insurEco

where insurance clicks

A blockchain-enabled, decentralized, end-to-end insurance software platform.

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About insurEco

insurEco System brings value and savings to every segment of the insurance industry without disrupting or exiting existing players.

Simply by getting all parties on the same page or "system"; our blockchain ecosystem can achieve up to a 30% savings in premium while increasing trust and transparency at every level.

Road Map / Timeline

Horizon Platform

The first configurable program business platform.

policySpot

A spot for any policy regardless of the carrier.

raterSpot

Customized rating solutions kills the spreadsheet rater.

quickPFA

Premium Finance offering to over 12 banks.

insBio

Shareable risk data validated against Big Data.

submissionOne

Single entry multi carrier quoting made easy.

policyBlockchain

Secure Immutable Transparency.

2002	2008	2010	2014	2015	2016	2017

Q4 19	Q2 19	Q4 18	Q3 18	Q2 18	Q1 18

insurEco Captive

Risk incubation enables emerging insurance.

P2P Insurance

Crowdsale niche insurance program exchange.

Insured Rewards

Policy rewards PLCY token to policyholders

Program Plugin

Production deployment of decentralized programs.

Personal Lines

Homeowners, Auto, Life, Health, Umbrella.

Commercial Lines

Workers Compensation, General Liability, Trucking.

Current Traction

- Operating since 2003
- 4th Generation
- 9 Active Program Partners
- 1 MM in annual revenue
- 3,000 Active Agents
- 70,000 Policyholders
- 15,000 + monthly quotes

Existing Integrations:

Genesis Agents

Money LOVES InsurTech

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Money Attracts Money
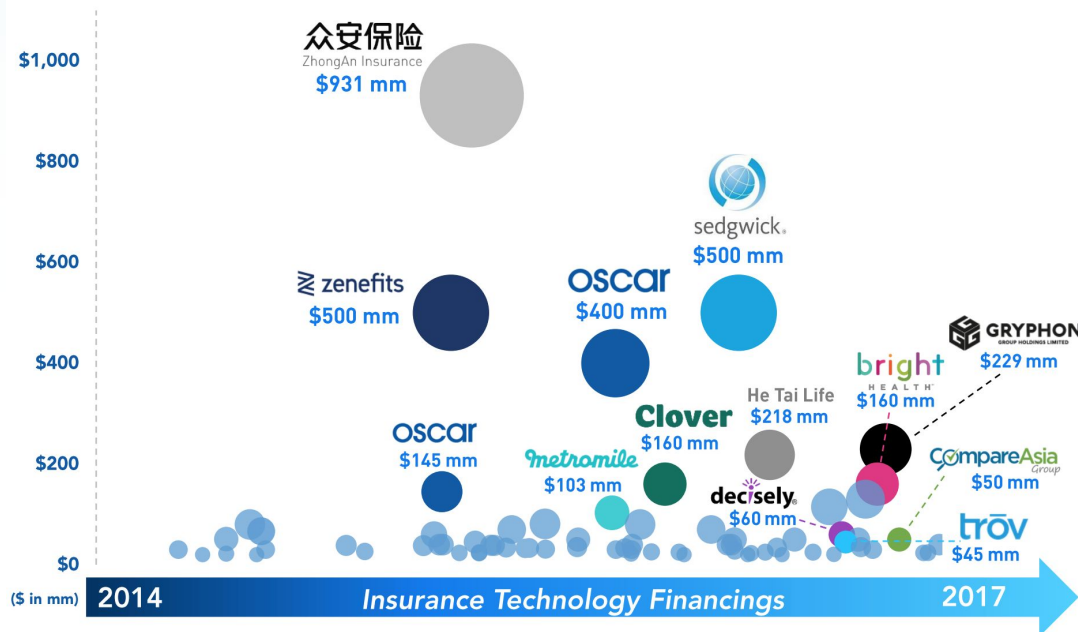
$7.3 Trillion + in premium

