



AI for Augmented Insurers.

At a Glance

NOVEMBER 2020

Software & AI already disrupted our daily lives



NETFLIX



Uber



N26



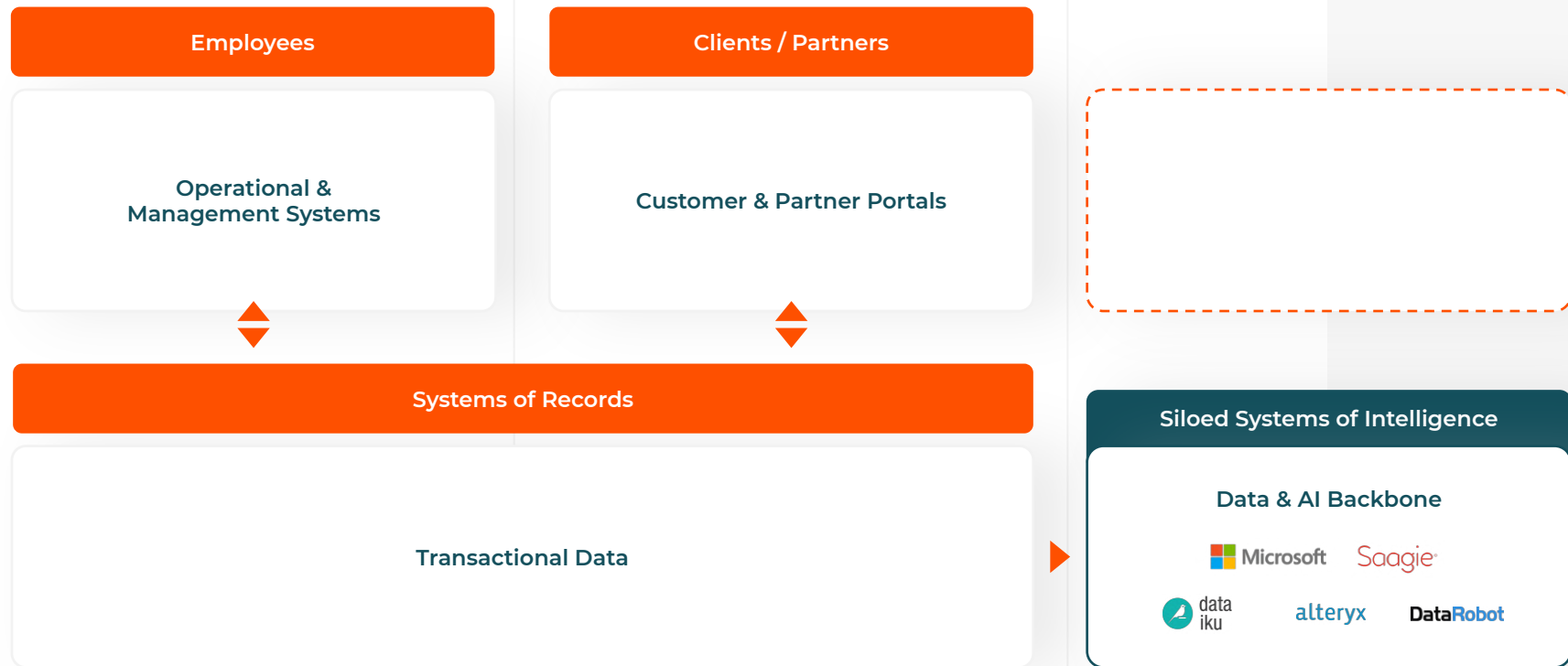
FUTURE LEADING INSURERS...



