



Empower insurance agents

The Insurance Copilot™



The ultimate challenge in the insurance industry

ZELROS Empower Insurance Agents

Customer



Agent



POOR CUSTOMER EXPERIENCE

TALENT SCARCITY

INEFFICIENCY

Customer



Agent



CUSTOMER CENTRICITY



PRODUCT & RISK EXPERTISE



PRODUCTIVITY

Zelros is The Insurance Copilot™



*“Think about **your most reliable buddy**, an insurance expert that helps you in real-time: **providing recommendations and answering all your questions.**”*

*In the end to **better protect** and **serve** your policyholders”*

Damien Philippon
CEO and co-founder of Zelros

*Pensez à votre **compagnon le plus fiable**, un expert en assurance qui vous assiste en temps réel : en fournissant des **recommandations et en répondant à toutes vos questions.***

*In fine pour mieux **protéger et servir vos assurés.***

The screenshot shows the ZELROS Insurance Copilot interface. At the top right, there is a user profile for Tom Smith with a US flag icon. On the left, there is a note titled "Note 123: Lucy Clark" with a context description: "Context: Customer initiated an online home insurance quote but did not complete the process". Below the context, there is a bullet point: "Recently relocated". The main area is divided into three panels. The first panel is titled "Prevention & Protection Expert" and contains three expandable sections: "Client Knowledge-KYC" (with a pink umbrella icon), "Competitor Benchmarking" (with a green icon), and "Risk Assessment" (with a blue umbrella icon). The "Risk Assessment" section is expanded, showing a list of risks: "Climate risk: High", "Accident risk: Medium", and "Burglary risk: Low". Below this list is a "Flood" section with a blue icon and a bar chart. The second panel is titled "Assistant" and contains a microphone icon, a waveform, and three buttons: "Email suggestion", "Objection Handling", and "Ask me".

Examples of protection recommendations



ZELROS

Client starts his organic livestock farm 🌿

- Eligibility for **preferential benefits** begins immediately upon installation and lasts for up to 5 years.
- At 33-34°C, average workers lose **50%** of their working capacity - *International Labor Organization (ILO)*.

Crop **Liability** **Worker's Compensation**

ZELROS

Client lives in risky winter sports zone 🏂

- **27%** of sports-related **injuries** are from skiing, and **25%** are from snowboarding.
- **11%** of all skiers and snowboarders reported having something stolen during their winter sports holiday.

Personal Liability **Life** **Disability**

ZELROS

Client lives in a severe thunderstorms area ⚡

- Damage costs approximately 400 million U.S. dollars.
- On average, Texas records **120 thunderstorms** annually
- Roughly **1 in 10 American homes** are hit by natural disasters.

Homeowner **Flood** **Additional Expenses**

Access our library of over **7000 ready-to-use** insurance protection recommendations for life, property and casualty, and small businesses.

Example of answer recommendation

Your question 📌

I have trees in my gardens. Am I covered if they are damaged by a storm?

Ask me ! 💡



Yes, you are covered for loss to trees, shrubs, plants, or lawns caused by a storm or other covered peril under Section I - Perils Insured Against, Coverage A - Dwelling. The coverage limit for trees, shrubs, and plants is up to 5% of the limit of liability that applies to the dwelling, with no more than \$500 available for any one tree, shrub, or plant.

