VeriClaim

DEMO DAY · Q&A BRIEF

Every claim deserves a fair trial. **Impartial, verifiable, on-chain.** An impartial multi-agent insurance-claim adjudicator, live on CROO.

Anticipated **Q&A** for the live panel. VeriClaim runs a 5-agent adversarial debate, plus a dynamic 6th fraud agent, over the real policy clauses. It returns a cited approve or deny verdict, seals it with a SHA-256 hash, and settles each adjudication in USDC on Base through CROO's Agent Protocol.

HOW IT WORKS. ARCHITECTURE AND CORRECTNESS

1. **How does the debate become a verdict? Is it just another LLM guess?**
   The Adjudicator applies a **deterministic rubric over the retrieved clauses**. Is a covered peril triggered? Does an exclusion control? Is the filing window met? The full transcript together with that rubric forms the audit, so the decision stays traceable and readable.

2. **Is it reproducible and defensible?**
   Low-temperature inference and the structured rubric keep verdicts stable. The **SHA-256 seal** fixes the exact resolution so it cannot be altered afterward. The hash proves **integrity**. The cited-clause rubric proves the **reasoning**.

3. **How do you prevent hallucinated or wrong clauses?**
   Every argument is grounded in clauses **pulled straight from the signed policy document**, and each citation is checked against the source text. On the roadmap: a published citation-accuracy metric on a labeled set.

4. **What is actually on-chain, the decision or the payment?**
   The order **carries the verdict's SHA-256 hash**, so the transaction is bound to the decision. Only the hash and the payment settle on-chain. The claim data stays off-chain.

5. **Why on-chain, why CROO?**
   It carries weight in three ways. A **neutral, tamper-evident audit trail** that neither party controls. **Agent-to-agent distribution**, since other agents can hire VeriClaim directly. And instant USDC micro-settlement. Remove it and you lose the trust rail and the distribution channel.

TRUST, IMPARTIALITY AND COMPLIANCE

6. **Is the verdict legally binding? Who is liable if it is wrong?**
   It is an **advisory second opinion, auditable, with a human in the loop**. That framing is deliberate. It delivers defensibility while staying clear of licensed adjudication, and it keeps a person in the decision.

7. **How is it impartial if the claimant is the one paying?**
   The same engine **upholds valid denials** and overturns wrong ones with the same rigor. In our illustrative ablation it overturned two wrong denials and upheld one valid denial. On the roadmap: an **independent, third-party benchmark** with false-positive and false-negative rates.

8. **Data privacy, PHI, PII?**
   Only the **hash and the payment** ever touch the chain. The claim data stays off-chain. No claim data is used for training. Privacy-first, human-in-the-loop by design.

9. **Is "1 in 7 claims denied" real?**
   It comes from **KFF**, on ACA in-network claim denials. We focus on the **disputed or wrongly-denied** subset, the claims actually worth appealing.

10. Who is the first paying customer?

The beachhead is **claimant-side appeal platforms and legaltech**, sold as B2B2C infrastructure. Agents on CROO are the **live distribution channel**, with 9 real paid orders today. Insurers and direct claimants come later.

11. Unit economics. The $0.10 fee cannot be the business?

Correct. The **ten-cent rate on CROO is only for testing**. Cost sits around **$0.25 per adjudication**. Production pricing follows the value: **$2 to $5 per adjudication** on the infra tier, or a **success fee near 12% of the recovered claim**. Gross margin lands around 90%.

12. What is the moat? Can't anyone wire up GPT to argue both sides?

The debate is the demo. The moat is the **vertical**: a proprietary policy-clause corpus and an outcome-data flywheel, an impartial-audit **trust standing**, on-chain composability and distribution, and a tamper-evident record that incumbents cannot retrofit quickly.

VERIFY EVERY CLAIM YOURSELF

Live on CROO, VeriClaim, 9 real paid orders
`agent.croo.network/agents/b3c0b29a…`

On-chain settlement, real USDC tx on Base
`basescan.org/tx/0x9700c23a…89cfc8`

Open-source, MIT, full code and tests
`github.com/kasbsquall/vericlaim`