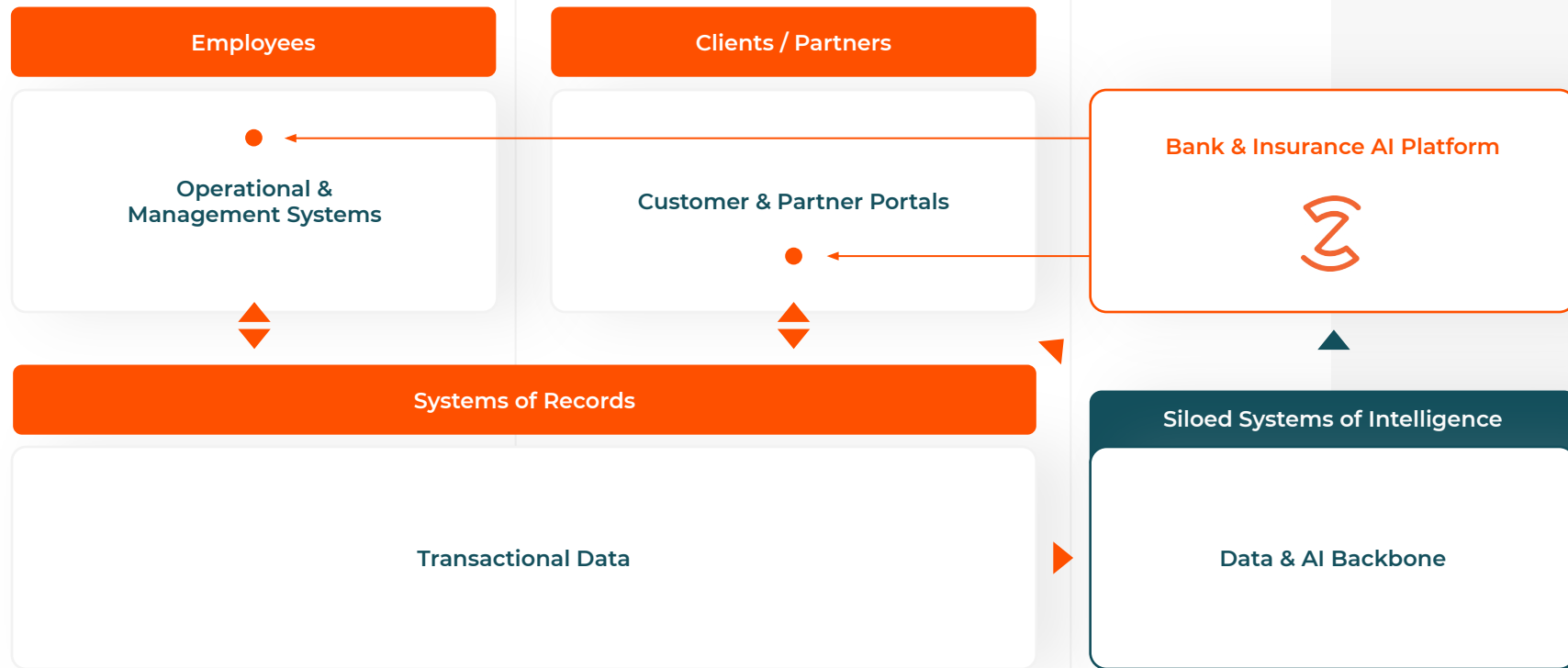
...will be tech companies offering
better **customer experiences** than
GAFA/BATX

The Google logo, featuring its characteristic four colors: blue, red, yellow, and green.The Ping An logo, featuring the Chinese characters "中国平安" above the word "PINGAN" in orange, with the tagline "保险·银行·投资" (Insurance · Bank · Investment) below it.The Amazon logo, featuring the word "amazon" in black with a yellow curved arrow underneath it.

