

The image features a central glowing globe with a blue and white grid pattern. In the center of the globe is a large, glowing blue 'AI' text. A human hand on the left and a white robotic hand on the right are reaching towards the globe, with their fingers touching at a point of bright red and orange light. The background is dark blue with various digital elements like lines, dots, and molecular structures. The entire scene is framed by a thin green border.

SIGNAL EDGE

Neuro-Symbolic Intelligence Technology
Creating Humanized AI



Use Case – Insurance Processing

Global Insurance market is worth **8 Trillion** USD, 2024, with a CAGR 13.86%. Expected to increase do to, e.g., cyber-crime, natural disasters, increasing medical claims costs.

Insurance Fraud costs the US **\$308.6 Billion** annually.

Insurers are **Needing AI** to:

- **Increase Fraud Detection Accuracy** through larger detail Comprehension and Pattern Matching.
- **Provide Real-Time Detection** of fraud events much earlier, preventing premature capital expenditures.
- **Provide Cost Savings**, i.e., McKinsey & Company study that says through AI companies can reduce fraud-related costs by 30% to 50%.
- **Improve Customer Experience** by eliminating fraud allows valid claims to process faster producing smooth interactions with customer.

Cognitive Object Interface (COI)

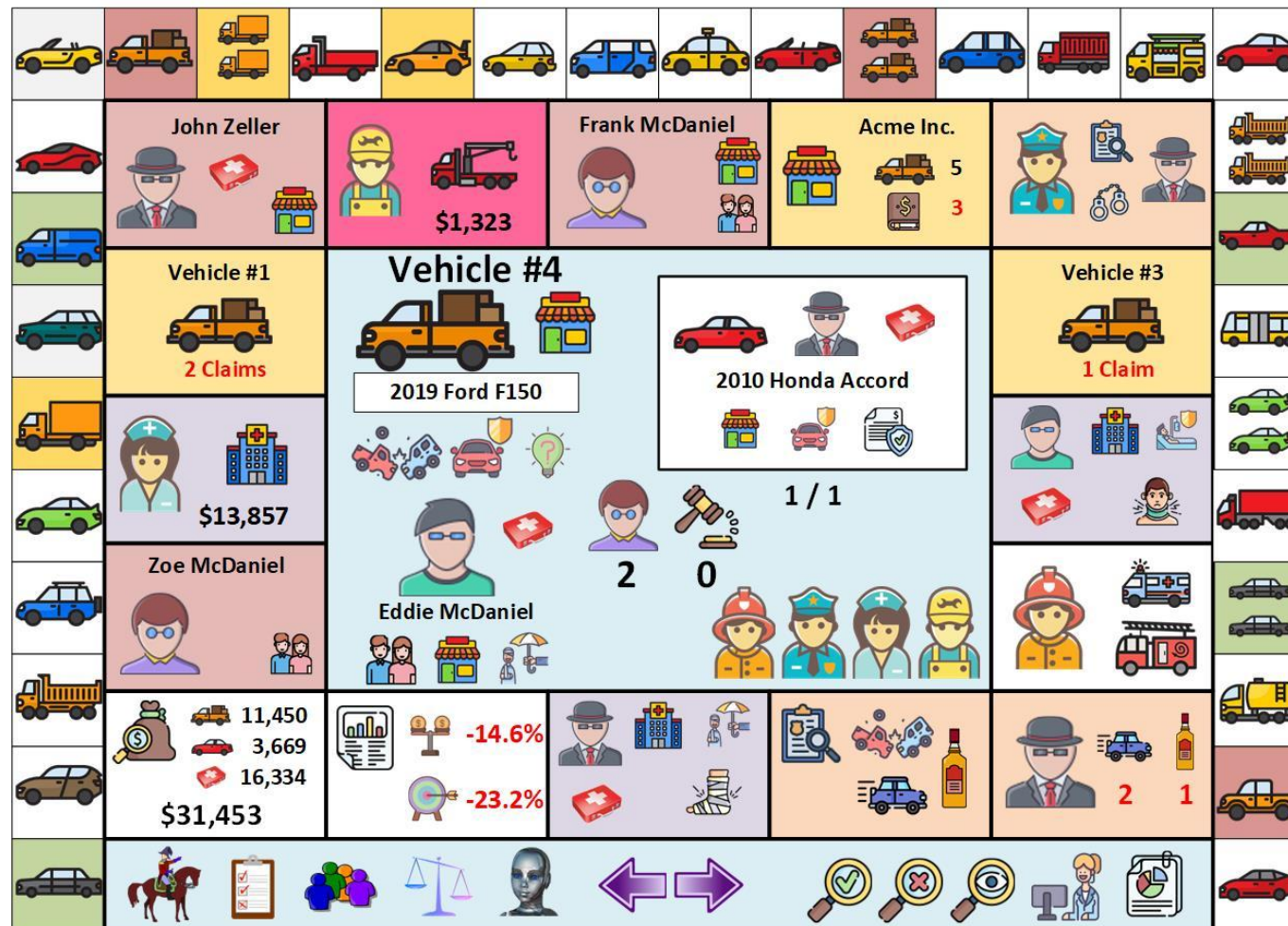
The Situational VR Game Board

| | | | | | | | | | | | | | | |
|-------|-------------|------|-------|------|------|------|------|------|-------|-------|-------|-------|--------|-------|
