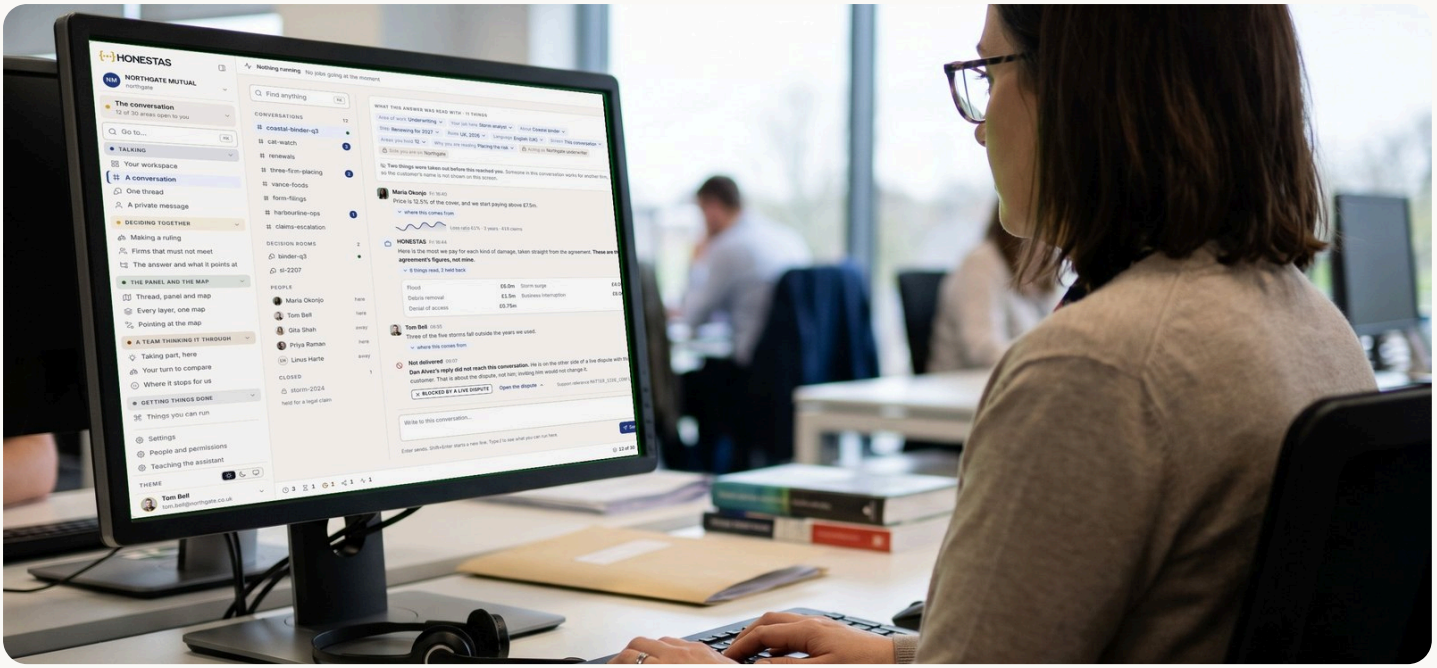
ADVERANT NEXUS · INSURANCE PACK · HONESTAS

HONESTAS. From the first call to a sealed claim decision.

HONESTAS is our insurance platform, built on Nexus. It reads the claim, the policy and every report, shows where each fact came from, and flags what looks wrong. A named person makes the decision, and the record of it is sealed.



A claim, talked through. Each AI answer lists what it read. Sample data.

Faster claims. Decisions you can defend.

Every fact shows its source

Answers cite the policy wording, the adjuster's report and the photos, down to the page. Where two papers disagree, both are quoted.

Fraud signals that point, not punish

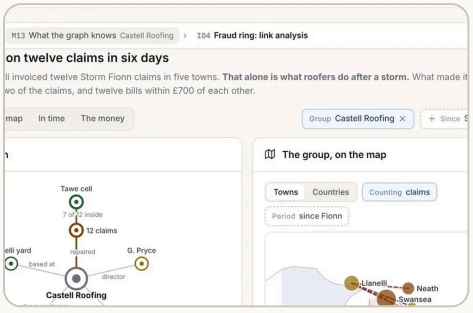
Links between claims, people and addresses are shown as signals with reasons. No claim is refused by a model.

