



ZELROS

AI for **A**ugmented **I**nsurers

October 2019

Software & **AI** already
disrupted our daily lives.



NETFLIX



Uber



N26



Future leading insurers are **tech companies** offering better **customer experience** than GAFA/BATX.

Google invested
\$375m in Oscar
Health Insurance

”

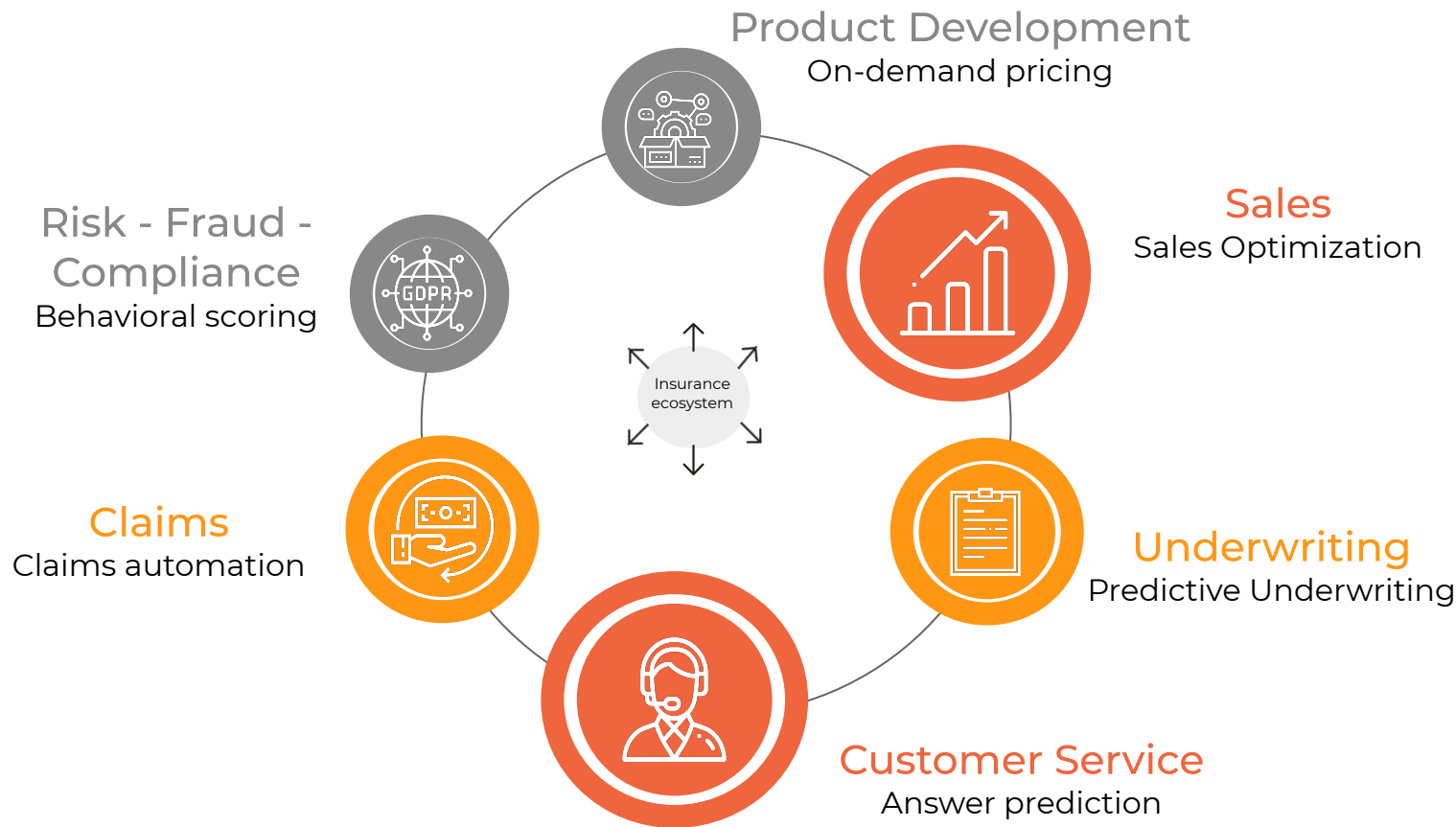
amazon

Google

中国平安
PINGAN

保险 · 银行 · 投资

Zelros helps incumbents leverage **AI** all over their value chain.





