




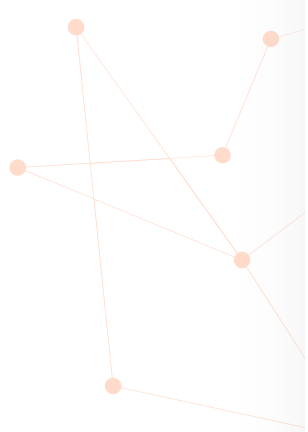
Turn **Data** into
unique **Customer Experiences**





OUR VISION

Future leading insurance players will
be first and foremost **technology
companies**, offering an outstanding
customer experience



Poor Customer Experience Leads to Costs, Churn and Lost Loyalty

\$470B ↑ in premium costs over **lost loyalty** and **poor customer experiences**

15% ↓ ONLY are satisfied with their Insurer's **digital experience**

22% ↓ ONLY of insurers have launched **personalized, real-time digital services**



Problem



Leanne
Customer



Leanne is frustrated with buying process
for insurance



Thomas
Agent




Thomas doesn't have time neither to
know each of his customers in depth
nor to understand which policies are
the most relevant

**This growing gap between customers expectations and bad experience
leads to churn and missed sales**



Leanne
Customer




 she gets **personalized advice** tailor-made to her needs and understands the value



Thomas
Agent



 He gets **real time recommendations** to understand Leanne's personal needs and match them with the relevant policies

Insurers gain a modern AI-driven solution to increase conversion, upsell and cross-sell, while minimizing churn with hyper-personalization

Zelros: your pathway to digital advisory

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

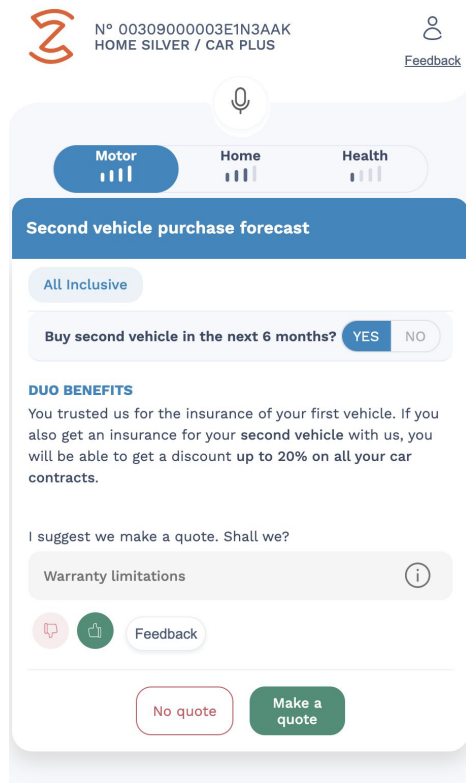
- Uplift conversion rates of your online journeys by engaging the right customer with the right message
- Increase satisfaction customer centric online experiences

The image displays three overlapping digital advisory cards from Zelros, each featuring a photograph of a family in a home and a specific insurance-related message.

- Card 1 (Top Left):** The header reads "You've recently moved in !". The main text states: "You are never safe from electrical damage, you should **protect your new equipment**". It includes an icon of a smartphone with a lightning bolt. Below this, it says: "It is best to get along with your new neighbours, otherwise we are here to **protect you and enforce your rights**", accompanied by an icon of two people. The bottom section mentions: "You are in a flood zone. If the house is unusable, the **costs of removal and other accommodation are covered**", with an icon of a house and water. A button at the bottom says "More information →".
- Card 2 (Top Right):** The header reads "You have recently move in!". The main text says: "Everything that is important to keep everything safe !". Below this, it reads: "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." A button at the bottom says "I WANT TO KNOW MORE".
- Card 3 (Bottom Right):** The header reads "Buying a car !". The main text asks: "Have you considered purchasing a new vehicle ?". It includes a photograph of a woman driving a car. Below the text are two buttons: "Yes" and "No". At the bottom, a button says "Be recalled →".

* 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

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

Turn **Data** into unique **Customer Experiences**

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



Strategic Alliances



20+ Customers



Zelros helps you **augment intelligence faster and at scale**

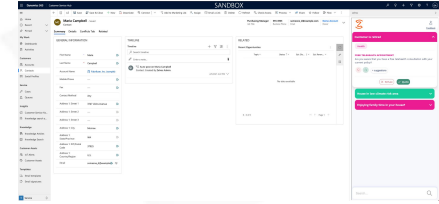
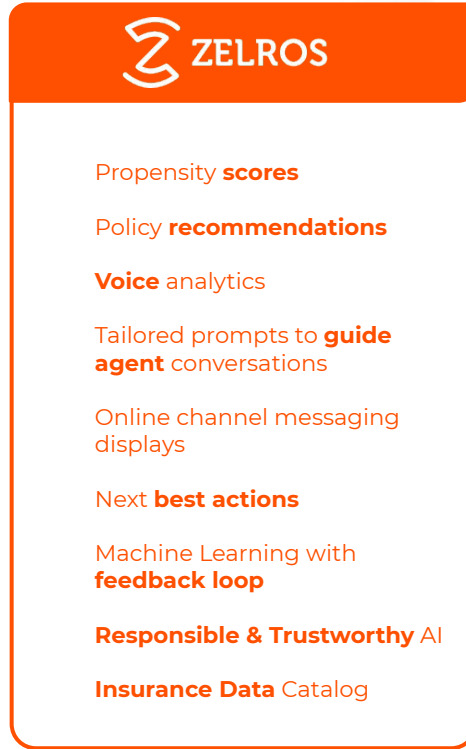

