






# The Recommendation Engine for Insurance



## Zelros at a Glance

250M policyholders benefiting  
from hyper-personalized recommendations

Founded in 2016, 70 people, HQ in Paris and Montreal, with offices in   

### Sample Customers



### Strategic Alliances



### Recognition



### Focus on Personal and SMB Lines

Direct / Captive  
Brokers  
Embedded



## Poor and impersonal engagement with customers is costly

Very high customer acquisition costs

**\$500-900**

avg. **customer acquisition cost**  
top 3 highest of all industries

Low customer satisfaction rates

only **15%**

of customers are satisfied with their insurer's **experience**

High churn costs

**\$470B**

annual lost premiums due to **customer churn**

**Simplifying and personalizing customer engagement with Zelros**

# Recommendation engine is the solution to **make every customer interaction count!**

Impact of  
Recommendation  
Engines in other  
industries



**+35%**

Revenue



**+33%**

Subscriptions



**+60%**

Clicks



**+23%**

Revenue

## Increased Effectiveness

Launch new offers successfully

Upskill sales agents

Improve loss ratio with risk assessment at the point of sale

## Increased Premiums

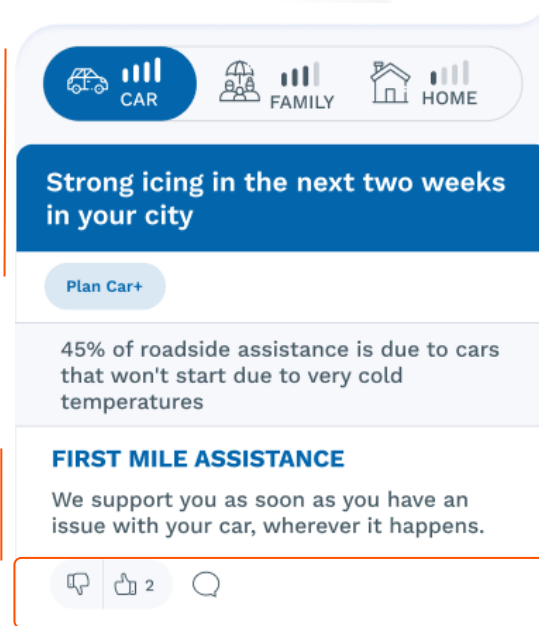
Increase acquisition of profitable customers

Improve cross- and upselling rates

Increase loyalty

# Zelros transforms insurance into a true life partner, proactive and relevant

**Detect** the customer's interest in a product and the key protection need to be covered



CAR FAMILY HOME

**Strong icing in the next two weeks in your city**

Plan Car+

45% of roadside assistance is due to cars that won't start due to very cold temperatures

**FIRST MILE ASSISTANCE**

We support you as soon as you have an issue with your car, wherever it happens.

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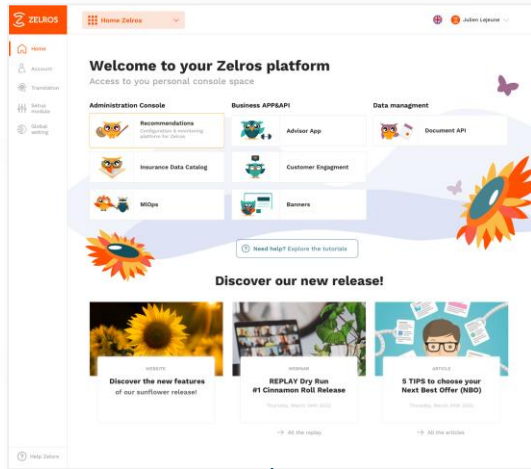
**Protect** the customer with the relevant questions and key elements of the offer.