**Started
in
2016**

5M\$ raised in 2018



**50 datascience &
insurance addicts**

6 clients

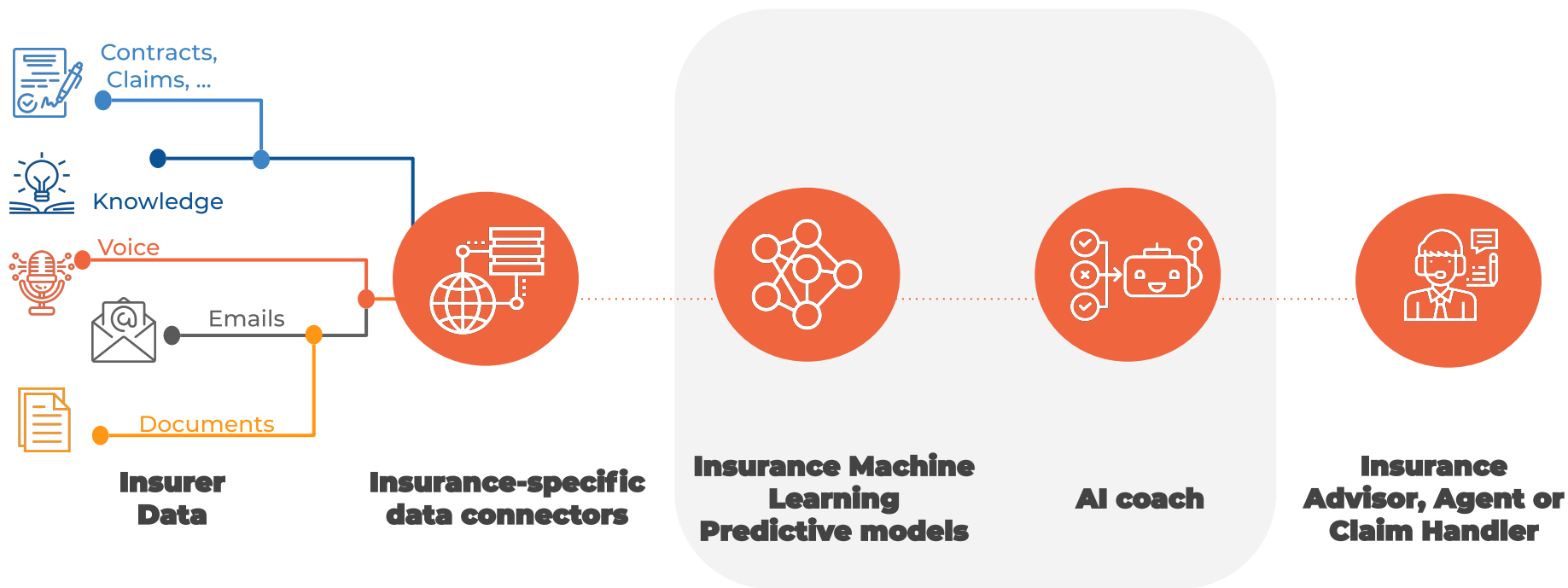


Augmented Insurer
synergy between
human and machine brains


**AI “coach”
for Advisors / Agents**

+50% win ratio





Our approach: a **ready-to-use insurance AI.**



An **AI** to help your advisors to targeting **the right client**,
recommend **the best products** and **the best argument**



All ▾



Service

Home

Chatter

Accounts ▾

Contacts ▾

Cases ▾

Reports ▾

Dashboards ▾


Name

Mr. PIERRE-ANDRE VIEILLARD-BARON

Account Name

[Pierre-André](#)

Contact Owner

 [Zelros Zelros](#)

Birthdate

01/06/2019

Department

Title

Mr

Lead Source

Purchased List


Reports To

Mailing Address

[2 square Paul Bert](#)
[92600 ASNIERES](#)
[France](#)

Languages

Created By

 [Zelros Zelros](#), 04/06/2019 13:56

Description

Phone

+33661336102

Home Phone

Mobile

+33661336102

Other Phone

Fax

Email

pavieillardbaron@hotmail.com

Assistant

Asst. Phone


+33661336102


Other Address

Level


Primary


Last Modified By


 [Zelros Zelros](#), 10/06/2019 14:18

 **ZELROS**

Client N° 44942215
Owns the following contracts :
Accident insurance / Car insurance


 Home

 Legal

 Accident

The client is a regular internet buyer

Recommended product for this client

Legal insurance  Cross sell

Buys on internet ?

☒ Yes ☐ No

Already has legal insurance ?

☐ Yes ☒ No

Situation



If I understand correctly, you are currently purchasing electronics products or flights tickets on the internet without any legal insurance.


Result


In case of legal dispute, you will have to initiate legal proceedings against a commercial company.

Solution

To avoid this situation, I suggest that you subscribe to our legal insurance. In the event of a legal dispute, we would take in charge all costs regarding the legal process.

Those arguments helped me :  

 **Refuse the quotation**

 **Start a quote**

We suggest **the best answer** to provide depending on the **particular advisor and client context**

The screenshot displays the Zelros AI interface. At the top, there's a navigation bar with a cloud icon, a search bar labeled "Search Contacts and more...", and social media icons. Below this is a menu bar with options: Service, Home, Chatter, Accounts, Contacts (selected), Cases, Reports, and Dashboards. The main content area is divided into two panels. The left panel shows a contact profile for "Mr. PIERRE-ANDRE VIEILLARD-BARON" with fields for Name, Account Name, Contact Owner, Birthdate, Department, Title, Lead Source, Purchased List, Reports To, Mailing Address, Languages, Created By, and Description. The right panel shows a chat window with a header "AI FOR CS Your assistant" and a date "WEDNESDAY, OCTOBER 23, 2019 5:47 PM". The chat content includes a greeting "Hello Johana," followed by "How can I help you today?" and a large heading "Ask me your question here". Below this, a message states "According to your profile and your last search queries, you'll find below some knowledge links that could help you." and "Suggested information" with a list of three links: "Read income subject to withholding tax", "Read the conditions of termination of a provident contract", and "Read other knowledge". The footer of the chat window shows "ZELROS".

