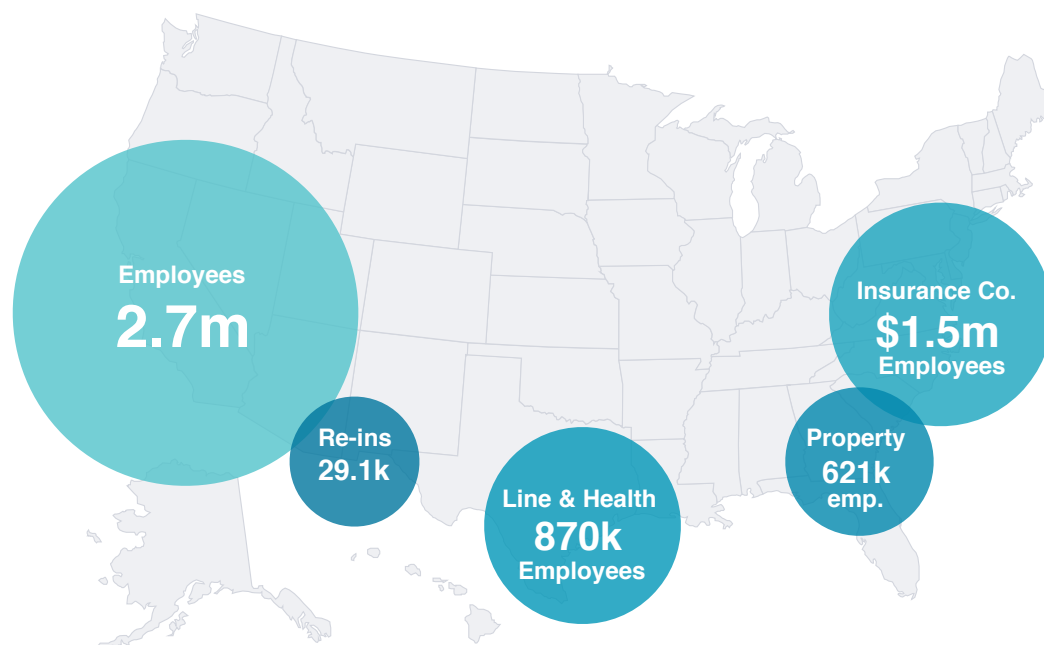Image
Placeholder

What $500B Yearly

Industry is Ripe for disruption?

"This industry is just one Uber thought away from total disruption."
Jeff Cline

Insurance Industry - $564 billion annually

2.7 million employees in the US alone
2.8% of nations GDP

Employees 2.7m

Re-ins 29.1k

Line & Health 870k Employees

Insurance Co. $1.5m Employees

Property 621k emp.

Insurance carriers and related activities contributed $564.5 billion, or 2.8 percent, to the nation's gross domestic product (GDP) in 2018, according to the U.S. Bureau of Economic Analysis. Total P/C cash and invested assets were $1.7 trillion in 2018, according to S&P Global Market Intelligence.

The U.S. **insurance industry** employed 2.7 million people in 2018, according to the U.S. Department of Labor. Of those, 1.5 million worked for **insurance companies**, including life and health insurers (870,600 workers), P/C insurers (621,800 workers) and reinsurers (29,100 workers).

https://www2.deloitte.com/us/en/insights/industry/financial-services/financial-services-industry-outlooks/insurance-industry-outlook.html

Jeff Cline 972-800-6670

Insurance Industry is BROKE!

Cost Skyrocketing

CPA UP by 450%
Cost Per New Customer Acquisition up 3-5 fold in the last 10 year in the digital market place

