INVESTOR BRIEF / FIKRA HACKATHON 2026

Healthcare OS

Claims Intelligence | Smarter Claims. Better Healthcare.

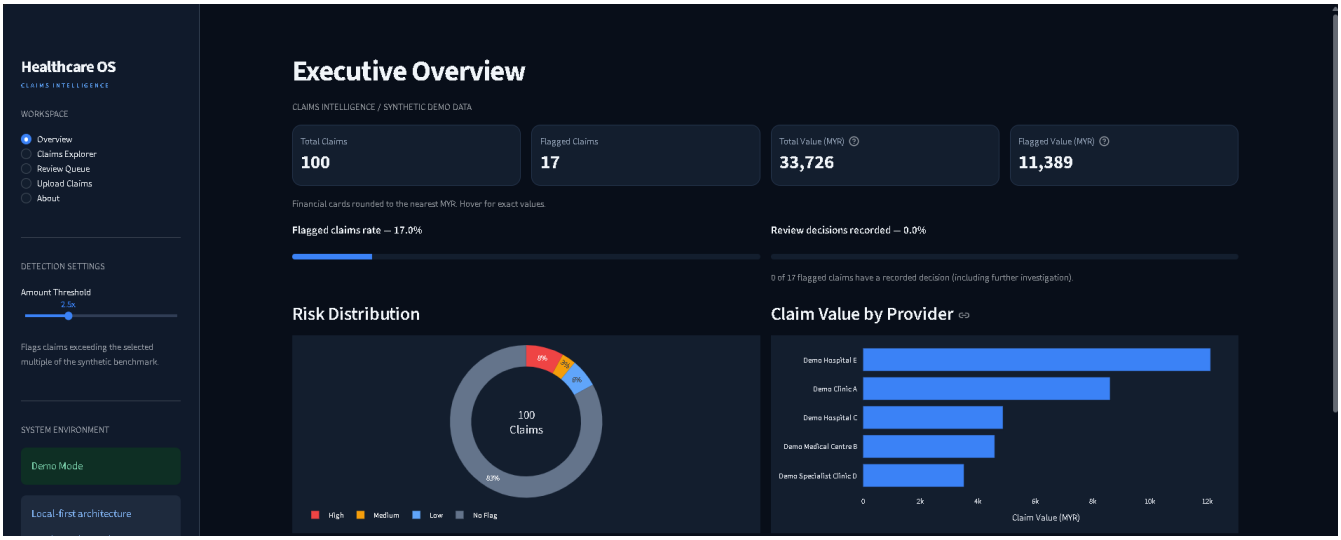
Malaysia-first HealthTech / InsurTech • Working MVP • Pre-seed

THE OPPORTUNITY

Claims teams need to identify duplicate records, repeated invoices and unusual billing amounts without losing visibility into the reasons behind each flag. This problem hypothesis is pending customer validation.

THE SOLUTION

An explainable claims screening workspace combining rule-based detection, locally running AI-assisted investigation recommendations and human-controlled review decisions.



Actual MVP dashboard • Synthetic demonstration data

100	17	45/45
Synthetic claims	Flagged for review	Automated tests passed

Flags are review priorities, not confirmed fraud or savings. No real claims validation yet.

BUSINESS MODEL & MARKET ENTRY

Target Malaysian third-party administrators and insurers. Proposed B2B SaaS pricing: RM2,500–25,000+ per month, with usage and implementation fees. Validate demand through interviews and a proposed 60-day pilot before commercial rollout.

PROPOSED PRE-SEED ASK | RM500,000

Engineering RM200k • Security RM75k • Infrastructure RM50k • Founder compensation RM60k • Sales RM50k • Legal RM25k • Reserve RM40k.

12-month goals: customer discovery, enterprise security readiness, pilot validation and first commercial contracts. No paying customers or signed pilots to date.

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