Microsoft

ZELROS

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

Turn data into unique customer experiences

—

Started in 2016
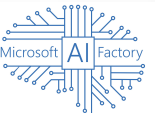
2 fundraisings in 2 years

Tier 1 customers

CA · AXA · Bâloise Holding · MAIF · assurone · +Simple · Groupama · CCR · GROUPE BPCE · LA BANQUE POSTALE · AVIVA · HDI

Strategic alliances

Capgemini · BearingPoint · accenture · Microsoft

A recognized European leader in AI software

INSURTECH100 2020 · Microsoft AI Factory · Microsoft Partner Of The Year.

Providing customer intelligence to Sales & Digital Marketing teams to create personalized experiences in the right channel at the right time.

ZELROS

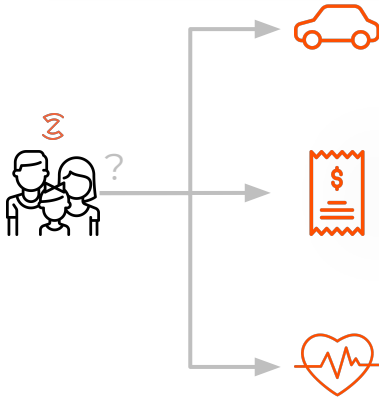**Customer Intelligence** → **Your Sales & Marketing** → **Your customer**