**Inform** the customer of the potential risk relative to their context.

Recommendations get more accurate over time with AI, fed by user feedback

# Zelros, the Recommendation Engine for Insurance. Across Channels.

## Step 1/ Configuration & Monitoring of recommendations



Customer Data



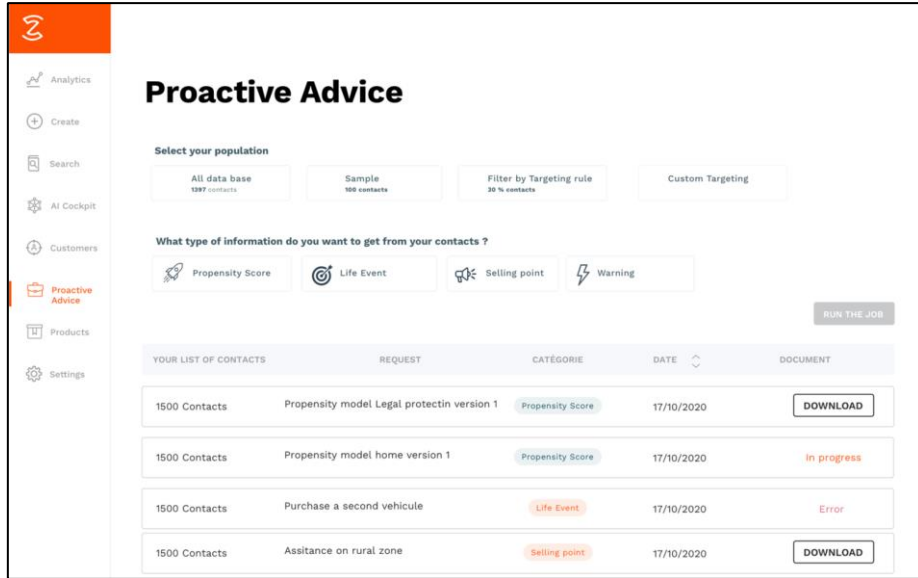
3rd Party Data

## Step 2/ Activation at any customer touchpoint

- Online Channels
- Agents / Advisors
- Outbound campaigns



# Zelros hyper-personalizes your customer engagement campaigns



**Proactive Advice**

Select your population

- All data base (1297 contacts)
- Sample (100 contacts)
- Filter by Targeting rule (30 % contacts)
- Custom Targeting

What type of information do you want to get from your contacts ?

- Propensity Score
- Life Event
- Selling point
- Warning

[RUN THE JOB](#)

YOUR LIST OF CONTACTS	REQUEST	CATEGORIE	DATE	DOCUMENT
1500 Contacts	Propensity model Legal protectin version 1	Propensity Score	17/10/2020	<a href="#">DOWNLOAD</a>
1500 Contacts	Propensity model home version 1	Propensity Score	17/10/2020	In progress
1500 Contacts	Purchase a second vehicle	Life Event	17/10/2020	Error
1500 Contacts	Assitance on rural zone	Selling point	17/10/2020	<a href="#">DOWNLOAD</a>

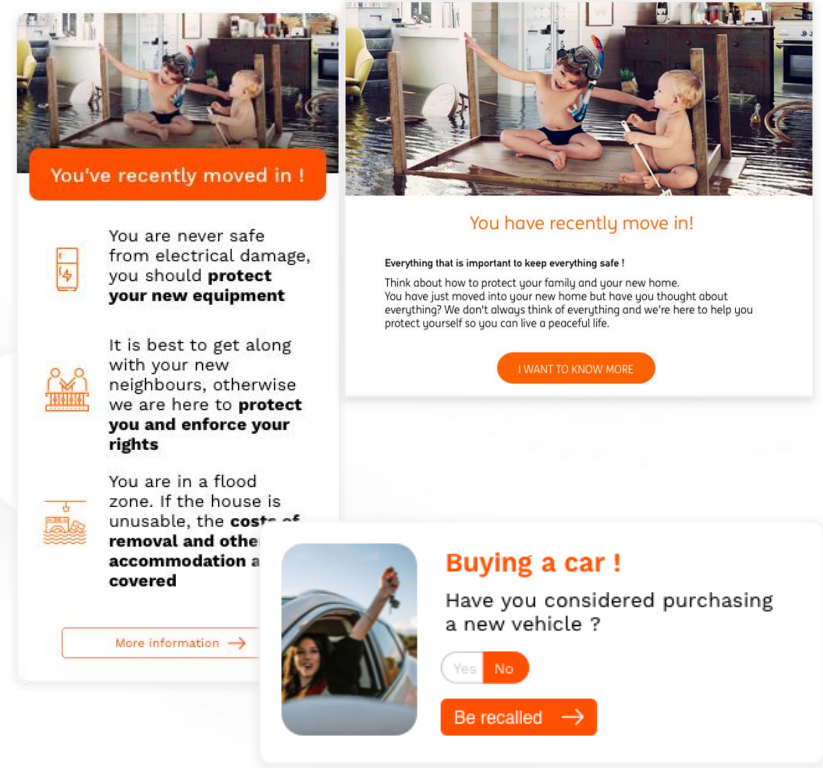
Zelros enables you to create hyper segmented customer groups to target the most relevant audience with the right message