Expenses UP by 66%
Cost of doing business up across all support services

Utilization Up by 57%
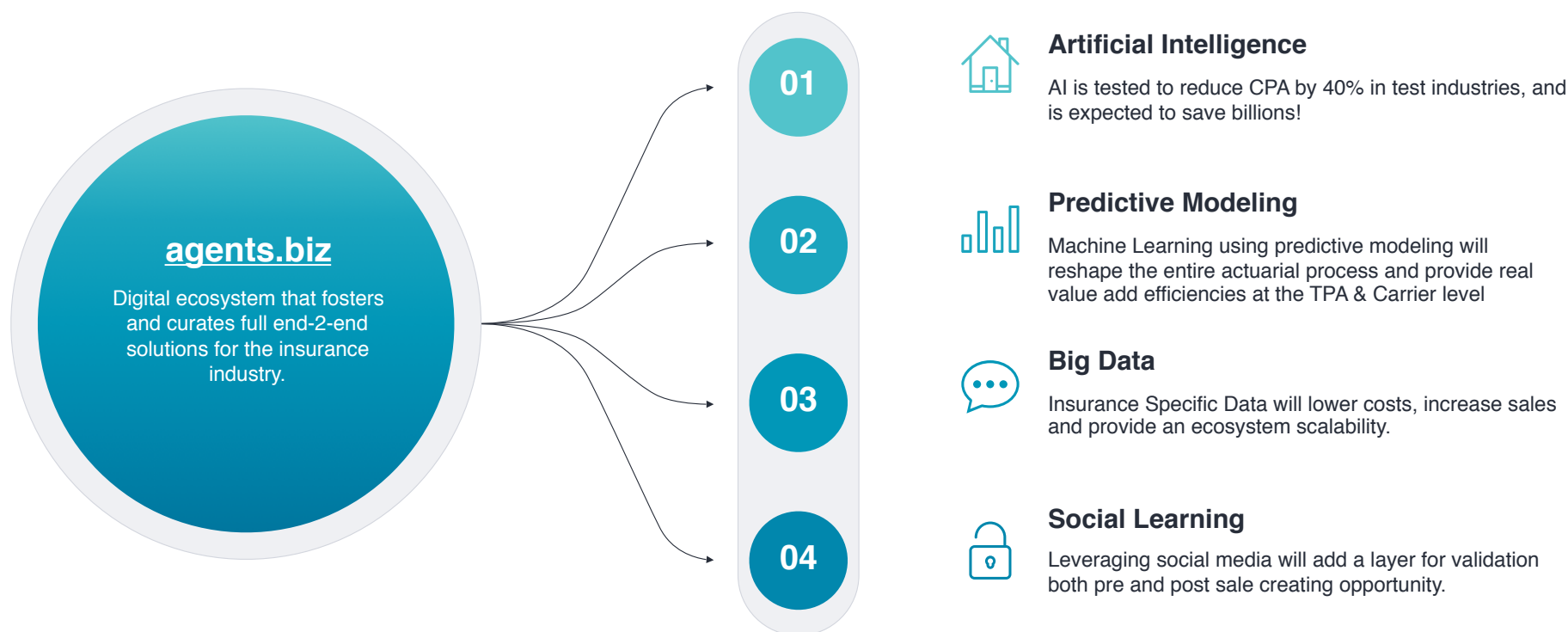Fraud, misdiagnosis, and missed data points are driving utilization expenses.

Profit Down

Recent survey reports every insurance sector is feeling compression and profitability squeeze!

DISRUPTION AHEAD!

Insurance as a Service (IaaS)

Full End to End solutions leveraging Artificial Intelligence, Predictive Modeling, Big Data and Social Learning will rock the industry, reduce costs and increase profitability!

agents.biz

Digital ecosystem that fosters and curates full end-2-end solutions for the insurance industry.

01

02

03

04

Artificial Intelligence

AI is tested to reduce CPA by 40% in test industries, and is expected to save billions!

Predictive Modeling

Machine Learning using predictive modeling will reshape the entire actuarial process and provide real value add efficiencies at the TPA & Carrier level

Big Data

Insurance Specific Data will lower costs, increase sales and provide an ecosystem scalability.

Social Learning

Leveraging social media will add a layer for validation both pre and post sale creating opportunity.
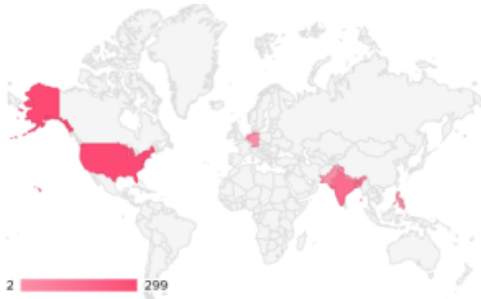
Jeff Cline 972-800-6670
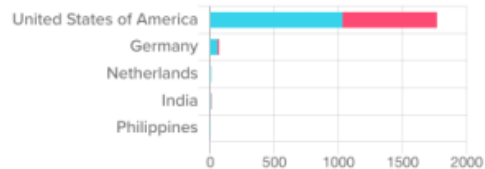
Case Studies- $100k CPA Reduction

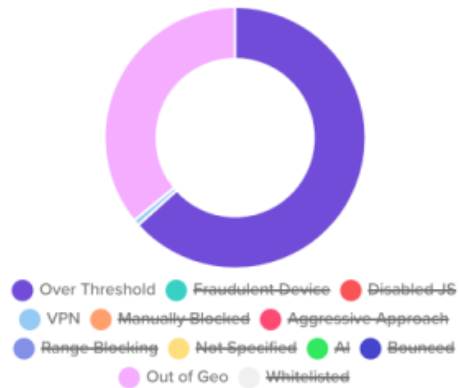60 Day Sample of AI & CPA Maximization Technology