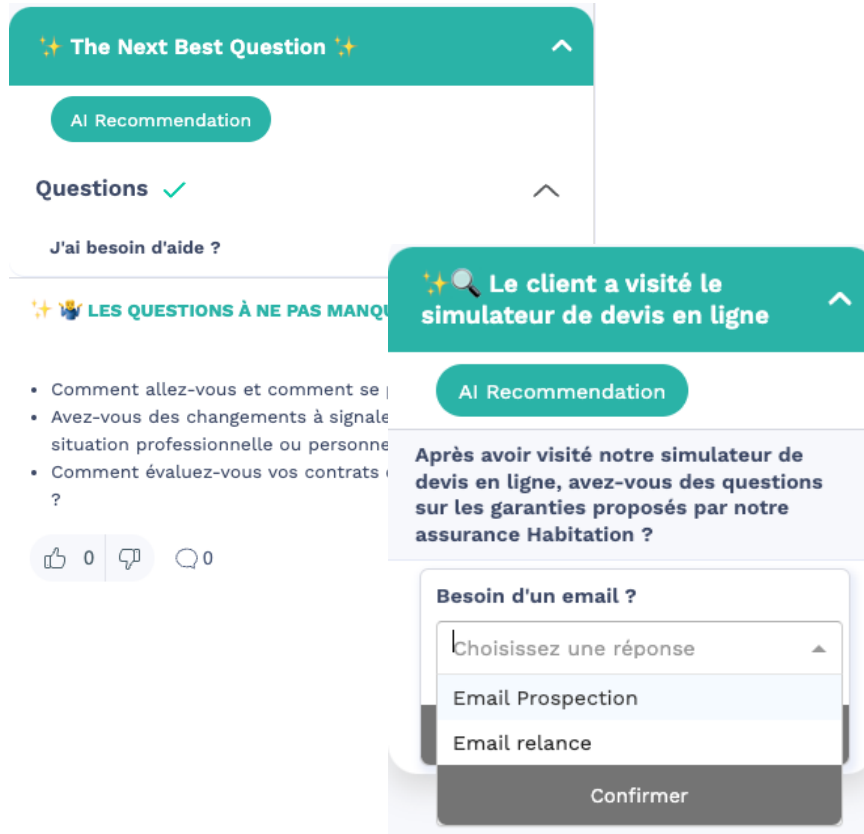
||| What is additionally covered? ▾

||| What are the exclusions? ▾

Beyond the generation of the answer, we deliver the ability to spot the ground truth source which is critical in a highly regulated industry like insurance

Our insurance-specialized LLMs delivers in real-time answers combining information coming from structured and unstructured data sources like contracts, procedures, rules manuals, ...

Examples of productivity capabilities



The screenshot displays a chat interface with two AI recommendation cards. The first card, titled "The Next Best Question", contains the text "AI Recommendation" and "Questions ✓". Below it, a question is asked: "J'ai besoin d'aide ?". The second card, titled "Le client a visité le simulateur de devis en ligne", also contains "AI Recommendation" and a detailed question: "Après avoir visité notre simulateur de devis en ligne, avez-vous des questions sur les garanties proposés par notre assurance Habitation ?". Below this card, a dropdown menu titled "Besoin d'un email ?" is open, showing options: "Choisissez une réponse", "Email Prospection", and "Email relance". A "Confirmer" button is at the bottom of the dropdown. At the bottom left of the chat area, there are icons for thumbs up, thumbs down, and a speech bubble, each with a "0" next to it.

- **Insurance Needs Discovery:** Take notes, and let Zelros assist you in discovering clients' needs for better data collection, needs and risks assessment.
- **Real-time Voice Analysis:** Zelros can analyze your voice speech to trigger more recommendations
- **Email suggestion:** Zelros can suggest an email to follow up your discussion with the customer
- **Objection handling:** Zelros
- **Appointment Preparation and Summary**

Zelros offers THE insurance specialized AI platform to turn data into real time insurance recommendations at scale in a safe manner



We've done the heavy lifting: our marketplace is an insurance goldmine...



