Empower insurance agents
The Insurance Copilot™

The ultimate challenge in the insurance industry

ZELROS
Empower Insurance Agents

Customer   Agent

Customer   Agent

POOR CUSTOMER EXPERIENCE

CUSTOMER CENTRICITY

TALENT SCARCITY

PRODUCT & RISK EXPERTISE

INEFFICIENCY

PRODUCTIVITY

ZELROS

2

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**.*

ZELROS

ZELROS is The Insurance Copilot™

Examples of protection recommendations

Card 1

ZELROS

Client starts his organic livestorm 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 Compendation

Card 2

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

Card 3

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.

5

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.
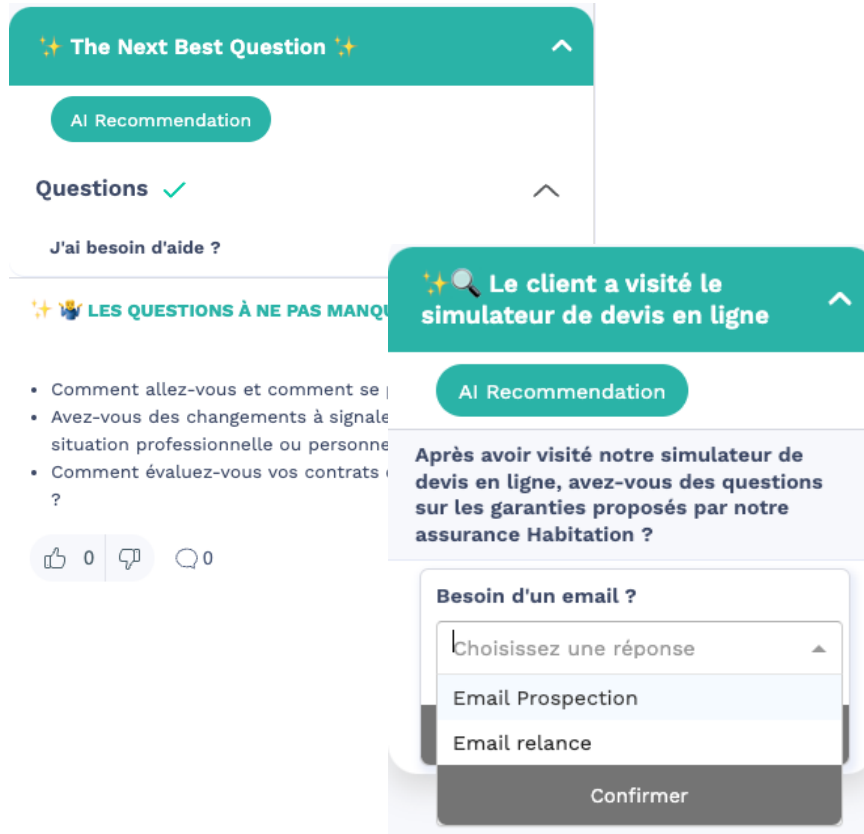
What is additionally covered?

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

- **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

ZELROS

Structured Data Sources
Data predefined and formatted according to a precise structure

First Party Data CRM Third Party Data Claims system

Unstructured Data Sources
Data represented or stored without a predefined format

▶ Agent upskilling with ready-to-use insurance scenarios

▶ Real-time personalized recommendations

▶ Risk Analysis at point of sale

▶ Insurance workflow automation

▶ Smart insights with analytics

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

ZELROS

ZELROS
Insurance Marketplace

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 & Advice
Gen AI productivity use cases & Personalized Recommendation