Fraudulent Countries

Last 500 blocks

2   299

Top 5 Fraudulent Countries Dec 31 to Feb 28

United States of America
Germany
Netherlands
India
Philippines

0   500   1000   1500   2000

Fraud Type

- Over Threshold
- Fraudulent Device
- Disabled JS
- VPN
- Manually Blocked
- Aggressive Approach
- Range Blocking
- Not Specified
- AI
- Bounced
- Out of Geo
- Whitelisted

Who's Clicking

Genuine Leads
Competitors — 68%
Bots — 32%

Genuine Leads
Competitors — 68%
Bots — 32%

Fraud by Device

Mobile
Desktop
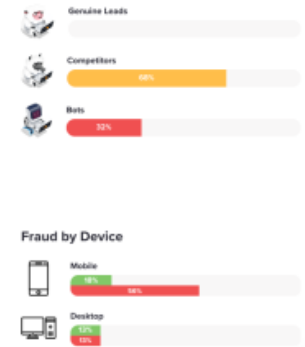
Blocked IPs	Unique Visitors	Clicks Per Visitor
1,592	1,078	1.0

AI in Action

Disruptive Eco-system

An end 2 end eco-system must exist for real change!

Consumers
Education and Informations to support consumers in the industry through technology platforms and digital enabled solutions

Sales Organizations
Web Developer

Banking
Payments and Processing of AR/AP

Connected Devices

Service Providers - 3rd party
Third Party Providers,Self Managed HMO's, Communities