Bring Your Data Together

Business System
Connectors

Guidewire Policy Center

Streamline your operations with data integration

USA Client Knowledge - KYC

Profideo

Defend your market position effectively

FRANCE Upsell / Cross-Sell



Uncover Full Clients Insights

Client Profile Enrichment &
Scenarios

Zelros

Associate crime and vandalism with a location

Global Risk Assessment

Google Maps

Locate policyholder from Essential POI

Global Risk Assessment



Optimize & Advise

Gen AI productivity use cases &
Personalized Recommendation

Zelros

Homeowners insurance recommendations

Homeowner Liability Flood

Google Maps Zelros

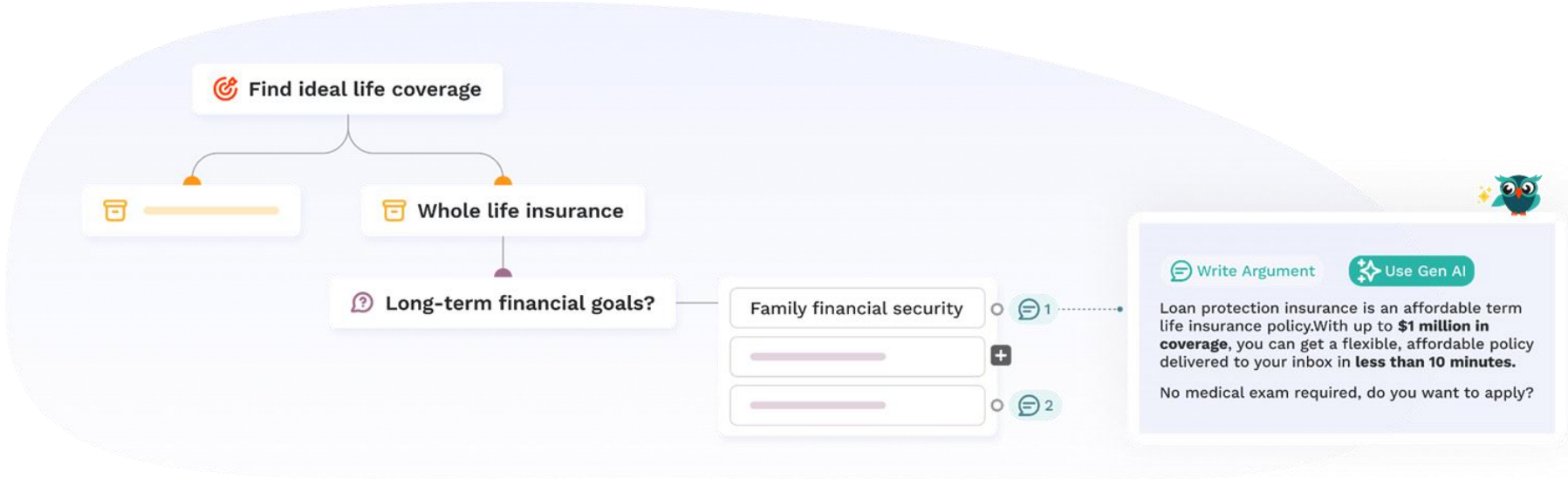
Interview summary

Global Upsell/Cross-Sell

Better know your prospects and policyholders and empower your agents for better **risk assessment, prevention, protection, personalization and service**

Deploy in a few weeks by leveraging the off-the-shelf capabilities tied to your specific P&C, Life, and SMB insurance products.

... That you can extend by creating your very own recommendations with low-code decision trees



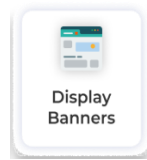
All recommendations can be surfaced in any of your customer journeys...



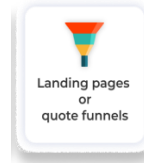
Emails



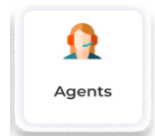
SMSes



Display
Banners



Landing pages
or
quote funnels



Agents

What's your plan to protect your family?

Hello John,

With kids in college, we know how important it is for you to make sure they have everything they need to succeed. Term life insurance allows you to protect your loved ones for a short-term need at an advantageous rate. The payout can cover your children's tuition fees and other financial needs.

Contact us to discuss this further and answer any questions you may have!

[Schedule a call](#)

Your Insurance
Tom Keroball
Insurance Agent
+1 (514) 784-8182
tom@yourinsurance.com

Don't forget to update your auto insurance policy to protect your new investment! Get 25% off by adding your new car to your policy now!
<http://contactmyadvisor.com>

You live in an area with multiple severe thunderstorms ⚡

Last year, a farmer faced the death of 22,000 chickens by lightning strikes in your region, resulting in a loss of more than 90,000€.

Tips 🗨️: Think about installing an external lightning protection system to protect your farm!

[Book a meeting with an advisor](#) →

Life Policy

What we cover

- Child coverage
- All causes of death except suicide in the first five years (this is an industry standard)

Child coverage

[No Contact Us](#) [Submit](#)

What type of coverage are you looking for?

- Pays a sum to your loved ones if you die
- Pays a monthly income if you're too ill to work
- Not sure

Your home is located in a particularly vulnerable area of forest. Be aware that this information will indicate your agent's best interest or could also be used to make a claim. Currently, your home insurance policy doesn't cover your garden. We suggest you increase your coverage risk.

[Continue](#)

Homeowner in the flood-prone area

Risk Analysis

Hi Tom, any questions about Anna's recommendations, just ask!

#1 - Climate risk 75%

Miami is one of the city with the highest probability of risk of flooding. Did you know that homeowners incurred **average losses of \$10,850** when affected by a flood.