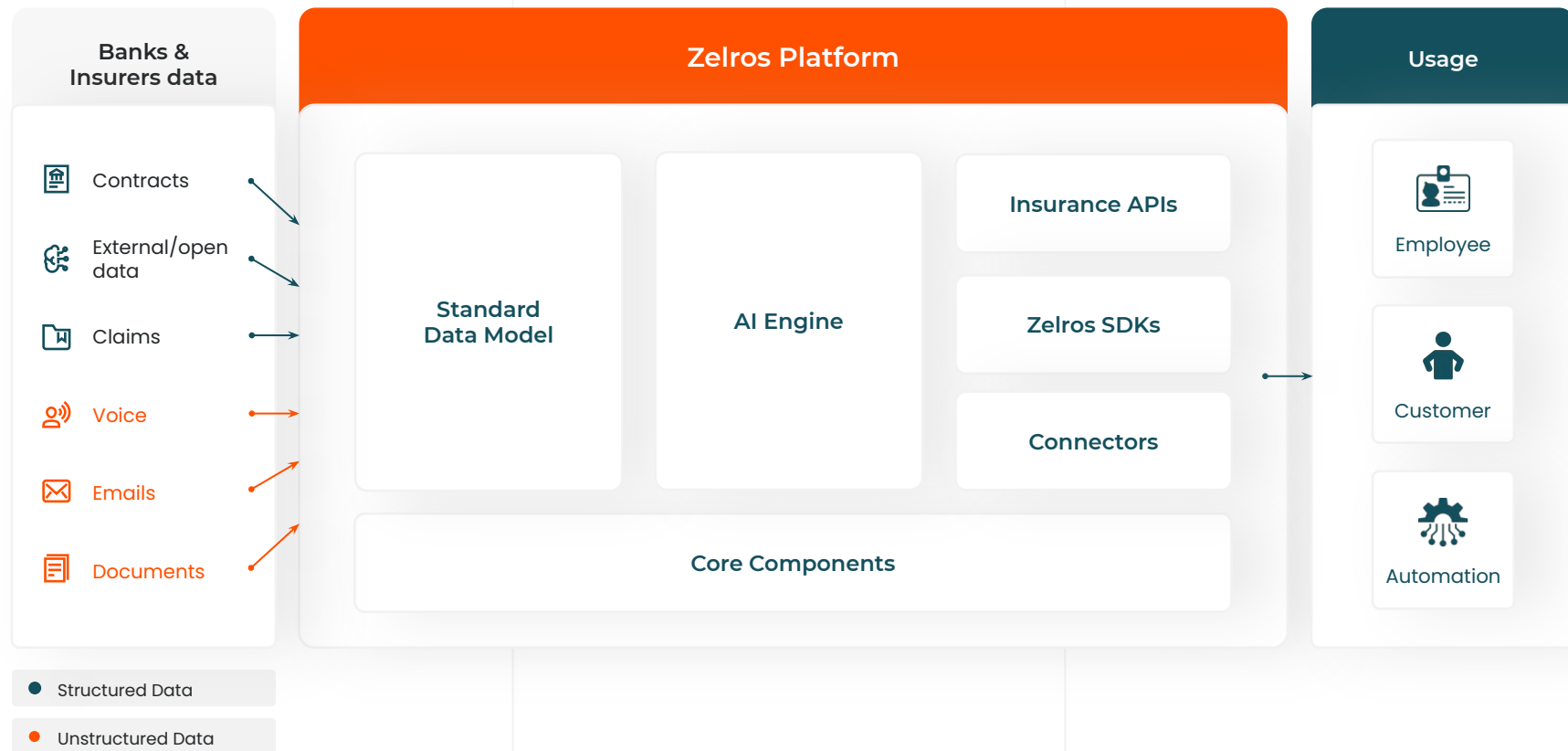
Traditional banks and insurers miss a piece to leverage AI at scale...