An Insurance & Customer-focused solution

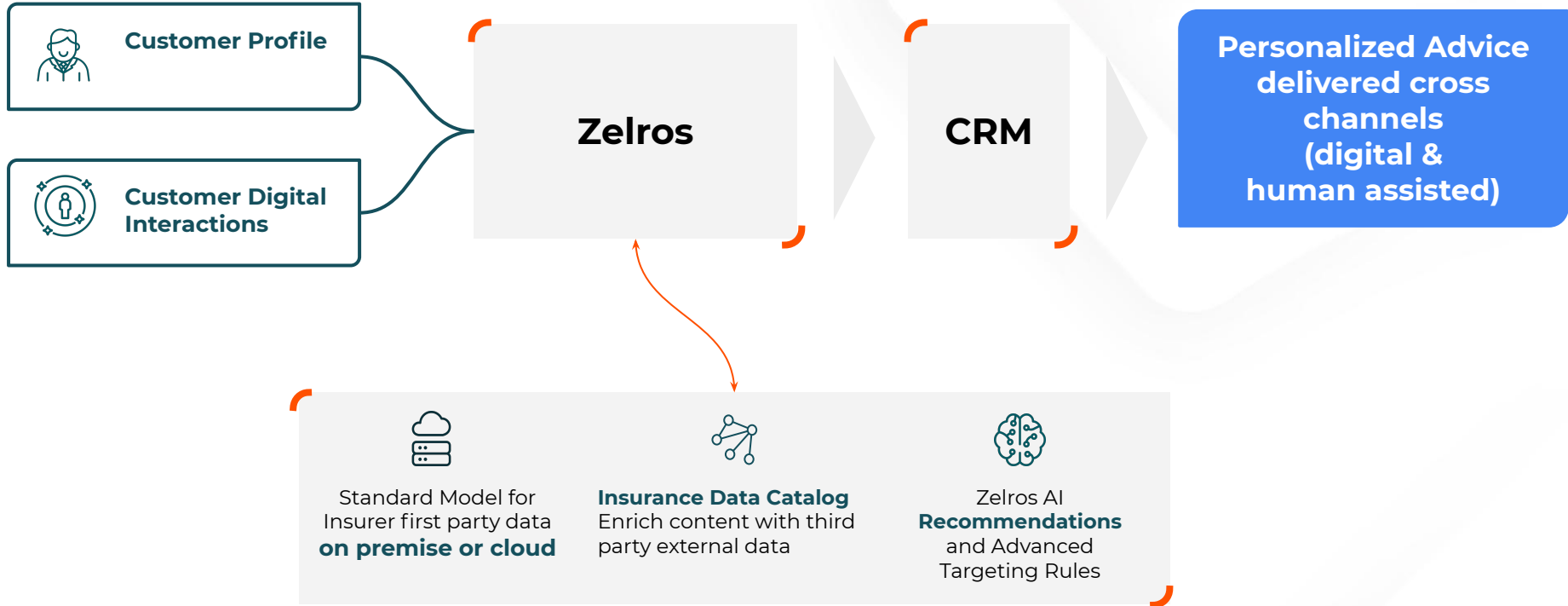**Zelros positions customer needs at the core of the distribution**
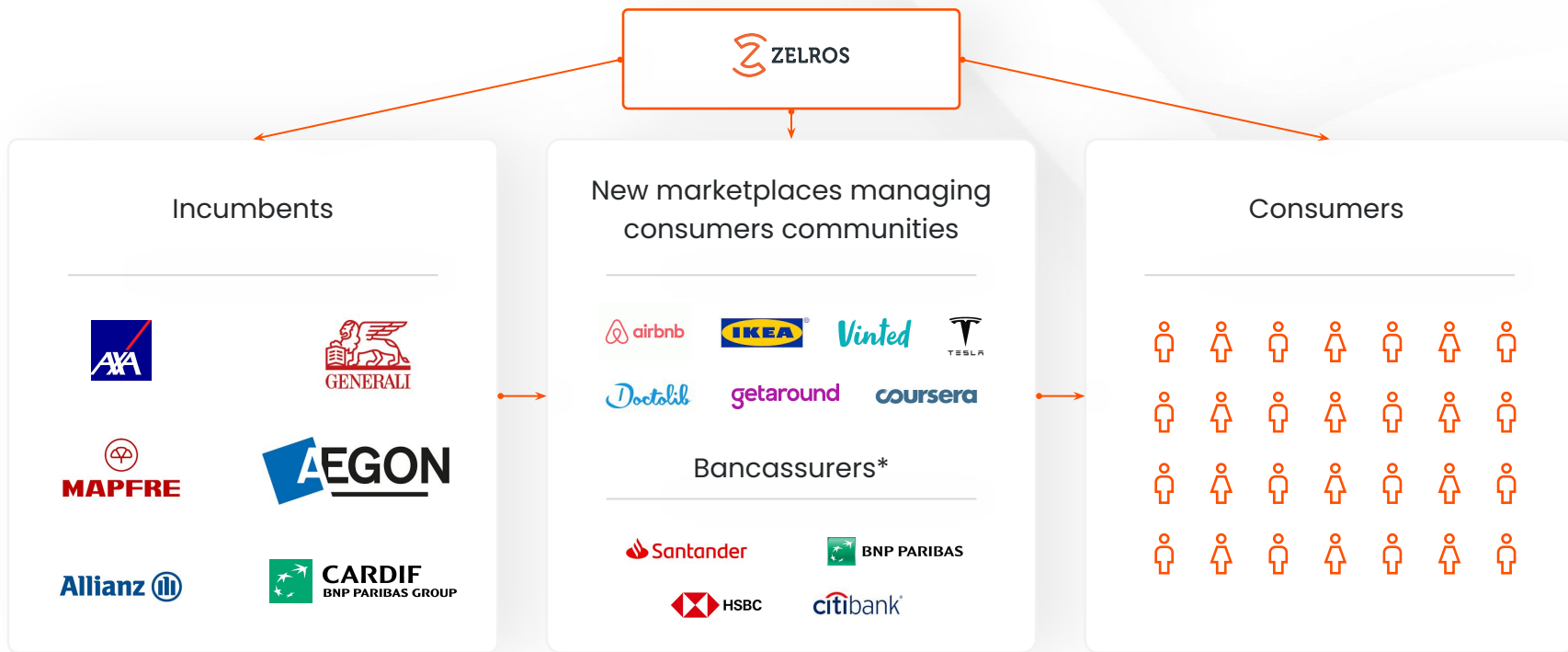
Increase in upsell/cross-sell