Carriers
Insurance Companies

Risk Holders
Re-insures, Block Managers, Institutions

Consumers

Service Providers

Agents GA/IMO/FMO

agents.biz eco-system

Carriers Risk Takers

AR/AP

Consumers

Image Placeholder

Eco-system Process

EASY ENTRY TECHNOLOGY

Providing interfaces for consumers and shareholders to exchange data seamlessly to accomplish triggers and goals with on the ecosystem using cutting edge severless technologies and advanced programming interfaces across a proprietary content deliver network.
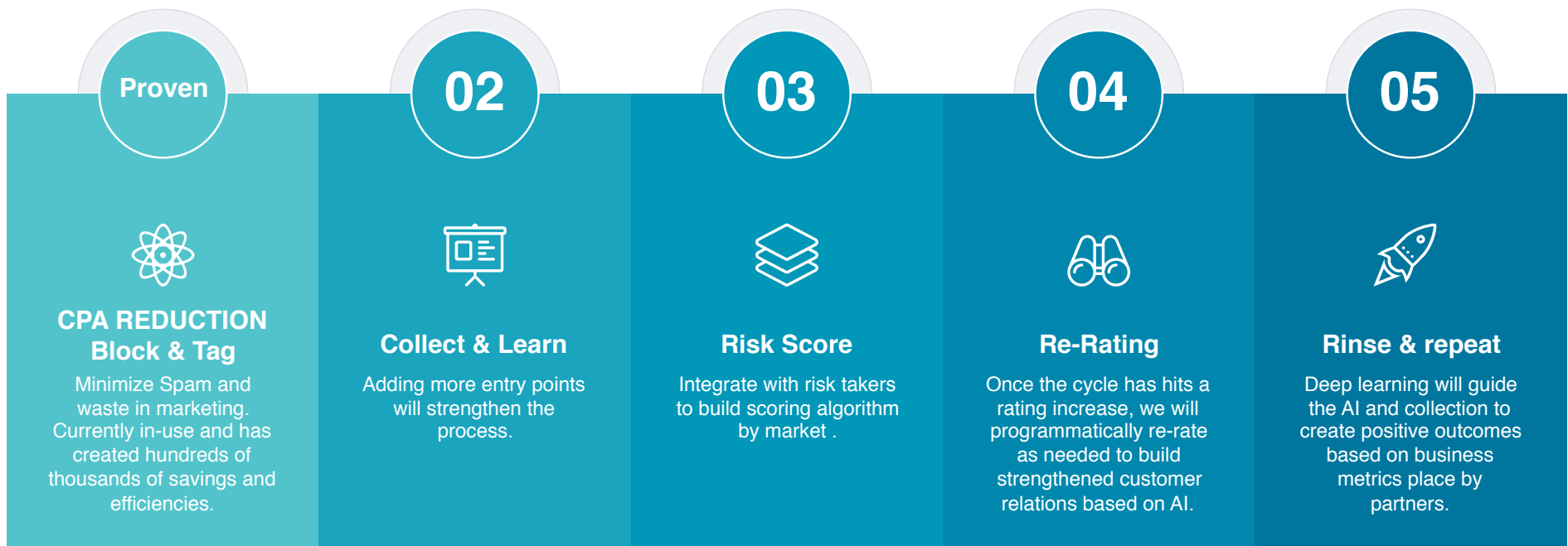
KEY: Ability to come in and out as needed any where along the cycle as needed leveraging block-chain and related security protocols as needed to meet regulatory environments and business needs.
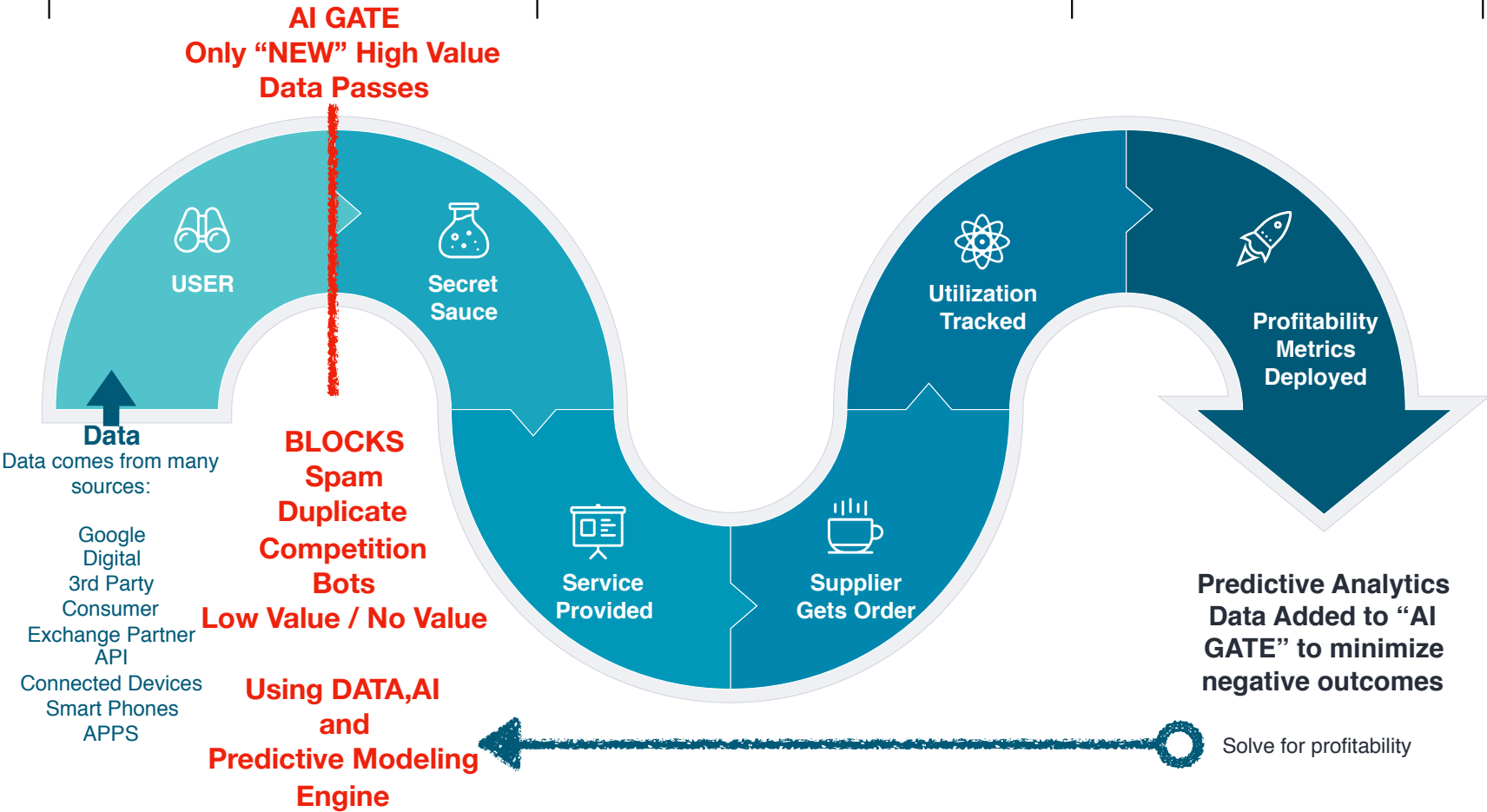
Let's go to see

Feature Highlights

Hundreds of technologies, both open source and proprietary have gone into this eco-system but along the way we have some pretty cool features that stand alone could potentially have disruptive tendencies, but as a whole they are DISRUPTIVE!

