

Introducing Flows: The Easy Button for Claims Correspondence

Straight through AI claim letters are now possible in Kyber. With Flows, teams ensure accuracy, compliance, and timely delivery without manual involvement.



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EINPresswire.com/ -- For most carriers, claims correspondence is still entirely human driven. Adjusters decide what needs to go out, remember when regulatory deadlines hit, and get penalized if a letter slips through the cracks. Even with templates and checklists, compliance depends on people keeping track. That is stressful for adjusters, risky for carriers, and frustrating for policyholders waiting on updates.



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Arvind Sontha

<u>Kyber</u> has introduced Flows to change that.

Until now, Kyber has prioritized its interactive drafting experience, enabling adjusters to generate, review, and send letters in minutes instead of hours. Flows move that work behind the scenes. When a claim event occurs, Kyber handles correspondence automatically so adjusters do not have to think about it at all.

Arvind Sontha, Kyber's CEO, calls it "the easy button for a document." When a flow is triggered, Kyber pulls the right claim data, drafts the letter, routes for review if needed, handles failures by creating tasks, sends it by mail or email, and logs a full compliance trail. To the adjuster, it just happens.

Why Flows Were Built

Today, adjusters are not just sending letters. They are acting as the memory of the system. They track what must go out, which states require which updates, and which claims are due for reminders. Every day brings the same mental burden of "did I send that letter?" and the same risk of missed steps. When something slips, they are the ones who hear about it.

Flows remove that burden. Compliance moves from human memory into a governed system. Timing and triggers come from the claim platform. Every action is logged with a clear audit trail.

The goal is simple: Adjusters should focus on resolving claims, not managing correspondence rules.

As Sontha explains, "Flows make sure regulated documents go out on time, data is pulled correctly, errors are caught, and compliance notes are logged. All the adjuster has to do is focus on the claim."

What Flows Are

A Flow is a preconfigured path that connects a claim event to the right correspondence. Think of it as the wiring between a claim system and the exact document that needs to go out. Once set, it runs reliably in the background.

"Flows take care of the end-to-end process. Press it, the data is figured out, the doc is generated, failures are handled, and it is sent with compliance notes," says Sontha.

This goes beyond traditional automation. Legacy rule sets are brittle. A new jurisdictional clause or a novel delay reason can break them. Flows are governed and resilient. They combine automation's consistency with Al's flexibility so letters go out on time with the right details and a complete record of what happened.

How Flows Work

- Trigger: The claim system signals that a letter is required.
- Data mapping: Kyber gathers the correct claim and policy data.
- Draft: Al and automation generate the letter instantly, formatted and filled.
- Review: If oversight is required, the draft routes to the right reviewer. If not, it is cleared for delivery.
- Delivery and audit: The letter is sent by mail or email. Every action is logged for compliance.

To the adjuster, it looks like nothing happened. That is the point. The system takes care of correspondence so people can take care of claims.

First Use Case: Status Letters at Scale

Status letters are the perfect starting point for Flows. They are high frequency, low content, and highly regulated. The workflow was built for straight-through processing from the start.

Kyber has <u>published a full breakdown of this workflow</u>, showing exactly how it runs in practice. The claim system initiates on a set interval, Kyber drafts in seconds with the right details, confidence scoring guides review or straight-through send, and webhook integrations tie the whole thing back into the core platform.

What This Means for Claims Teams

Flows change how correspondence fits into the job:

- For adjusters: no more tracking deadlines or juggling templates. Letters go out when they should with the right content.
- For managers and compliance: risk is governed by a system, not by memory. Audit trails show what was sent, when, and why.
- For carriers: communications scale with volume. Throughput can increase without adding headcount.

"Our hope is the adjuster never has to think about these communications again," says Sontha. "They will always go out, and they will always be right."

What Comes Next

Flows will expand across more notice types and decision points so routine communications are always handled. The long-term vision is straightforward: Adjusters concentrate on strategy, empathy, and resolution while Kyber makes sure every required notice is generated, reviewed when needed, delivered on time, and fully auditable.

Flows represent the next step in Kyber's mission to make claims correspondence compliant, consistent, and personalized for carriers.

About Kyber

Kyber is a Y Combinator backed AI startup delivering the fastest way for claims teams to generate, review, and send claim forms and letters. Instead of spending hours drafting notices, adjusters get fully formatted, high quality drafts in seconds. By eliminating manual work, Kyber reduces time adjusters spend drafting by 65%, ensures every notice meets compliance standards, and keeps communications consistent. With dynamic templates and configurable review rules, Kyber ensures that every claim notice is consistent, compliant, and ready for adjusters to finalize. Headquartered in New York, New York, Kyber is transforming claims processes across the insurance industry. Learn more at askkyber.com and connect with us on LinkedIn.

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