**Structured
Data Sources**



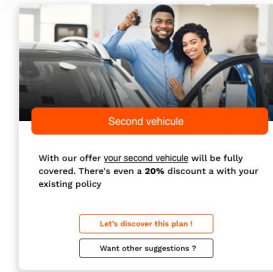

**Unstructured
Data Sources**



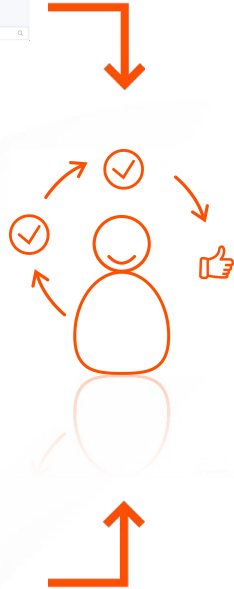
Voice
Images
PDFs
3rd party data



Boost **agent productivity** with contextual personalized intelligence in the CRM




Boost **digital channel** conversions with contextual personalized product displays



What makes us unique

- We deliver **insurance-specific** actionable customer insights leveraging your data and third party data
- Our time to market in production at scale is **10X faster** than building your own
- We provide **Responsible and Trustworthy AI capabilities** validated by financial regulators

	Deployment time	Native integration in user environment	Domain specific configuration interface	Pre-trained insurance models
 ZELROS	6-8 weeks	Yes	Yes	Yes
Horizontal players with custom service	3-4 years	No	No	No

Typical benefits provided

Solving your Business challenges

Acquire New customers

Increase Cross-Sell

Fight Churn

Launch new offers

Increase Up-Sell

Improve your Customer Experience

Increase online conversion rates

Improve advisor onboarding

Reduce online Dropouts

Improve online leads quality

Improve advisor sales efficiency

By design

- **Explainable:** Focus on algorithm transparency versus opaque performance
- **Humble:** Algorithms that are aware of their own limitations and biases and communicate them to end users to build trust
- **Green:** Measurement of carbon impact of computation effort required

Validated by Regulators

- Deep relationship with European financial regulation authorities to build a framework for responsible use of AI
- Lobbying on EU regulation for a trustworthy AI, in line with the [AI Act](#)

Leading and giving to the community

- Open source approach to lead the community with our latest innovations ([ethical standard for AI](#) model training & monitoring)
- Frequent publications and quotes
- Active membership in [Impact AI](#), a think and do tank promoting responsible AI



“Zelros enabled ING Direct to increase its traffic to insurance online funnels by 100% in Italy.”

Head of Bancassurance, ING

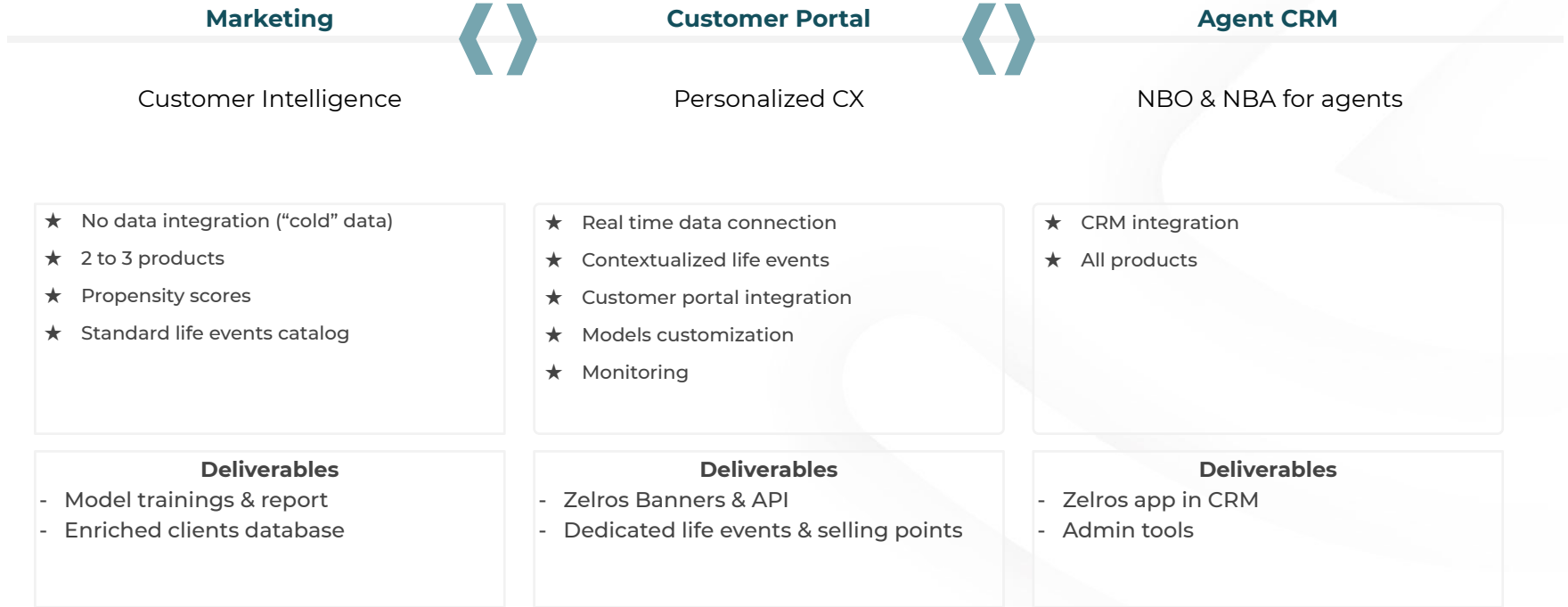


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“Zelros enabled our advisors to play a proactive role in understanding the needs of our customers. This led to increased NPS and better cross sell rates.”

Deputy CEO, Matmut

6-8 weeks implementation roadmap with certified partners





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