Service Home Chatter Accounts Contacts Cases Reports Dashboards

Name: Mr. PIERRE-ANDRE VIEILLARD-BARON

Account Name: Pierre-André

Contact Owner: Zelros Zelros

Birthdate: 01/06/2019

Department:

Title: Mr

Lead Source:

Purchased List:

Reports To:

Mailing Address: 2 square Paul Bert, 92600 ASNIERES, France

Languages:

Created By: Zelros Zelros, 04/06/2019 13:56

Description:

Phone: +33661336102

Home Phone:

Mobile: +33661336102

Other Phone:

Fax:

Email: pavieillardbaron@hotmail.com

Assistant:

Asst. Phone: +33661336102

Other Address:

Level: Primary

Last Modified By: Zelros Zelros, 10/06/2019 14:18

AI FOR CS Your assistant

WEDNESDAY, OCTOBER 23, 2019 5:47 PM

Hello Johana,

How can I help you today?

Ask me your question here

According to your profile and your last search queries, you'll find below some knowledge links that could help you.

Suggested information

I recommend the following actions:

- Read income subject to withholding tax
- Read the conditions of termination of a provident contract
- Read other knowledge

ZELROS

We suggest **the next best action** depending on the **particular claim context**

The screenshot displays the eviewwire ClaimCenter interface. The main window shows a claim summary for claim 190000005, insured by RONALDO CRITINO, dated 25/07/2019, categorized as an Accident (Vandalism) under a Policy in force. The summary includes financials (Gross Incurred: 3,000.00 €, Paid: 0.00 €, Recovered: 0.00 €, Deductible: 500.00 € Unpaid) and loss details (Loss Date: 25/07/2019 00:01, Notice Date: 25/07/2019, Loss Location: 45823 Angoulême). The interface also shows a list of parties involved (JOHN TERRY, RONALDO CRITINO, SAMI AAPLEGATE) and planned activities (Urgent: Etablir un premier contact avec l'a..., High: Enquête requise). A sidebar on the right, titled 'Claim analysis', provides a detailed overview of the claim, including customer value, accident report, recommended actions, explainability, and income level range. The sidebar also features buttons for 'Accept recommendation' and 'Reject recommendation'.

Summary

Basics
Open 50 days

Financials

Gross Incurred	3 000,00 €
Paid	0,00 €
Recovered	0,00 €
Deductible	500,00 € Unpaid

High-Risk Indicators
Currently flagged

Loss Details

Loss Date	25/07/2019 00:01	Loss Location	45823 Angoulême
Notice Date	25/07/2019	Description	

Services

Type	Status	Service #	Mission Type	Related To	Services	Vendor

Exposures

#	Type	Coverage	Claimant	Adjuster	Remaining Reserves	Future Payments	Paid	Recoveries
1	Vehicle	Vandalism	RONALDO CRITINO	User Super	3 000,00 €	0	0	0

Parties Involved

Name	Roles	Phone
JOHN TERRY	Covered Party	+91 238574
RONALDO CRITINO	Insured, Covered Party, Reporter, Main Contact, Owner, Claimant	+90 80808
SAMI AAPLEGATE	Policy holder	+91 23445

Planned Activities

Due	Priority	Subject	Assigned To
25/07/20...	Urgent	Etablir un premier contact avec l'a...	User Super
25/07/20...	High	Enquête requise	User Super

Litigation

Name	Case Number	Final Settlement	Trial Date

Associated Claims

Association	Claims	Type

Claim analysis

▼ Mr. CRITINO RONALDO

- Customer value : high
- Accident report : Third Party Liability (view report)
- Last service provided : courtesy car (80%)

▼ Recommended actions

- Recommended action : Plan remote expertise
- Prediction Confidence level : high
- Fraud risk : not identified

▼ Explainability

- No previous claim
- Claim severity: low
- Multiple insurance plan customer
- Income level range: \$70k - \$80k

Accept recommendation

Reject recommendation

What sets us apart?

We make sure you can trust our AI.



An ethical AI

- **Data source transparency**
- **Bias removal in datasets**
- **Explainable algorithms**
- **Consistency and fairness among individuals**



A secure platform

- **Team is trained to security best practices notably processing sensitive data (GDPR)**
- **Architecture is protected by out-of-the-box state-of-the-art Azure infrastructure security components (resource group, WAF)**
- **All servers and flows are encrypted**



Zelros / [Z EH L R AO S]

*Word invented by a recurrent neural network
trained on 130k tech company names from
crunchbase.com*



twitter.com/zelrosAI



medium.com/@zelros