#2 - Burglary risk 54%

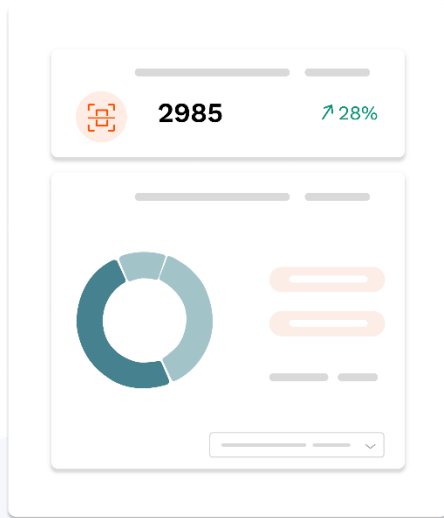
#3 - Accident risk 30%

[Client informed](#)

Don't throw any your tools, just enhance them with real-time and personalized recommendations!



And all recommendations are tracked for continuous monitoring & learning



Gain **real-time analytics and performance reporting**

Continuously improve recommendations with AI: By leveraging the history of data points and customer interactions, we retrain our AI to deliver more relevant, accurate, and timely recommendations.

Unprecedented insurance insights through comprehensive monitoring:

Our data collection techniques include new types of data providing your organization with unparalleled insurance insights across all distribution channels to make strategic decision to optimize your performance.

Status	Priority	Products	Date	Estimated reach	% Actual reach	Display
●	—	—	—	17% ↔ 18%	2%	1 ↘ 815%
●	—	—	—	31% ↔ 33%	10%	5 ↗ 150%

What makes Zelros unique: our deep insurance specialization



Our unique approach combines **customer analytics, risk analytics** and **Generative AI** to deliver real-time, actionable insurance recommendations.



Our **low code** platform and **ready to use connectors & APIs** delivers a **time to market in 4 weeks** and a **ROI in 6 months**.



Our **AI capabilities** comply with **regulatory requirements**, ensuring **safe use** of **data** and **AI**.

Zelros drastically increase agents and CSRs efficiency



+55%
conversion ratio

Agents or advisors leveraging Zelros' recommendations transform 55% more quotes into policies.



+30%
cross-sell

Agents or advisors leveraging Zelros' recommendations increase by 30% the number of products subscribed by each policyholder.



X3
agent training speed

The time to productivity of newly onboarded agents or advisors has been reduced from 6 to 2 months thanks to the coaching of Zelros' recommendations .



+15%
client service productivity

Call center agents saved 15% of their time when tackling customers' requests by getting faster access to the relevant answers or decisions.



La plateforme d'IA Assurantielle Zelros : une panoplie de cas d'usage sur étagère



Connaissance du risque Client



- ✓ Améliorer la connaissance du risque client avec la capture de "0 party data"
- ✓ Devenir un vrai partenaire de vie en assurant une prévention personnalisée
- ✦ Améliorer la préparation de RDV avec des fiches signalétiques dynamiques et personnalisées
- ✦ Améliorer les comptes-rendus d'appels en offrant un résumé automatique

Réseaux de distribution



- ✓ Aide à la commercialisation de nouveaux produits
- ✓ Développement de la cible Petites et Moyennes Entreprises
- ✓ Aide à l'autonomie des conseillers sur la sélection de risques
- ✓ Accélération de la montée en compétences des nouveaux conseillers
- ✓ Priorisation et meilleure conversion des prospects

Marketing - Digital



- ✓ Personnalisation des campagnes marketing
- ✓ Personnalisation des espaces clients
- ✦ Développer le self-service au-delà des FAQs basiques

Service client



- ✓ Automatisation du traitement des pièces justificatives
- ✦ Améliorer l'accès aux bases de connaissances
- ✦ Développer le self-service voix au-delà des FAQs basiques

Sinistre



- ✦ Améliorer l'accès aux bases de connaissances

✓ Cas d'usage en production chez nos clients

✦ Nouveaux cas d'usage basés sur l'IA Générative



+55%

Taux de conversion



+30%

Multi-équipement



X3

Rapidité
Formation



+15%

Productivité

50 000 agents benefit from The Insurance Copilot™

Founded in 2016, HQ in Paris and Montreal, with presence in



Sample Customers



Recognition & features



Strategic alliances





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USA



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