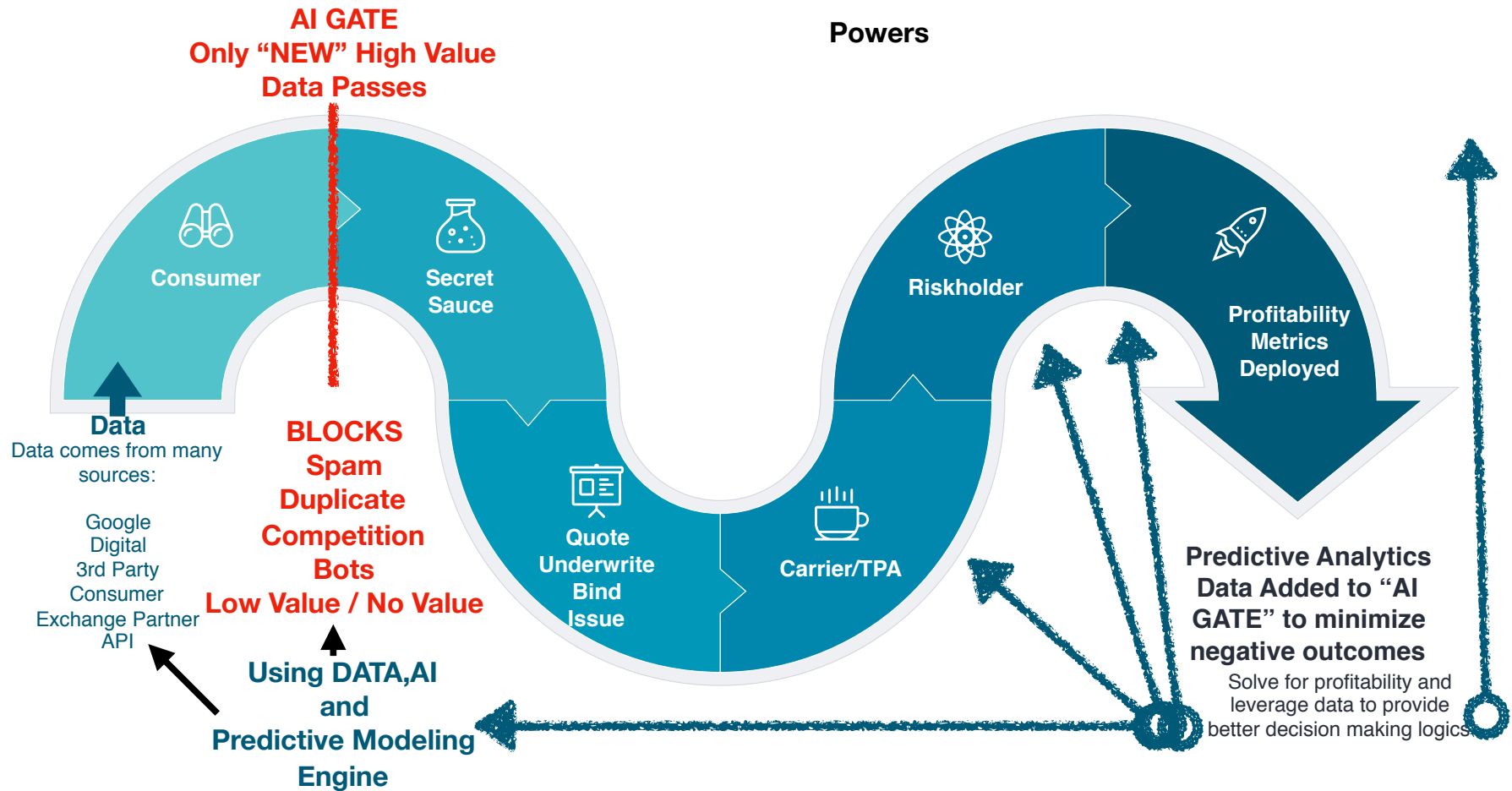| Proven	02	03	04	05
CPA REDUCTION Block & Tag	**Collect & Learn**	**Risk Score**	**Re-Rating**	**Rinse & repeat**
Minimize Spam and waste in marketing. Currently in-use and has created hundreds of thousands of savings and efficiencies.	Adding more entry points will strengthen the process.	Integrate with risk takers to build scoring algorithm by market .	Once the cycle has hits a rating increase, we will programmatically re-rate as needed to build strengthened customer relations based on AI.	Deep learning will guide the AI and collection to create positive outcomes based on business metrics place by partners.

