



Inception AI – Intelligent Insurance Recommendation Engine

AI-driven personalization that matches individuals and businesses to the right policies — reducing mis-sales, lifting conversions, and enabling explainable underwriting at scale.



The Problem

Confusing market

Products are hard to compare; customers struggle to identify the coverage they truly need.

Poor personalization

Generic offers drive low conversion, high churn, and frequent mis-selling.

Operational friction

Complex risk profiles, multiple layers of coverage, and regulatory burdens slow distribution.

The Solution

Inception AI transforms intake and matching: instead of asking what product a customer wants, we determine who they are, their risk exposures, and their lifecycle stage — then generate risk-aware, budget-optimized recommendations across individual and commercial products.

- ❑ Business-focused: integrates with broker portals and carrier APIs for live pricing and seamless purchase flows.





10 Dynamic Risk Categories

Each category is refined by income, location, health, assets, claims history, business turnover, industry, and behavioral signals.



Young Professionals

Cost-conscious, emerging asset profiles.



Families

Coverage for dependents and property protection needs.



Small Business Owners

Mixed liability and asset exposures.



Startups

High-growth, tech-enabled risk profiles.



High-Risk Professionals

Specialized occupational exposures (medical, construction).



Expats & International Workers

Cross-border coverage and portability concerns.



Vehicle-Dependent Individuals

Usage-based exposures and telematics opportunities.



Property Owners

Asset concentration and replacement-cost modeling.



Corporate Enterprises

Complex multi-layered commercial coverages.



Pre-retirement & Retirees

Income protection, health, and legacy planning.



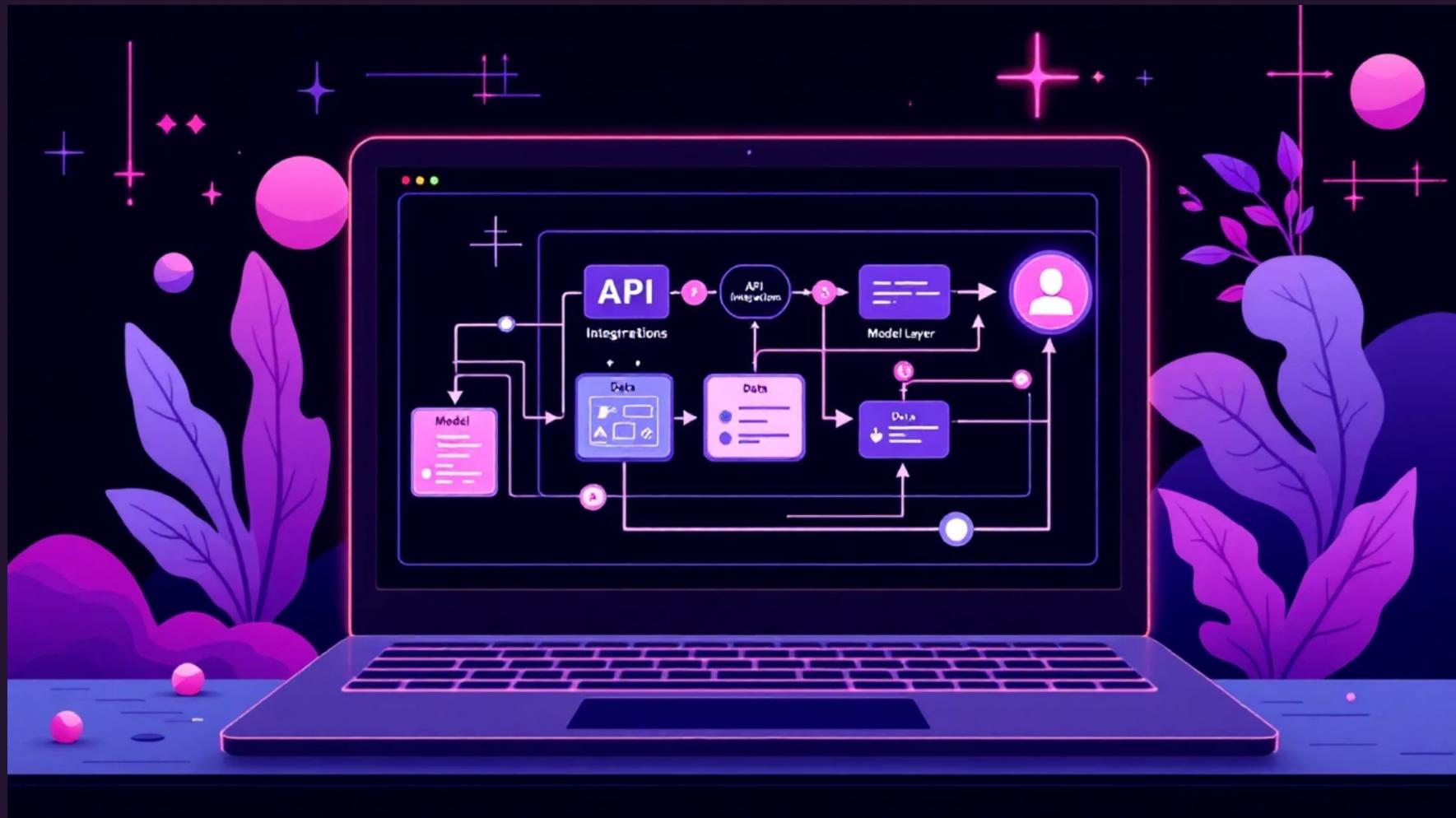
Onboarding

Classification

Risk Scoring

Bundling & Pricing

Our pipeline blends conversational NLP, classification models, risk scoring, reinforcement learning, and predictive loss modeling to produce transparent, actionable recommendations that carriers and brokers can trust.



