

An Anubavam Whitepaper

The 12-Hour Claim: How AI Removes Delay Without Removing Judgment

Insurance doesn't slow down because of people. It slows down because its systems can't see each other.

The 12-Hour Claim



How AI synchronizes evidence, decisions, and judgment into one flow

Connected Claims – no blind spots between systems

Synchronized Workflows – speed through awareness

Visible Decisions – every action traceable in real time

Human + AI Collaboration – judgment stays, delay goes

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About This Paper

Insurance has never lacked intelligence; it has lacked connection. Every claim touches dozens of systems: policy, customer, fraud, finance, compliance. Each is precise in its own lane but blind to the rest. The cost of that blindness is time; not hours of work, but hours of waiting: waiting for data, for context, for confirmation.

AI doesn't make claims automatically. It makes them synchronized; aligning evidence, verification, and human review into one rhythm. This paper describes how insurers can reach the "12-hour claim" threshold not through automation, but through awareness; understanding exactly where human judgment belongs, and letting every other process get out of its way.

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