Zelros
Homeowners insurance recommendations
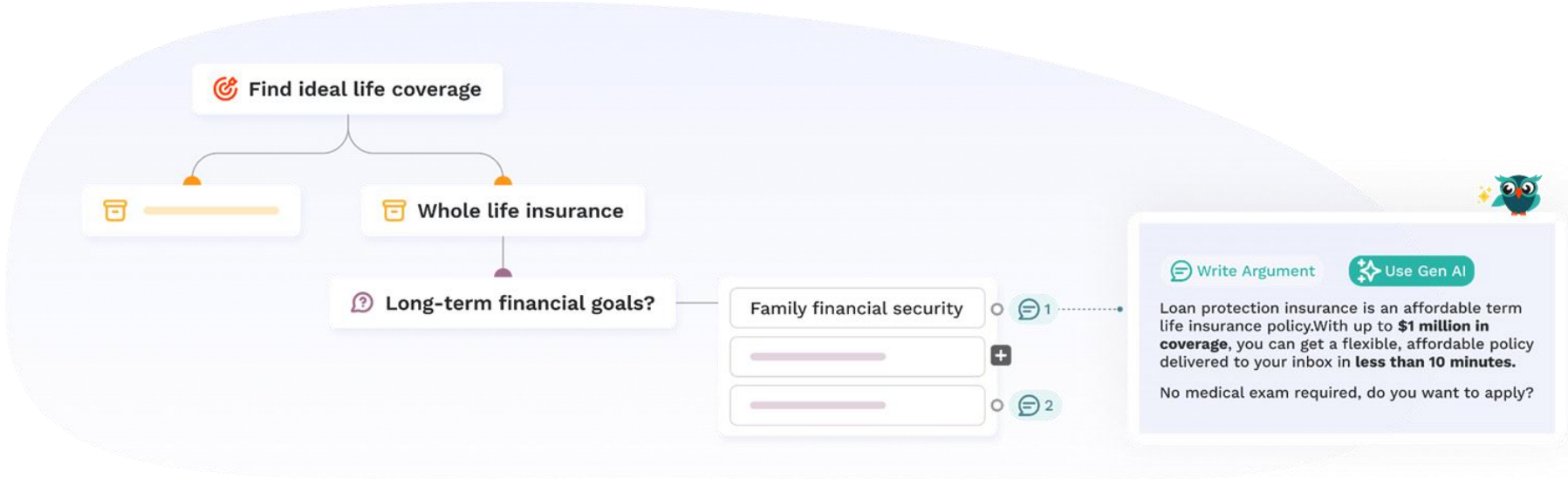| Homeowner | Liability | Flood | ⬇ |

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.

RISK ASSESSMENT – CLIENT KNOWLEDGE & KYC – AGENT ONBOARDING & UPSKILLING – UPSELL & CROSS-SELL

… 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…
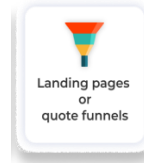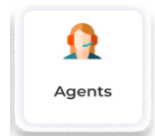

Don't throw any your tools, just enhance them with real-time and personalized recommendations!

And all recommendations are tracked for continuous monitoring & learning

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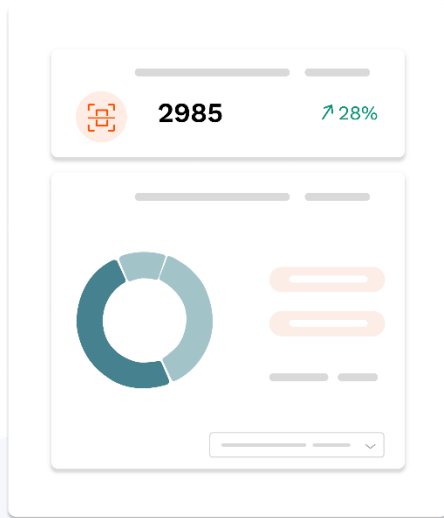
Gain **real-time analytics and performance reporting**

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.

2985 ↗ 28%

Status ≡	Priority ≡	Products ↓	Date ↓	Estimated reach ↓	% Actual reach ↓	Display ↓
●				17% ↔ 18%	2%	1 ↘ 87.5%
●				31% ↔ 33%	10%	5 ↗ 180%

What makes Zelros unique: our deep insurance specialization

ZELROS

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

ZELROS

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

Zelros at a glance

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

Microsoft

ZELROS

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