| S1,1 | S1,2 | S1,3 | S1,4 | S1,5 | S1,6 | S1,7 | S1,8 | S1,9 | S1,10 | S1,11 | S1,12 | S1,13 | S1,14 | |
| S2,1 | P1,1 | | P1,2 | | P1,3 | | P1,4 | | P1,5 | | | | | S2,14 |
| S3,1 | | | | | | | | | | | | | | S3,14 |
| S4,1 | P2,1 | | Focus | | | | | | | | P2,5 | | S4,14 | |
| S5,1 | | | | | | | | | | | | | S5,14 | |
| S6,1 | P3,1 | | | | | | | | | | P3,5 | | S6,14 | |
| S7,1 | | | | | | | | | | | | | P4,1 | |
| S8,1 | P5,1 | | | | | | | | | | P5,2 | | | |
| S9,1 | | | S9,14 | | | | | | | | | | | |
| S10,1 | Command Bar | | | | | | | | | | | | S10,14 | |

Software App, Consisting of Symbols Depicting Current Operations, Displayed on Clickable Tiles.
Tiles are either on the Outer Subconscious Level (S#,#), the Peripheral Level (P#,#) or the Focus Area.

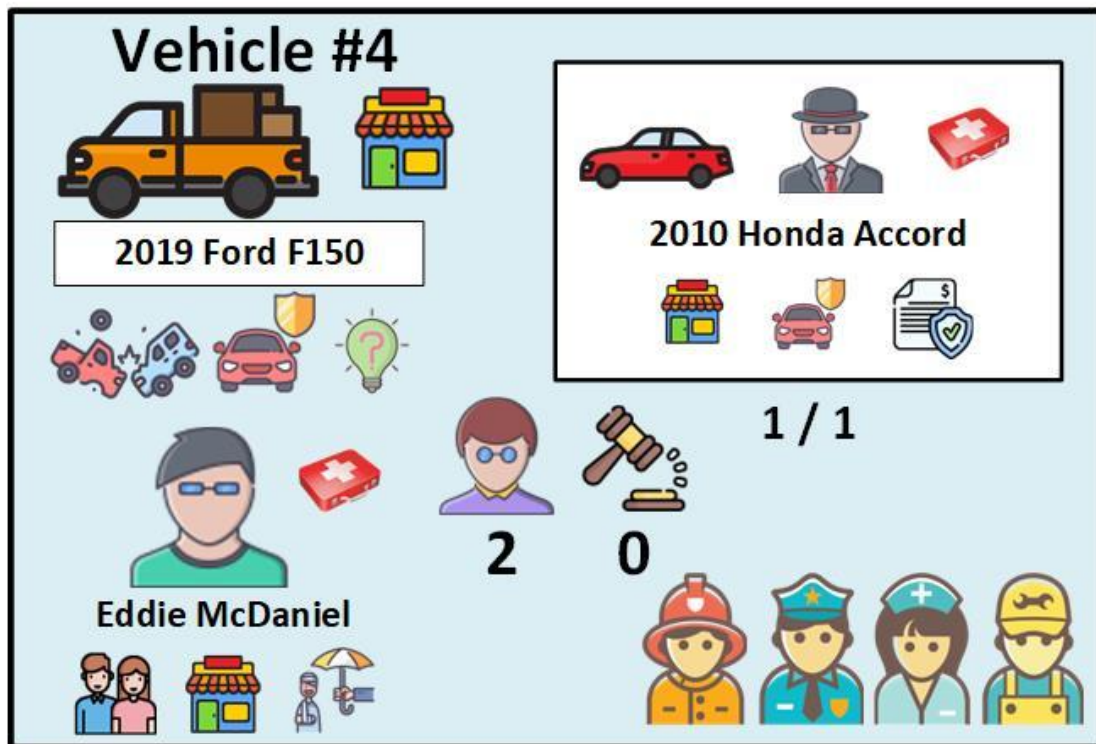
COI Offers an Operational Overview

Automotive Claim Application





The Outer Tiles Represent Different Auto Policies that Require Special Scrutiny. The Goal of the VR Game is to Protect the Company by Sorting Out Fraud, Instantiation, and Unprofitable Policies in Real-Time.

COI Detects Suspect Events and Signals the User to Focus on a Claim.



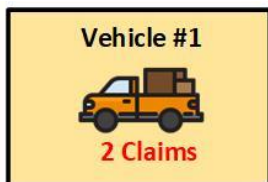
The driver  works for the business , is a family member , and was injured . The claim involves a second vehicle  and that driver  works for the business  and was also injured . There are two witnesses  and zero legal cases . The accident  required a variety of outside services . User has access to policy info  and all documentation .