A record a regulator can check

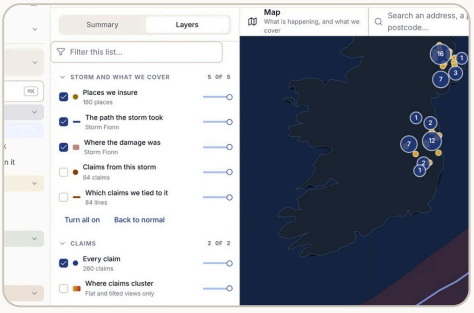
Who decided, on what evidence, under which rules. Sealed at the moment of decision and checkable without an account.

Screens for each desk

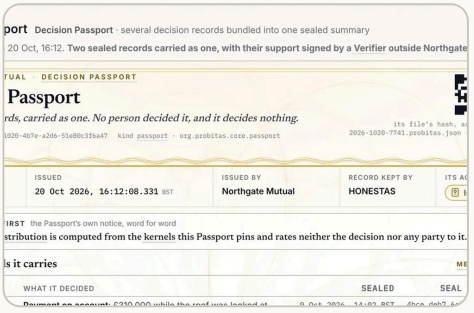
Sample screens with a made-up insurer



Fraud signals. They point. A person decides.



The map. Claims, policies and the storm path.



Decision passport. Checkable by anyone with the link.

The insurance pack
Every screen and rule
adverant.ai/industries/insurance

Watch the film
The 10-minute tour
youtu.be/eohd-5gDap4

Don Scott
don@adverant.ai

Who uses it

One pack, with a view for each role

Claims handler

The claim, the policy, every document and a drafted next step. Questions answered with sources.

Claims lead

Claims waiting on a decision, decision rooms to chair, and the reasons behind each recommendation.

Fraud investigator

Signals across claims: shared phones, addresses, repairers and bank accounts, on a graph and a map.

Underwriter

What the claims are saying about a book of business, with the wording that caused it.

Compliance and audit

Sealed records, the rules each one answers, and evidence packs for the supervisor.

How it works: four steps. The same every time.

01

Take the first call

The customer calls, writes or uses the app. HONESTAS opens the claim, checks the policy and asks only for what is missing.

02

Gather the facts

Reports, photos, invoices and weather data are read and filed. Each fact keeps a link to where it came from.

03

Check and argue

Fraud signals and coverage questions are raised with reasons. For bigger calls, a decision room hears the case for and against.

04

Decide and seal

A named person decides. The decision, the evidence and the rules it answers are sealed together.

WHAT IS SEALED

Every decision, sealed with its evidence.

When a person decides a claim, HONESTAS seals the decision, the evidence it rests on and the rules it answers into one record. Nobody can change it quietly afterwards, including us.

Anyone can check a sealed decision offline with a free verifier, without an account with us.

THE RULES YOU ANSWER TO

- **Solvency II** · Directive 2009/138/EC, as amended by (EU) 2025/2
  Governance, risk management and reporting. Reviewed rules apply from 30 January 2027.
- **Insurance Distribution** · Directive (EU) 2016/97 (IDD)
  Acting honestly, fairly and in the customer's best interests, and keeping the records to show it.
- **DORA** · Regulation (EU) 2022/2554
  ICT risk, incident reporting and the register of tech suppliers.
- **EU AI Act** · Regulation (EU) 2024/1689, Annex III 5(c)
  Risk assessment and pricing in life and health insurance is high-risk AI from 2 December 2027.
- **GDPR** · Regulation (EU) 2016/679
  Purpose, access, erasure and where claimants' data lives.

Runs where your supervisor expects.

Run HONESTAS in our EU cloud or in your own data centre. Loss adjusters can take it into the field.



Our EU cloud
Hosted in Europe



Your data centre
Or your own cloud account



The appliance
A box in your own rack



Fully offline
No internet connection

WHY ADVERANT

Nexus is one platform for every industry: the insurance pack adds the words, workflows and rules, and the platform brings permissions, AI agents with limits, a budget for every model and a sealed record of every decision. Nine patent applications are pending in Ireland on how AI agents get authority, stay within it and have what they do recorded.

Don Scott, Founder and CEO, architect of Nexus. **Donal Hanafin**, Co-founder, two decades building products for regulated financial services.

HOW TO START

Pick one team and one job, such as storm claims on household policies. We connect your systems, switch on HONESTAS, and you see it working on your own claims. We can start on a copy of past records, so nothing live is touched until you are happy.

Show me with my own work
Don Scott, Founder and CEO · don@adverant.ai

The insurance pack, in detail
adverant.ai/industries/insurance

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