- Select the type of segmentation you need between appetite for offers, life events detected or eligibility to certain offers
- Create the report and Zelros provides customer listing ready to use in your campaigns management solution

# Zelros brings online personalized advice

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



**You've recently moved in !**

You are never safe from electrical damage, you should **protect your new equipment**

It is best to get along with your new neighbours, otherwise we are here to **protect you and enforce your rights**

You are in a flood zone. If the house is unusable, the **cost of removal and other accommodation are covered**

[More information →](#)

**You have recently move in!**

Everything that is important to keep everything safe !

Think about how to protect your family and your new home. You have just moved into your new home but have you thought about everything? We don't always think of everything and we're here to help you protect yourself so you can live a peaceful life.

[I WANT TO KNOW MORE](#)

**Buying a car !**

Have you considered purchasing a new vehicle ?

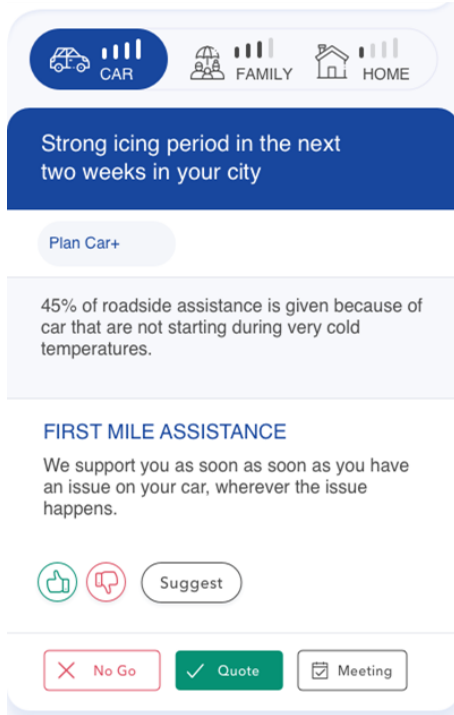
Yes No

[Be recalled →](#)

\* according to [Accenture Study](#)



## Zelros turns agents & customer representatives into proactive trusted advisors



The screenshot shows a user interface with three tabs: CAR, FAMILY, and HOME. The CAR tab is active. A blue banner displays the text: "Strong icing period in the next two weeks in your city". Below this is a button labeled "Plan Car+". A light blue box contains the text: "45% of roadside assistance is given because of car that are not starting during very cold temperatures." Below that is a section titled "FIRST MILE ASSISTANCE" with the text: "We support you as soon as soon as you have an issue on your car, wherever the issue happens." At the bottom, there are three buttons: "Suggest" (with thumbs up and down icons), "No Go" (with a red X), "Quote" (with a green checkmark), and "Meeting" (with a calendar icon).

Zelros gives to the insurance professional the best advice adapted to every customer situation.

- Personalized advice adapted to every customer context with Life event and the most relevant selling point
- Easy deployment in the agent workspace that adapts to the expertise of the agent (rookie or expert) with connectors to market leading CRMs like Salesforce.
- Reactivity via the administration console: configuration and monitoring
- Onboarding of 3rd party selling points coming from external providers

## What Makes Zelros Unique

**Customer Analytics** and  
**Risk Analytics** transformed  
into actionable insurance  
recommendations

Time to market **10X faster**  
with Zelros low code  
platform and **ready to use**  
**Apps & APIs** across  
channels

**Responsible AI capabilities**  
validated by financial  
regulators

## We measure value through KPIs along every step of the customer journey

**58**

Product NPS  
as per may  
2022 survey

**+50%**

sales performance  
of Insurance  
experts

**+100%**

Sales  
performance of  
bank advisors

**+200%**

growth of  
generated Zelros  
recommendations



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