Prevent churn
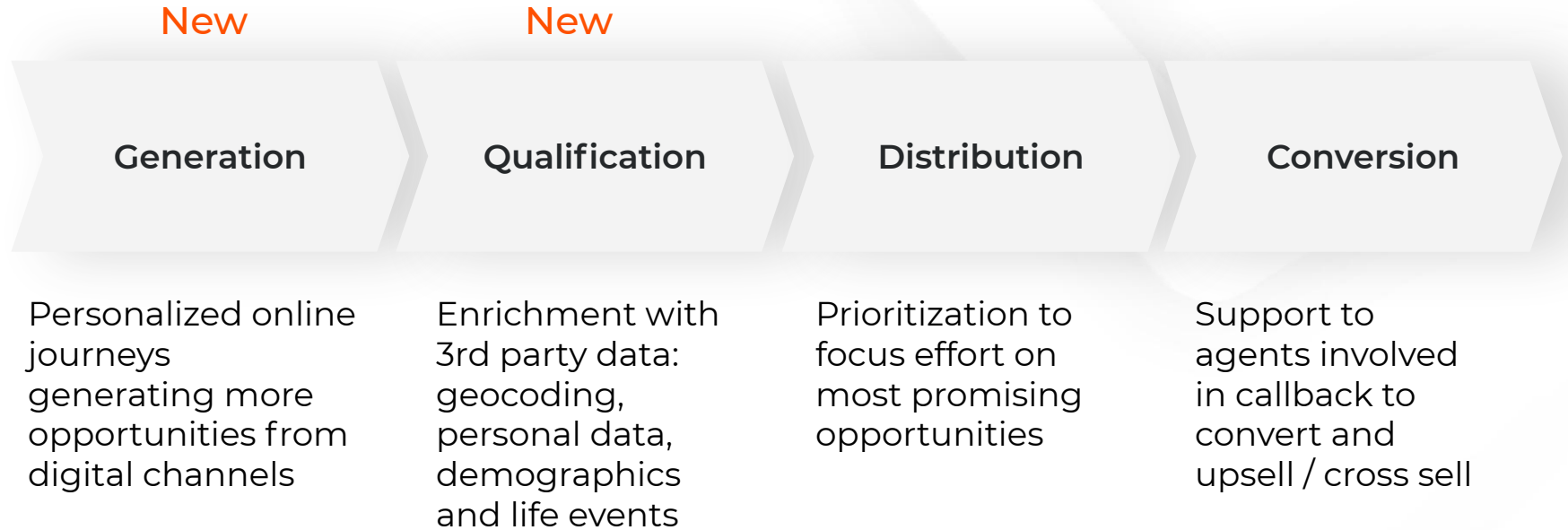
Increase of new business conversion

How do we do it?

Customer Profile

Customer Digital Interactions

Zelros

CRM

Personalized Advice delivered cross channels (digital & human assisted)

Standard Model for Insurer first party data **on premise or cloud**

Insurance Data Catalog Enrich content with third party external data

Zelros AI **Recommendations** and Advanced Targeting Rules

Confidentiel © ZELROS

Our long-term mission: become the reference AI software for the insurance distribution channels of tomorrow