Increase Profitability - Full End 2 End Eco-system

Reduces Cost Per Acquisition | **Efficacy, Speed, Savings** | **Reduces Utilization**

**AI GATE
Only "NEW" High Value
Data Passes**

USER

**Secret
Sauce**

**Utilization
Tracked**

**Profitability
Metrics
Deployed**

**Service
Provided**

**Supplier
Gets Order**

Data
Data comes from many sources:

Google
Digital
3rd Party
Consumer
Exchange Partner
API
Connected Devices
Smart Phones
APPS

**BLOCKS
Spam
Duplicate
Competition
Bots
Low Value / No Value**

**Using DATA,AI
and
Predictive Modeling
Engine**

**Predictive Analytics
Data Added to "AI
GATE" to minimize
negative outcomes**

Solve for profitability

Insurance Eco-system

**AI GATE
Only "NEW" High Value
Data Passes**

Powers

Consumer

**Secret
Sauce**

Riskholder

**Profitability
Metrics
Deployed**

Data
Data comes from many
sources:

Google
Digital
3rd Party
Consumer
Exchange Partner
API

**BLOCKS
Spam
Duplicate
Competition
Bots
Low Value / No Value**

**Quote
Underwrite
Bind
Issue**

Carrier/TPA

**Using DATA,AI
and
Predictive Modeling
Engine**

**Predictive Analytics
Data Added to "AI
GATE" to minimize
negative outcomes**

Solve for profitability and
leverage data to provide
better decision making logics

Our Mission

Our ecosystem will create a win-win environment for all members

REDUCE COSTS

Reduce Costs

Drive cost per acquisition down over time and reduce fraud and waste.

INCREASE SALES

Increase Sales

Leverage technology to increase overall sales

INCREASE PROFITS

Increase Profit

Increase earnings by 20%

Tools

Business Tool Kit

Sales Tools

Insurance as a Service (IaaS) is designed to leverage all forms of technology to increase sales and reduce cost per acquisition.
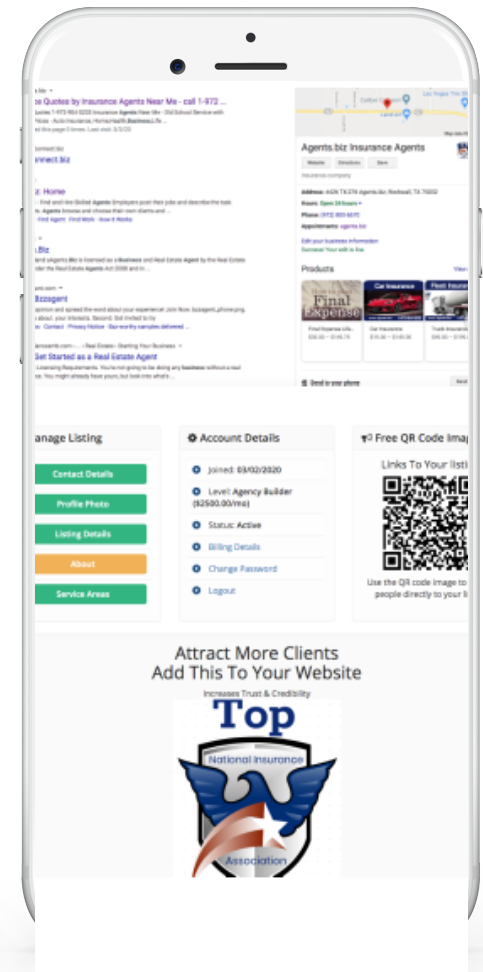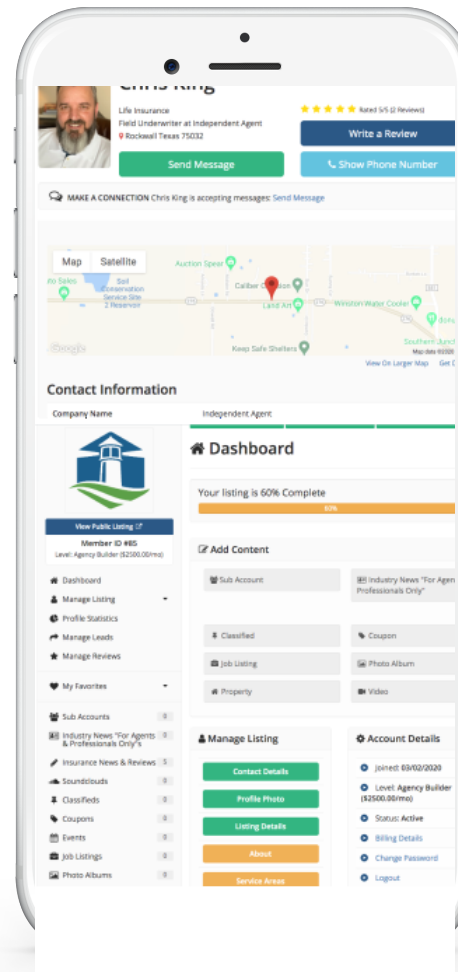
Service Tools

Review Manager, Marketing and follow-up to increase customer satisfaction and agent efficiencies.