A truck  on a business  policy was in an accident . The driver  has coverage .

Based on previous experience, the interface recommends a subrogation claim .

Peripheral Tiles

Exposing the Web of Relationships



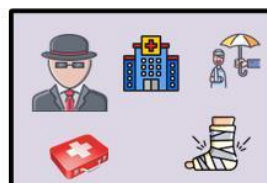
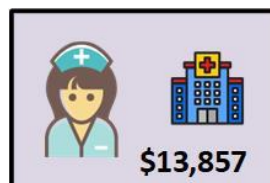
Red Flag: Acme Inc. policy covers 5 vehicles and has had 3 recent claims.



Red Flag: Witnesses are both family members and both drivers and one witness work for Acme Inc.



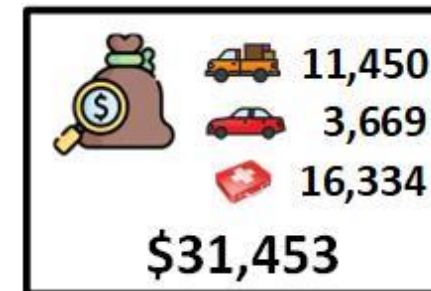
Subrogation: Honda driver ticketed for speeding and arrested for DUI, two previous tickets and one DUI.



Laddering: Two uncapped medical expenses: broken leg and neck injury.



Fraud: Towing cost are 121% above average.



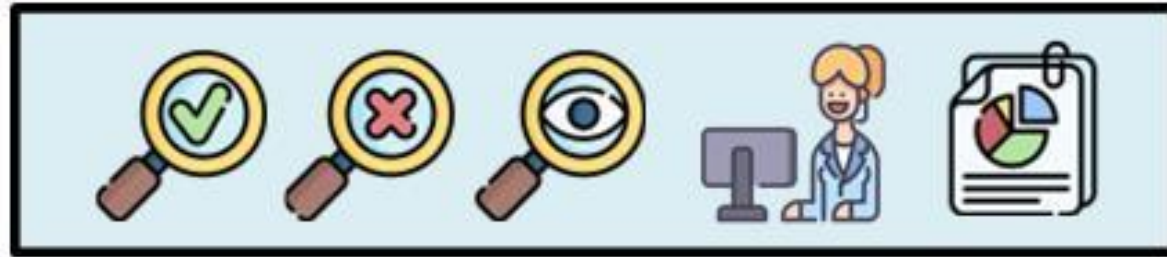
Total cost of claim



Policy is underwater by 14.6% and actuarial target is underwater by 23.2%.

The Human Teaches the AI by Using the Action Toolbar (Bottom of the COI)

Toolbar Actions Create AI Experiences



Approve
Claim

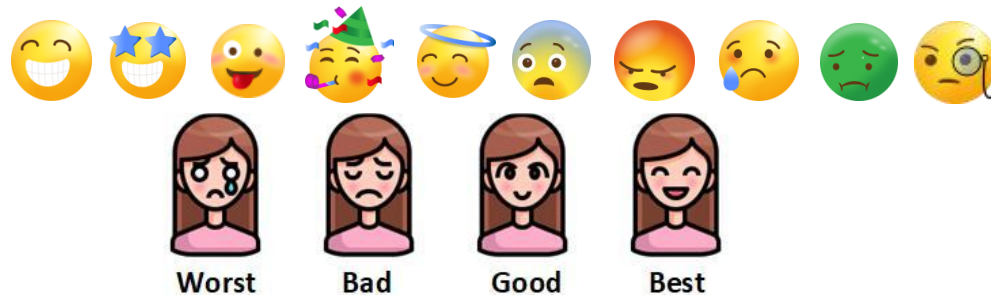
Audit
Claim

Investigate
Claim

Contact
Parties

Produce
Reports

Experiences Produce and Scale Emotions



Emotions Regulate Learning





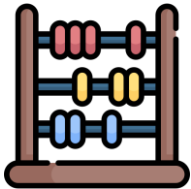
Claim Processing Benefits



Lower Cost – Reduces claims processing cost up to 70% by automating and streamlining tasks.



Monitors Litigation – Manages court deadlines prioritizing response to reduce litigation risk and maximizing outcome.



Faster – Increases the speed of claims processing by 30% to 40% generating higher customer satisfaction.



Consistent Oversight – Provides instant audit review of all claims generating high confidence level in performing activities.



Identifies Fraud – Increases claim accuracy up to 75% eliminating 20% to 30% of fraudulent claims.



Accurate Forecasting – Combines subjective and statistical analysis to more accurately project future policy losses.



Identifies Subrogation – Increases the accuracy of subrogation claims up to 75% improving recovery rates 10% to 20%.



Accountability – All decisions made by Neurol-Symbolic AI are transparent and can be audited in detail with historic precedence.



Satisfying the AI Customer

Signal Edge's Neuro-Symbolic
Humanized AI Technology

The Future of AI

For more information
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