Core Technologies

- Classification & segmentation models for dynamic profiles
- Risk scoring & predictive loss algorithms
- Reinforcement learning for continuous improvement
- Explainable AI layer for regulatory transparency
- Real-time pricing via carrier API integrations

Explainability: recommendations include reasoned risk statements (e.g., "Industry cyber exposure +34% → include Cyber + Business Liability").

Market & Business Model

Market Opportunity

Global insurance market > \$7T with digital insurance growing ~15–20% annually. Underserved emerging markets represent rapid digitization potential.

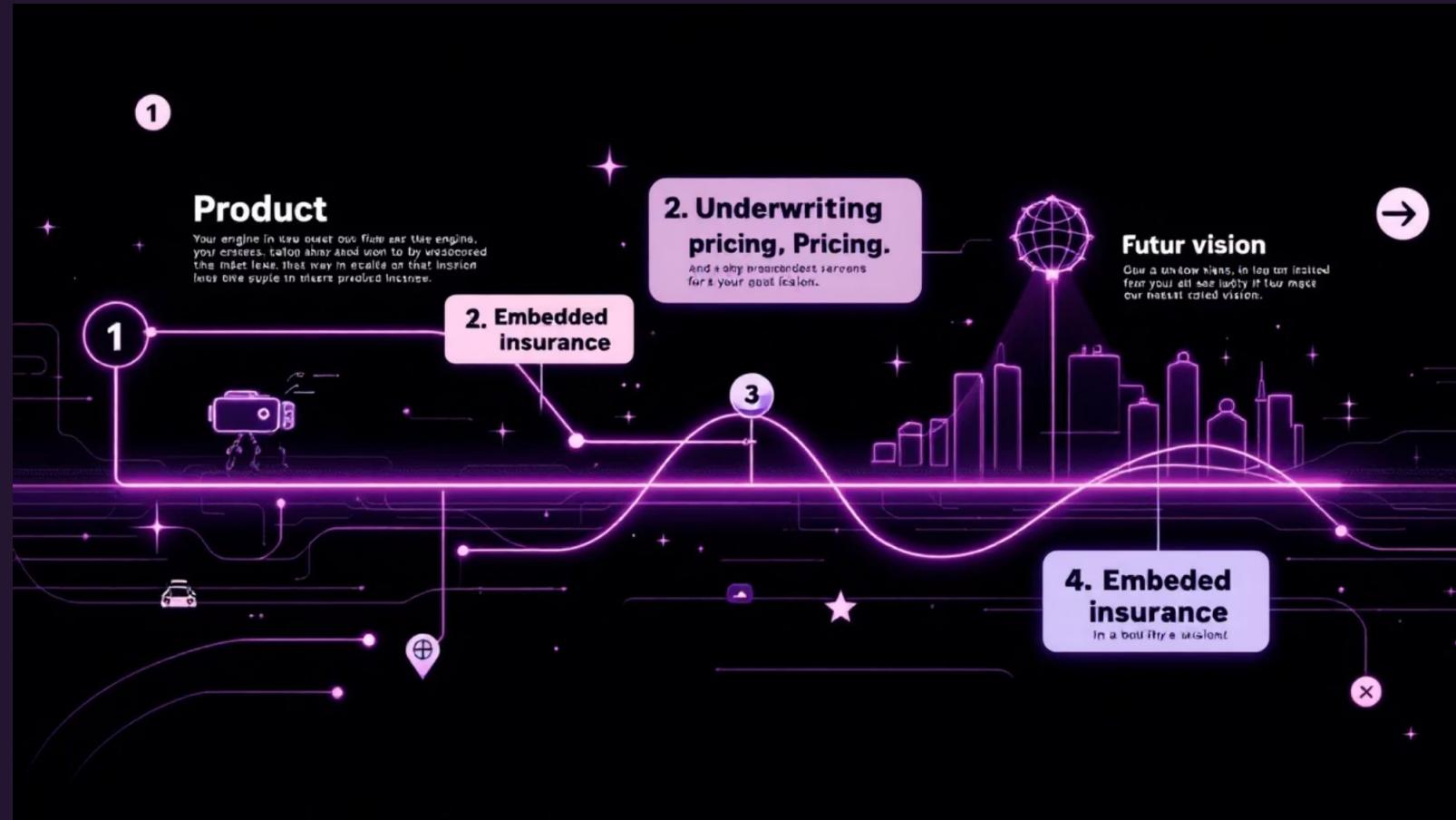
Revenue Streams

B2B SaaS & API subscriptions for carriers/brokers, white-label deployments, B2C commissions, and premium advisory subscriptions.

Go-to-Market

Embed into broker platforms, partner with carriers for pilot integrations, target under-digitized regions for first-mover scale.





01

Phase 1

Recommendation Engine – productionized matching and live pricing.

02

Phase 2

Automated underwriting assistance – accelerate quote-to-bind workflows.

03

Phase 3

Dynamic pricing optimization – real-time risk-based pricing loops.

04

Phase 4

Embedded insurance – integrate across fintech & e-commerce channels.

Scalability & Roadmap

Long-term vision: become the "Stripe for Insurance Intelligence" – powering distribution, underwriting, and pricing across partners.



Investment Ask & Metrics

1

2

3

Seed Round

Seeking €500K to accelerate model development, regulatory compliance, and carrier partnerships.

Use of Funds

Model engineering, integrations, sales partnerships, and localized regulatory work for target markets.

Milestones

Target 3 carrier partners and pilot integrations within 18 months; measurable lift in conversion and reduction in mis-sales.

Next steps: schedule a technical demo and review pilot terms. We're ready to deploy pilots with partners who want immediate ROI from AI-driven personalization.