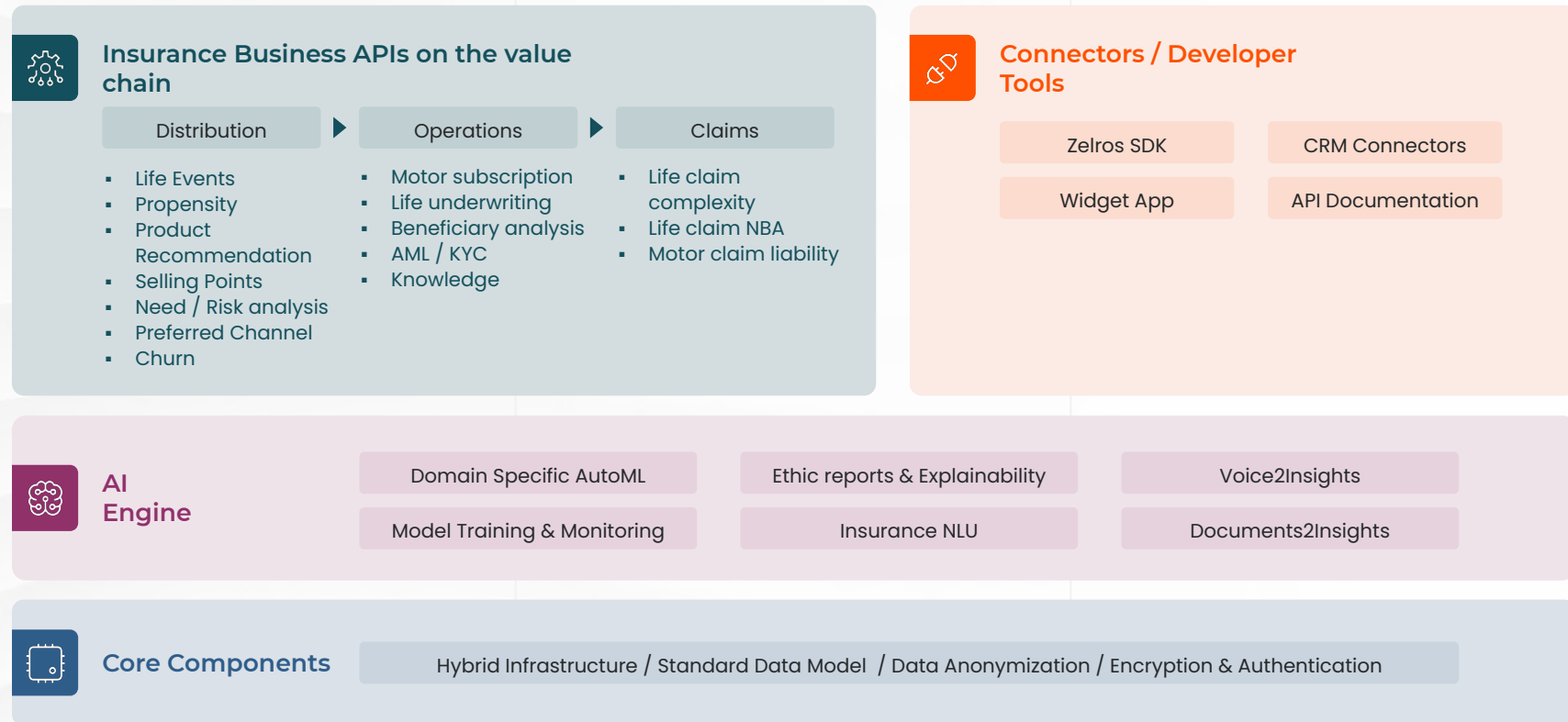
Zelros, **THE bank & insurance AI platform**, is the missing link to drive business value



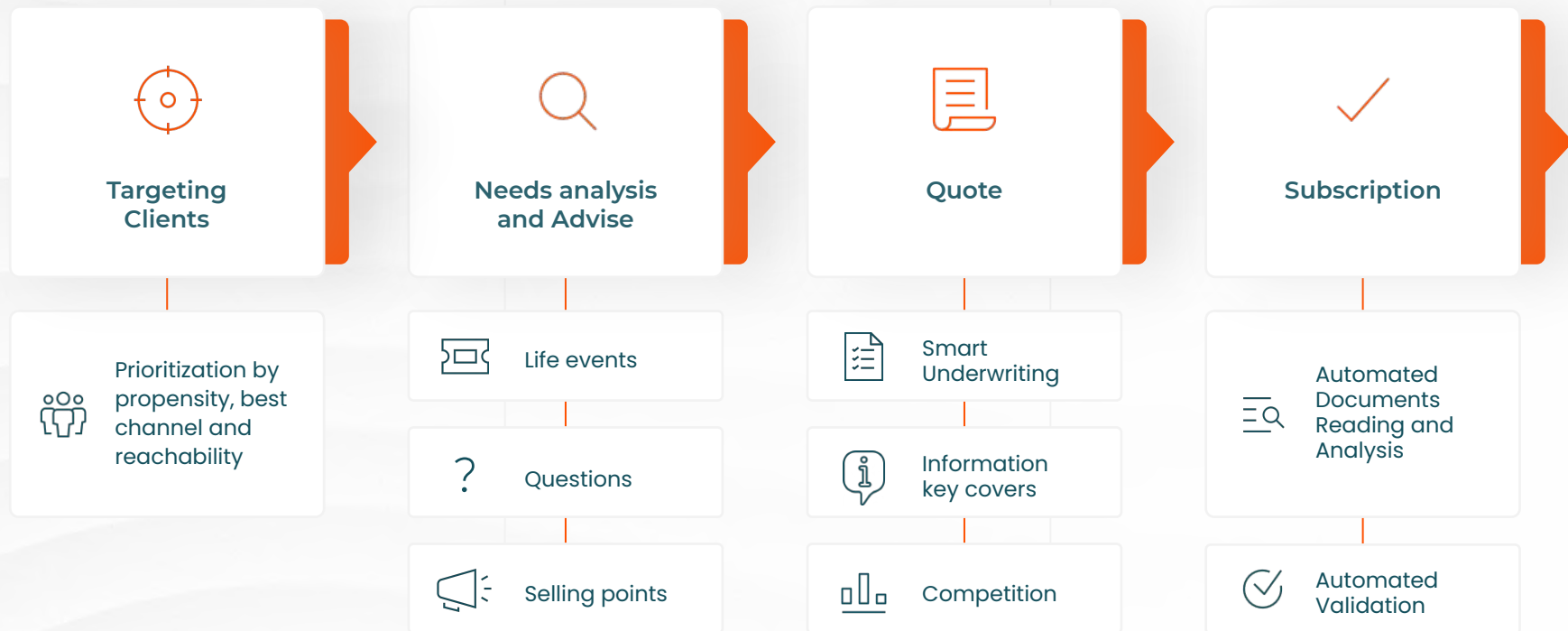
Zelros helps you putting **AI at work** in a couple of weeks



