



PUBLIC DOCUMENT · TIER 1 · NO REGISTRATION REQUIRED

No Cure, No Pay

How Core Value Works

Priimal Technologies AS · priimal.com · A Vantage product · 2026

What Priimal's outcome-based subscription actually means, what it requires, and what the alternative is.

Document type: Public, Tier 1: no registration required

Audience: CFOs, procurement leads, SIU directors, loss reduction officers, benefits administrators

Purpose: To explain the Core Value subscription in plain language that satisfies a sceptical professional

The one-paragraph summary

CORE VALUE IN ONE PARAGRAPH: Core Value is Priimal's outcome-based subscription type. The customer pays a share of the value they document as recovered through the Vantage platform, billed after the fact, always capped at what the equivalent flat-rate Core Volume subscription would have cost at the same usage volume. If documented recovered value is zero in a billing period, the bill is zero. The model requires a signed Value Agreement and documentation of every case the platform flags. The alternative is Core Volume, a flat monthly package billed in advance with no documentation obligation and no Value Agreement required. Both give access to exactly the same Vantage platform.

How the ceiling works

Every Priimal product is available under two subscription types. Core Volume is a flat monthly package, billed in advance, with a fixed cost determined by the customer's usage volume. Core Value is billed after the fact: the fee is a percentage of what the customer documents as recovered through Vantage's case investigation workflow, with the percentage falling as the scale of documented recovery increases. Crucially, the Core Value fee is always capped at what the equivalent Core Volume subscription would have cost at the same volume. The two types give identical access to the Vantage platform: same scoring models, same case management workflow, same reporting and export capability. The only difference is how the bill is calculated.

This means the customer's worst case under Core Value, having signed the Value Agreement and documented every case faithfully, is exactly what they would have paid under a flat subscription anyway. Their best case is paying less, or nothing, in a period where recovery was low or took time to materialise. The ceiling is not a theoretical backstop. It is the binding constraint on every Core Value bill, applied month by month. It is the mechanism that makes the no-cure-no-pay claim arithmetically true rather than rhetorically appealing.

What “nothing recovered, nothing owed” means in practice

If documented recovered value is zero in a billing period, the bill is zero. There is no minimum charge under Core Value, no monthly access fee, no retainer, and no charge payable before results are confirmed. The fee is a percentage of documented recovery, and the percentage of zero is zero. Core Value is not structured with a floor: the ceiling limits what the customer can be charged in a high-recovery month, and the absence of a floor means a zero-recovery month produces a zero bill.

There is one nuance worth stating clearly. Cases that remain open and undocumented for 90 days are billed automatically at Vantage's own value-at-risk estimate for those cases, with a reminder sent to the customer at the 60-day mark. This is not a mechanism for billing customers who recovered nothing. It is a mechanism that prevents cases from sitting open indefinitely without either a recovery figure or a closed-as-not-recovered outcome, which would make the documentation obligation meaningless. A customer whose investigated cases genuinely produced no recovery closes those cases with a nil-recovery outcome, and the bill remains zero. The 90-day automatic billing applies only to cases that remain neither recovered nor closed.

The documentation obligation

Core Value requires a signed Value Agreement before the subscription begins, and documentation of every case the platform flags. For each case, the customer either accepts Vantage's own estimate of the value at risk, or submits their own figure: the amount actually recovered, whether through enforcement, settlement, billing correction, or adjusted ongoing billing, and whether that recovery represents a one-time amount or a correction to an ongoing revenue stream. This documentation is what makes the no-cure-no-pay guarantee verifiable. Without it, the fee calculation has no basis, and the guarantee has no meaning.

The documentation obligation is the trade the customer makes in exchange for the no-cure-no-pay structure. It requires the investigation and enforcement team to close cases with a documented outcome rather than leaving them open. This is not a burdensome obligation for any organisation with a functioning claims, billing integrity, or enforcement function: it is a record of what that function has done. But it is a real obligation with contractual

consequences if not met. Any customer who does not want to take it on should choose Core Volume instead. Core Volume has no documentation requirement, no Value Agreement, and no obligations beyond the standard Vantage subscription terms. It is not a fallback. It is the right choice for any organisation that prefers a simple, predictable, prepaid subscription.

The two options side by side

Core Volume

Pay a predictable fixed package, billed in advance. The cost is known before you start. No documentation obligation. No Value Agreement. No dependency on documented recovery outcomes. The right choice for teams who prefer simplicity and a fixed budget line.

Core Value

Pay a share of documented recovered value, billed after the fact, always capped at what Core Volume would have cost at the same volume. Nothing recovered, nothing owed. Requires a signed Value Agreement and documentation of every case. The right choice for teams who want to see results before committing to a subscription cost.

Both give access to exactly the same Vantage platform. Same scoring, same case management, same everything. The only difference is how the bill is calculated.

Available across all five products

Core Value is available for Priimal Pulse (electricity NTL and water NRW utilities), Priimal Claim (motor and health insurance), Priimal Ledger (tax and government revenue), Priimal Signal (telecoms revenue assurance), and Priimal Assure (employee benefits and social programme integrity). The same mechanic, the fee as a share of documented recovered value always capped at the flat-rate equivalent, applies across all five. Core Value is not available through the self-serve checkout: it requires a signed Value Agreement arranged directly with Priimal. Core Volume subscriptions are available through the self-serve checkout at priimal.com.

DISCUSS CORE VALUE: To discuss Core Value terms for your sector, or to understand which subscription type fits your situation, contact connect@priimal.com.

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Editorial note

Internal reference only. Not included in the published document.

Specific percentage rates, EUR thresholds, and the Documentation Ratio reversion threshold have been deliberately omitted as working-draft placeholders; an accompanying FAQ should note that specific commercial terms are discussed directly with Priimal. The 90-day automatic billing description should be reviewed by legal counsel for alignment with current Value Agreement drafting, particularly the phrase "billed automatically at Vantage's own value-at-risk estimate" which implies a unilateral billing action requiring contractual confirmation. The statement that Core Value is "not self-serve" should be verified against the current customer onboarding flow before publication.