ZELROS

Incumbents

AXA

GENERALI

MAPFRE

AEGON

Allianz

CARDIF
BNP PARIBAS GROUP

New marketplaces managing consumers communities

airbnb   IKEA   Vinted   TESLA

Doctolib   getaround   coursera

Bancassurers*

Santander   BNP PARIBAS

HSBC   citibank

Consumers

*From 2011 through 2017, bancassurance surpassed all other channels in insurance premium growth for both life and non-life products. Source: RGA
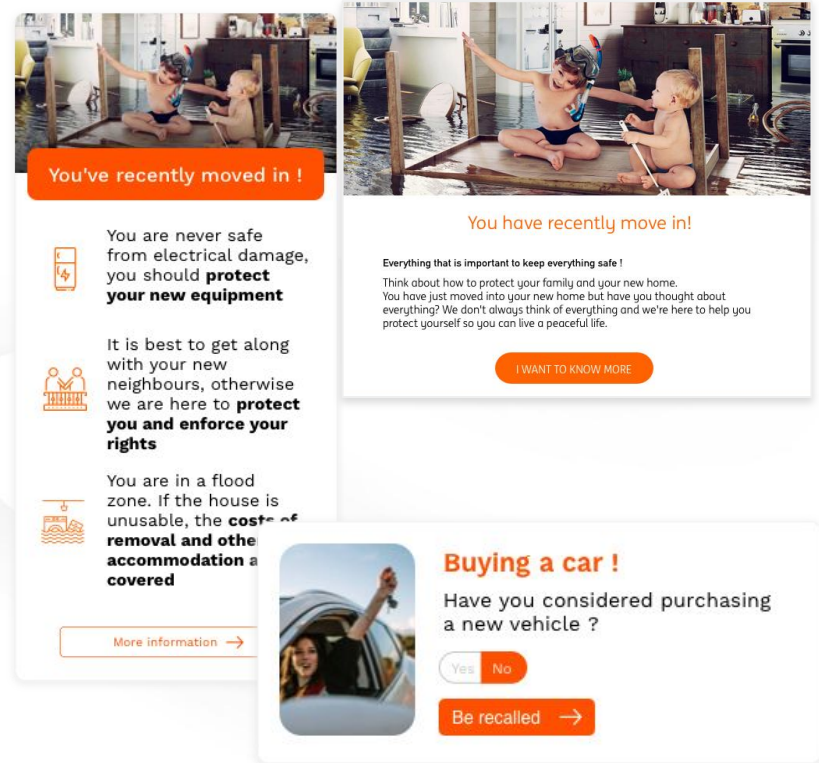
Zelros covers an end-to-end sales journey digital + human

New

New

Generation	Qualification	Distribution	Conversion
Personalized online journeys generating more opportunities from digital channels	Enrichment with 3rd party data: geocoding, personal data, demographics and life events	Prioritization to focus effort on most promising opportunities	Support to agents involved in callback to convert and upsell / cross sell

Zelros: your pathway to digital advisory

75% of insurance customers expect to find online personalized advices matching their need*.

- Uplift conversion rates of your online journeys by engaging the right customer with the right message

- Increase satisfaction customer centric online experiences

according to Accenture Study

Zelros: your pathway to turn any agent into a top gun sales expert
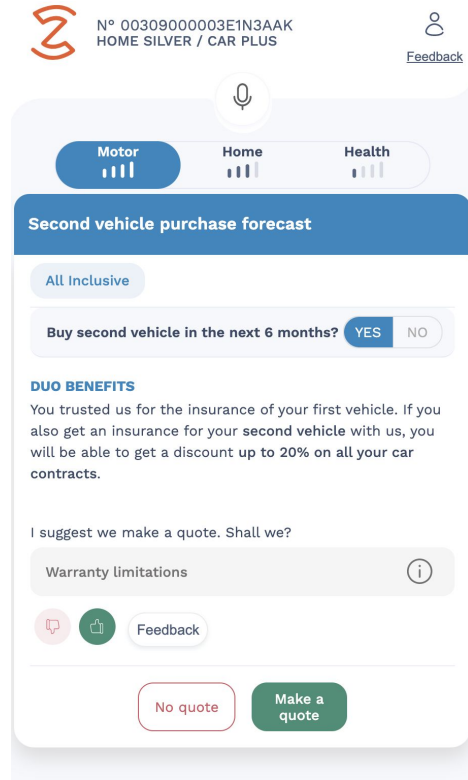
Zelros' Advisor App gives to the agent the best advice adapted to every customer situation.