2 Billion + Insureds

1 Million + Insurance Agents

100,000 + Carriers / MGA's

50,000 + Niche Programs

Insurance Technology Renaissance

Current "Disruption" Methods

01 Application
Information on what needs to be insured is collected

02 Sends to Market
Data is pushed to multiple potential markets for pricing

03 Quick Pricing
Initial price based on minimal required data.

04 Quoted
Underwritten for eligibility and formal quote offered.

05 Customer Accepts
Agent presents coverage choices in a proposal.

06 Request to Bind
Final underwriting and compliance checks.
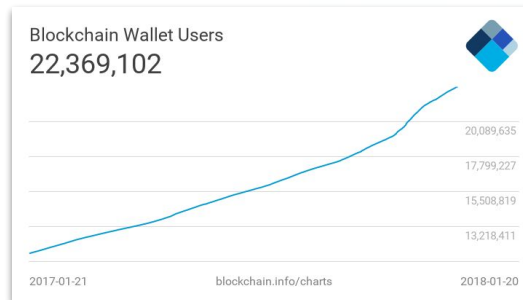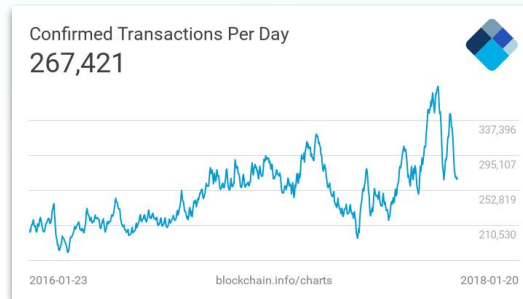
07 Policy In Force
insurer and coverage begins.

Where is the disruption?

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Blockchain Disruption

- 2018 is the year of the blockchain

- Projected 2 Trillion Market Cap

- Industry Specific Solutions

- 20-30% frictionless savings

- Eliminate the Middleman Mantra

Confirmed Transactions Per Day
267,421

337,396

295,107

252,819

210,530

2016-01-23   blockchain.info/charts   2018-01-20

Blockchain Wallet Users
22,369,102

20,089,635

17,799,227

15,508,819

13,218,411

2017-01-21   blockchain.info/charts   2018-01-20

Targeting "The Wrong Middleman"

- Current entrants targeting wholesale & retail brokers

- Wholesale Brokers run on 5% GWP

- Wholesale / Retail "Handshake" is necessary

- Minimal tech knowledge creates false opportunity signal

- The insurance industry depends on data

Data Thugs - Please Don't Be One

- Agencies spending millions in online advertising

- Lead Generation services charge $50/ lead

- Data validation and aggregators charge $200,000 / year

- Explosion in InsurTech creating fragmented solutions

- Instead of one $250K system now have five $50K systems.

Power to the People = Disruption

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insureBio - Data Fuels The Revolution

- Stop being bullied by data thugs

- Stop paying more to buy insurance

- Stop filling out multiple applications

- Stop sharing information with untrusted sources

- Start earning rewards in the insureEco system

Our Stack

Permissions	Lead Forms	Access Markets	Formal Quotes	Branded Mobile App	Program Pay plans	Your Gateway	Document Storage	App Notifications
Risk Data	Submission Tracking	Instant Rating	UW,Rating, Issuance	Certificaties	Loan Proposal	Payments	eSignature	Cancellation Prevention
Data Validation	Proposal Generation		Automation	Policy Storage	Finance Agreements	CC, ACH, BTC	Files Access, Tracking	Emails / SMS
insBio	SubmissionOne	Market Ninja	raterSpot	policySpot	quickPFA	insPay	PDFDoc.io	ecast.io

insurEco Platform

Policy Blockchain

Innovations as a Plug-in

- Rapid development and easy deployment

- Extensive plug-in library for multiple lines of business

- Mitigates exposure for compliance and regulations

- Source code owned by programer or insurance entity

- Set a % of GWP as "Juice" for innovation

- Get paid in real-time through smart contract

Developer Beta Program

- Open to all developers

- Use RESTful API's to connect your projects

- Build Core Components with Javascript / Node

- Production Environment Releases June 2018

Register at insureco.io

Thank you