Business Management

Customer tracking, CRM, communication and day to day operational tools, with the ability to integrate 3rd party and telephony to create a full service call-center.
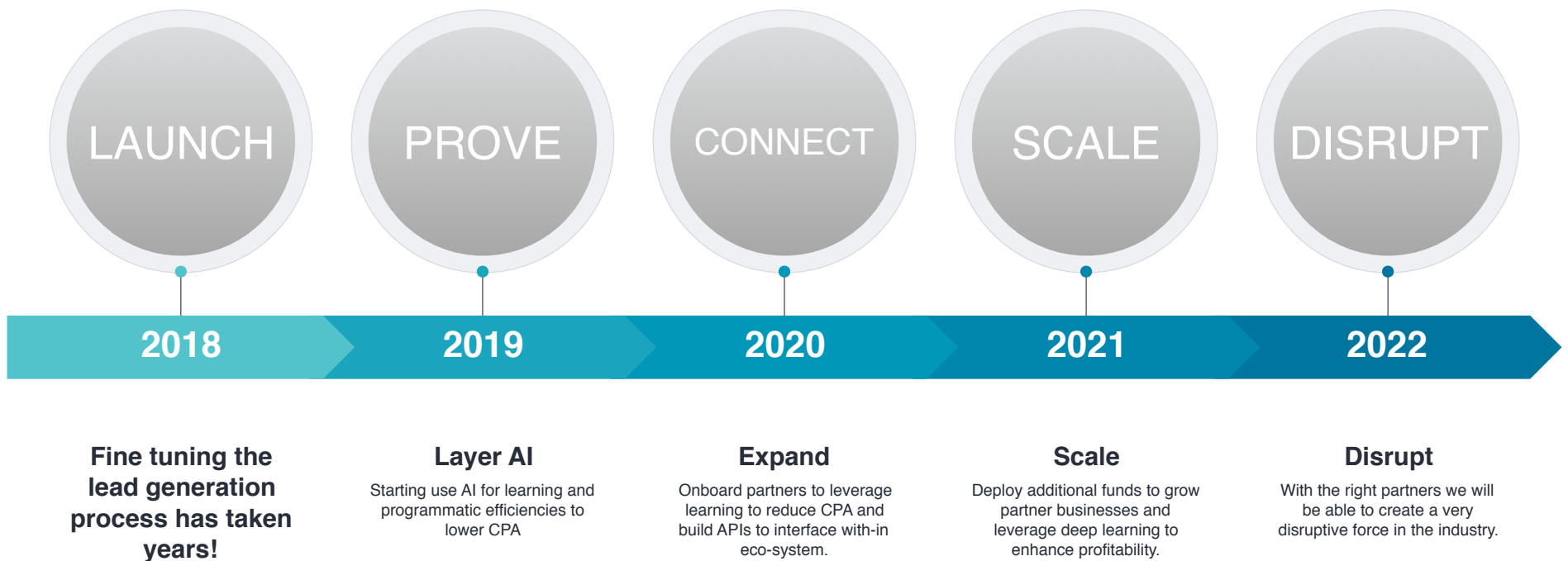
Are you a disruptor?

The next step is yours

Eco-System

We have proved cost per application reduction and will continue to learn and implement to create profitability efficiencies as we are in the LAUNCH-LEARN-PROVE-REPEAT phase all the time!

LAUNCH	PROVE	CONNECT	SCALE	DISRUPT
2018	**2019**	**2020**	**2021**	**2022**

Fine tuning the lead generation process has taken years!

Layer AI
Starting use AI for learning and programmatic efficiencies to lower CPA

Expand
Onboard partners to leverage learning to reduce CPA and build APIs to interface with-in eco-system.

Scale
Deploy additional funds to grow partner businesses and leverage deep learning to enhance profitability.

Disrupt
With the right partners we will be able to create a very disruptive force in the industry.

Velocity is key

Platform Will require volume and validity to create maximum success!

Unique Visitors

Millions of page views a month to billions will allow for better learning and greater success.

