requires **deterministic code**: the same decision every time, enforced, with the exact clause behind it. Make sure every option you evaluate measures up to the four buying criteria inside.



SEE THE AGENT RUN

One commercial loss, end to end

Intake to payment, with every decision logged and the coverage clause attached before approval.



Scan or click to watch

IN PRODUCTION AT



COVERED BY



FORRESTER



The challenge, and the solution

No single step takes three months, but forty small ones do. Unstructured intake across brokers and adjusters, coverage that depends on who reads the wording, business interruption priced by instinct, and wave after wave of point solutions, copilots, and internal builds that made steps faster without ever deciding anything. Every one of those fixes left a probabilistic judge in the middle of the decision.

Replace that judge with deterministic code, and three things fall out of one move:

- One connected system.**
 Every step reads and writes one graph. Same input, same decision, 1,000 times out of 1,000. A new line or region is configuration.
- Intelligence capital you own.**
 A complete mathematical model of your business, yours to own and export, with core logic immune to model churn.
- Control with a dial.**
 Every decision cites its clause with a calibrated confidence score, and you steer strictness from the business seat.

What it changes on the P&L

TOPLINE

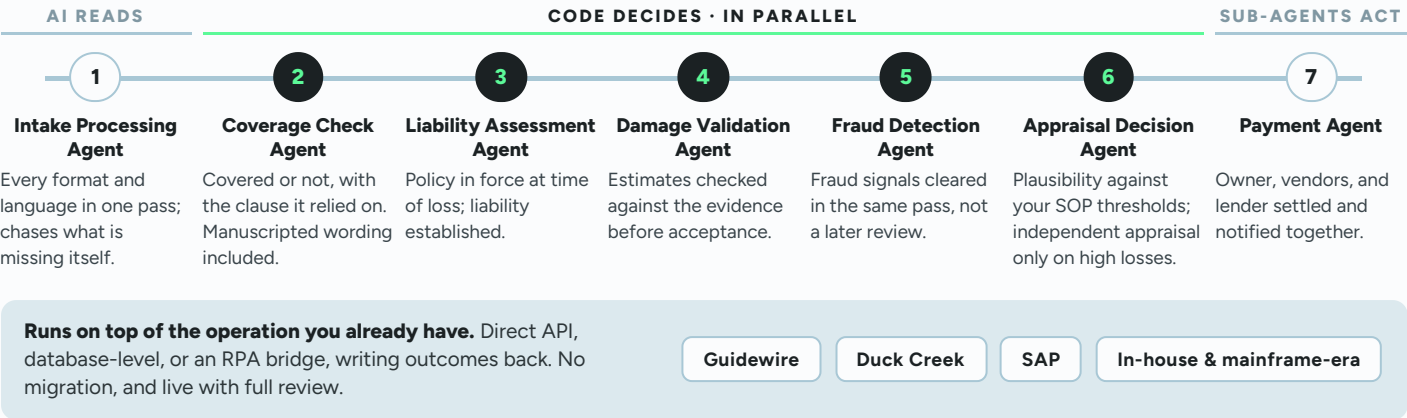
- Win more at the point of sale.**
 Claims service responsiveness becomes the differentiator brokers remember, not price.
- Launch faster.**
 New products and new regions go live typically in under six weeks, not as a yearlong program.
- A significant decrease in churn.**
 The renewal is decided during the claim; settled in days, churn typically drops by 10% or more.

BOTTOM LINE

- A fully elastic workforce, at a fraction of today's cost.**
 Capacity flexed from 500 to 50,000 cases a day on the same system, overnight.
- Leakage recovered.**
 Every file settles exactly to the policy wording, typically recovering 1 to 3 points of claims spend.
- Scale the team you have.**
 Provably correct decisions need no second reviewer; capacity scales 10x or more without seasonal hiring.

The Commercial Claims Agent: seven sub-agents, one decision graph

The Commercial Claims Agent runs a loss end to end, from first notice to payment, through seven sub-agents that all read and write the same decision graph. **Precision AI translates your policies, T&Cs, contracts, SOPs, and documented tribal knowledge into deterministic code; code makes every decision.** Coverage, liability, damage, and fraud clear in parallel, not one after another.



In production, not in pilots

A commercial fire loss settled in five days, against a ninety-day industry average. The platform behind it runs at scale in production today:

ALLIANZ PARTNERS
~99.7%
end-to-end decision accuracy
~80%
straight-through processing
FNOL to payment with no human in the middle, multi-country, multi-language, multi-line: the deployment documented by HFS Research. It started exactly like this: **one line, one contained pilot.**

CED GROUP
600,000+
annual claims
Same-day
resolution
Backlog permanently eliminated; 80% of manual claims staff redeployed to complex cases. 500 to 50,000 cases a day **with nothing rebuilt.**

Mid-sized operations typically reach production faster, with less organizational complexity in the way.

- SOC 2 Type II
- ISO 27001
- GDPR compliant
- EU AI Act addressed
- DORA addressed

The buying criteria for agentic decisioning platforms

Most providers now say deterministic. **Ask where it lives: a checkpoint that inspects output is not an architecture that is correct by construction.** These four criteria compare every option, including us, on the same terms.

- 1

Decision consistency and reliability. Running the same cases through consistently produces the same answers, and any discrepancy traces to an obvious conflict in the underlying clauses.

☐
- 2

Governance, security, and lifecycle control. Every change is governed, versioned, and recorded.

☐
- 3

Architecture and openness. Interoperable with other tools, structured for deterministic decisions, model changes that do not degrade performance, and sovereign operations you own.

☐
- 4

Operational fit and ownership. Your intellectual capital, the SOPs, contracts, agreements, and tribal knowledge, decides your cases, and it remains yours.

☐

And still worth demanding: proven on your own lines, document types, and languages, and priced to work at your volume, whether that is thousands of cases or millions.

See it run, end to end
A demo walks one commercial loss from FNOL to payment, with the four buying criteria answered at every step. From there, we scope what a first use case could look like on your lines.

Request a demo

otera.ai/get-demo