Zelros platform delivers both off-the-shelf business services and technical components to build new services



Example: **Zelros for Distribution**, an end-to-end solution built on our platform to boost distribution like never before



What sets us apart?

We make sure you can trust our AI



An ethical AI

- Data source transparency
- Bias removal in datasets
- Algorithm explainability
- 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

Our **live** customers come from the whole insurance industry

Insurers



AG2R LA MONDIALE



Groupama



Bancassureurs



GROUPE
BPCE



Brokers



assurone[™]
group

Reinsurers



Third Party Administrators



We leverage **partners** to better scale and serve our clients



Digital transformation
leaders

accenture

Atos

Capgemini

Cognizant



Platform
leaders

 Microsoft

salesforce

 **GUIDEWIRE**

 **data
iku**

Our values



“We believe that tomorrow’s leading insurers will be first of all technology companies, offering an outstanding customer experience. And Zelros will be at their side.

We are driven by ambitious goals and thanks to our collective work we empower humans with explainable AI”

Christophe Bourguignat – Zelros’ CEO

Our team - The right mix of passion and experience



Christophe Bourguignat
CEO | Supélec
Datarobot, Senior Data Scientist
AXA, Big Data Lead



Damien Philippon
COO | Supélec
Magellan Consulting, Partner
Atos, Oracle Business Unit Director



Fabien Vauchelles
CTO | Polytech Paris Sud
AXA, Architect
PSA Peugeot-Citroën, ISV founder

Our advisors



Olivier Sichel
Deputy CEO
Caisse des Dépôts



Marlène Pradeilles
Director
Société Générale Insurance



Edouard Perrin
Director
MACSF

Administration



Sisota
Sorbonne

Marketing



Louise
EMN



Laure
ESCP

HR



Laura
Lille III

Partners



Leonardo
EM Lyon

Account Executives



Erwan
ENIB



Nicolas
Telecom
SudParis



Stanislas
EMLV



Gero
Bentley
University



Paul
Hochschule
Niederrhein



Clémentine
EM Lyon



Thibault
ENSEA/
Audencia



Ange
EM Lyon



Coralie
KEDGE

Customer Success



Charlène
Mines Albi



Daniel
ITIN



Louis
ENSSAT



Sami
IONIS STM



Paul-Henri
INP Grenoble



Edith
IMT Atlantique



Xavier
Mines d'Alès



Roxane
ECE Paris

Product



Pierre-André
INP Grenoble



Adrien
Supélec



Antoine
Supélec



Elliott
Polytechnique



Jérôme
ENSICAEN



Marie-Pierre
Télécom
ParisTech



Paul M
HEI



Asmaa
ENSAS



Ilyasse
Ecole 42



Johan
a
UTC



Romain
Centrale
Supélec



Sébastien
Centrale
Supélec



Robin
ENSAE



Yannick
ENS



Jérôme
IST des Yvelines



Matthieu
Supélec



Nicolas
ECE



Isis
IAE Paris Sorbonne
Business School



Yi
UTT



Oliver
Mines de Paris



Tiphany
Gobelins



Nil
CPE Lyon



Joachim
Mines
ParisTech



APPENDIX

Customer Cases.