Market Opportunity

Budget for acquisition and growth will expand to drive more sales at the same time help reduce overall costs
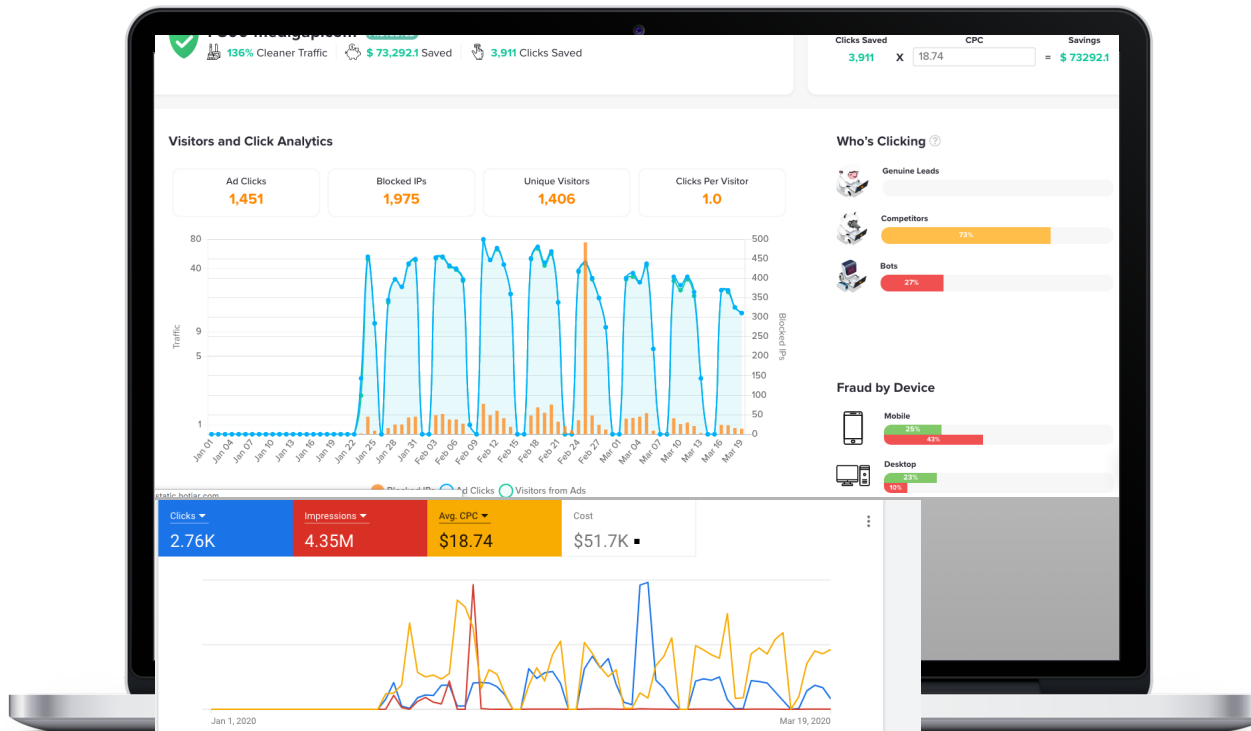
Managed Control

Growing multiple market sectors at the same time will allow for more efficiencies and learning to provide better market control.

Unique Visitors
56,935

Total Requests
5,647,843

Percent Cached
35.3%

Total Data Served
57 GB

Data Cached

Case Study

Over $100 per policy reduction in the 2nd quarter of AI & Machine Learning and getting better all the time!

398 Policies

Across this sample in Q1 of 2020 398 policies were created

CPA Reduction $115pp

$45,770 SAVINGS

Hard Costs not including savings in reduction of resources and systems.

Strategic Partner - Business Credits

Leverage the ecosystem to create new business and efficiencies for business profitability.

	Credit Purchase	$100,000	$250,000	$500,000	$1,000,000	$3,000,000	$5,000,000
1	CPA Reduction (New Business Credits)	100*	250*	500*	1500*	5000*	7500*
2	Agent Profiles (included)	10	30	100	250	1000	2500
3	Rate/Re-rate Integration	n/a	Yes	Yes	45	20	63
4	Social Underwriting	n/a	n/a	Yes	Yes	356	65
5	FULL API Integration	n/a	n/a	n/a	Yes	1000	2500
	Total Long Term Cost	$0	$0	$0	$0	$0	$0

* Number of new business unit required to break even based on Credits Purchased / life long value of customer!
Our goal is to create a win-win solution with little to no capitol risk to the Strategic Partners

Got Question?

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