Key Benefits

- **Swift deployment** in the advisor workspace with connectors to market-leading CRMs (such as Dynamics)

- **Personalized advice** adapted **to** every customer context **with Life events** and the most **relevant selling point**

- **Responsiveness via the administration console**: configuration and monitoring

Teams integration

Dynamics integration

Typical Sales Cycle

| 1 week | 1-2 months | | 2 weeks | 3 months | 1-2 months | 12 months for X users |

Discovery session

Qualification stage
(Microsoft and/or Zelros)

Demo
(Zelros)

Pilot deployment
(Zelros + GSI)

Rex and decision
(Zelros + Microsoft + GSI)

Deployment
(Zelros + GSI)

Key Stakeholders

Head of Data/Data Hub

Head of Innovation/CIO

CSO/CTO

General Manager
Head of Distribution

KPIs

Upsell/cross-sell/retention
(Senior vs Junior)

KPI on digital

Improvement of customer journey

Proactivity of the advice

New business

Pricing (list price)

Average deal value for 1k user deal:

Software value = 480k/year
Service = 250k to 400k service (including 50k pilot)

20€/user/month + Monthly fixed fee

Customer Story: Matmut

Who

Matmut is a major player in the French insurance industry that offers a full range of property and personal insurance products and financial services.

Objectives

- Improve the advice to policyholders
- Provide support to advisors
- Boost sales of insurance products
- Optimize insurance process through documents automation

July 2018
1st meetings with Matmut

Sep. 2019
Meeting with Matmut IT & Business teams
Le Swave
(Incubator)

Jan. 2020
Launch of Zelros Agent Coaching roll-out

Dec. 2020
Zelros shortlisted for document automation against IBM

Apr. 2021
Zelros x Microsft selected against IBM
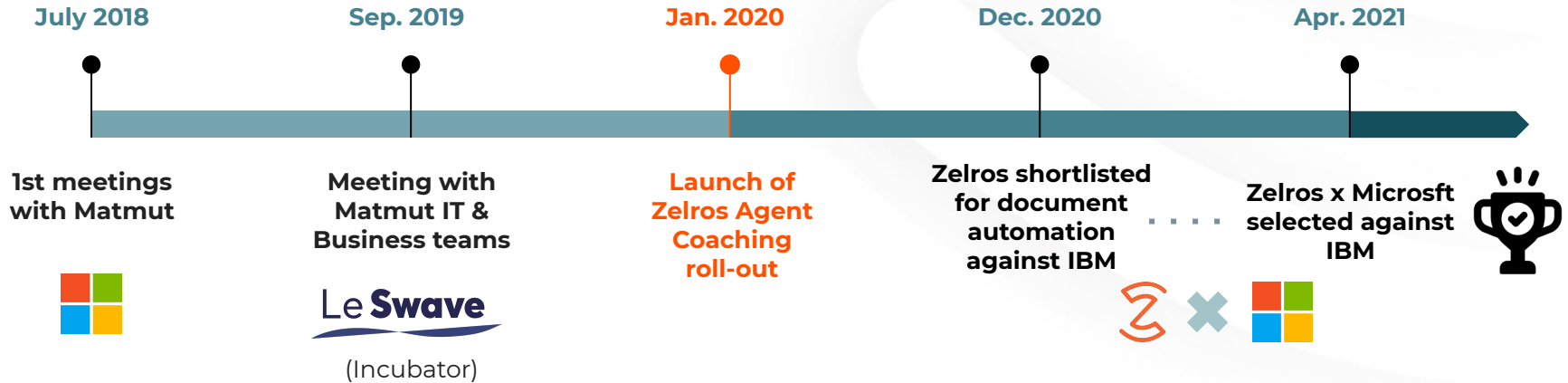
Zelros + Microsoft: a stronger insurance value proposition

Enlarge

- Deployment on **Customer tenant**

- Effective for **Compete** situation (ex: Matmut vs. IBM)

- Push to Head of Distribution/Digital Transformation/Data Labs

Accelerate

- Customer integration supported by **top SI partners** worldwide (e.g.: Capgemini)

- **Quicker close** and time to value due to pre-configuration

- Ease of integration with **already built Microsoft connectors**

- 2 ways: Digital product + human assisted

Industry focus

- **Vertical solution**: AI for the Insurance industry

- Mainly **Tier 1 customers**

- AI models and library already trained for the Insurance industry in **different languages**

- 2 streams: **B2B - B2B2C**

Microsoft Dynamics 365   PowerApps

Go-To-Persons at Zelros

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09 / 2021 | Confidential