Sales optimization and risk selection in motor | Zelros for Distribution



Context

- Leading Mutualist in France 2,4b€ GWP
- Market leader in Motors



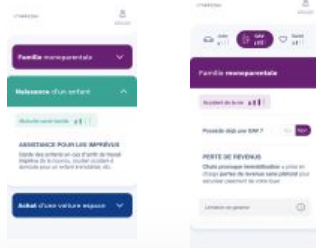
Objectives

- Boost sales on Motors product
- Reduce dropout and increase productivity during Motors quote process



Solutions

- AI models to recommend the most relevant offer to prospects/customers
- Motor risk assessment algorithm with immediate feedback



Zelros for Sales personalized product recommendations

+ 20%
new
business

-50%
requests to
underwriters
experts

Predictive Underwriting | Zelros for Distribution



Context

- Leading Bancassurance network (24bn€ revenue)
- Market leader in credit and life product
- 10k new life policies per month



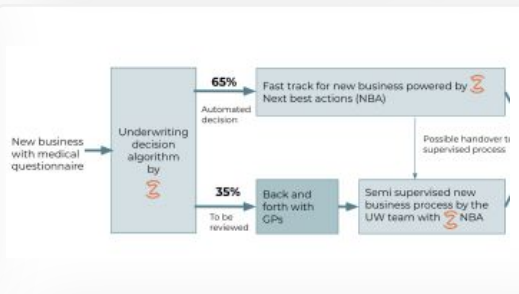
Objectives

- Automate new business process on life product to generate savings
- Give instant feedback to customers on the status of their policies to avoid dropout



Solutions

- AI Models taking fully auditable underwriting decisions
- Next best actions
- Real time feedback to customers on selfcare portal



New business process optimized with Zelros models

x5
automated underwriting decisions

Subscription automation | Zelros for Distribution



Context

- Leading French digital broker
- Strong focus on large B2B2C deals and online B2C sales



Objectives

- Deliver 100% straight through processing for auto to distribution partners
- Generate operational efficiencies



Solutions

- Automated insurance document recognition
- Fraud detection on suspicious documents



Document analysed en 12,7 s

Carte nationale d'identité (recto)

⚠ Ce document semble suspecte selon

N°	190102219410
Nationalité	France
Nom	TANCEREL
Prénom(s)	ALAIN, MARIE
Sexe	M
Né(e) le	06.08.1958
À	CHYPRE

Document2Insights Module

+ 40%
fully
automated
documents

x10
ROI

Motor Claims Automation | Zelros for Distribution



Context

- Leading Mutualist Insurer in France (12bn€ GWP)
- Property and Casualty insurance business line with strong focus on Motors



Objectives

- Speed up the processing time of motor claims
- Reduce errors at the FNOL
- Drive efficiency in Ops



Solutions

- Automated analysis of accident reports
- Prediction of responsibility of each drivers
- Extraction of relevant fields in the document



Document2Insights Module

x10
ROI

30%
fully automate
and
50%
overall time saved

Claims Automation for Savings | Zelros for Distribution



Context

- Tier 1 Mutualist Insurer in France (30bn€ GWP)
- Savings, Life and Health
- 20k claims processed / month



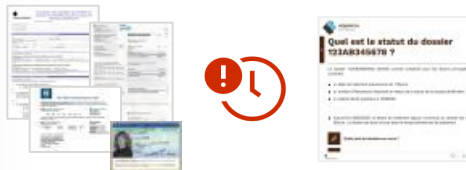
Objectives

- Meet regulatory requirements to settle claims
- Find efficiencies to generate savings



Solutions

- Prediction of complexity of the claims based on structured and unstructured data
- Prediction of processing time of the claim
- Prediction of the NBA



AI Models based on structured and unstructured data

x5
ROI

15%
fully automate
and
30%
overall time saved



Zelros / [Z EH L R AO S]

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



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