

# Settled IQ™

Smarter third-party administration begins here...

## AI-Driven, Carrier Agnostic Claims Software Built for Modern TPAs



Insurance TPAs and  
Benefits Administrators



Warranty and Service  
Contract Administrators



Specialty Program  
Administrators



Captive and Self-Insured  
Program Operators

## The Problem: Tools and Incentives That Were Built for a Different Era

The result: higher operating costs, strained relationships, and limited ability to differentiate.

- ⊗ Manual, labor-intensive workflows
- ⊗ Legacy claims systems that slow decision making
- ⊗ Unpredictable and slow payment processes and bottlenecks
- ⊗ Limited visibility across claims and operations
- ⊗ Carrier-aligned tools that restrict independence
- ⊗ Increasing compliance and audit pressure

## Settled IQ: Intelligent Administration Without the Insurer Bias

Most claims software was built for carriers. Settled IQ is neutral by design, enabling TPAs to operate independently across programs and partners. Built on AVATARé's Embedded Finance and Business Optimization platforms, Settled IQ replaces fragmented systems and manual processes with a unified, intelligent operating layer. **Your business gains automation, real-time visibility, and predictable outcomes, while remaining fully carrier-agnostic.**



**Automate** routine claim decisions using configurable rules, reducing manual effort and cycle time



**Streamline** payment workflows with predictable timing and built-in financial controls



**Deliver** real-time insights into performance, exceptions, and opportunities for improvement

Administer Smarter with AVATARé.  
[avatare.com](http://avatare.com) // 986-AVATARE