

TEAM INSUREWISE



NaSure

Cover you can trust, plans you can afford



ECX HACKATHON 5.0
Faster claims, smarter payouts

THE PROBLEM WE'RE SOLVING

WHY MOST NIGERIANS DON'T TRUST HEALTH INSURANCE

- ✗ Many don't understand how health insurance works
- ✗ It's seen as "only for rich people"
- ✗ Lump-sum payments are too difficult for informal earners
- ✗ Past experiences + lack of transparency = deep mistrust
- ✗ There are no insurance options built for market women, drivers, freelancers



"HEALTHCARE SHOULD BE ACCESSIBLE TO THE PEOPLE WHO NEED IT THE MOST
— NOT JUST THOSE WITH STEADY SALARIES."

WHO WE'RE BUILDING FOR

🚗 Ride-hailing Drivers & Bus Conductors who live off daily income. Need flexible, trusted cover.

🍲 Market Women & Traders who prefer group savings and cash-based payments.

💻 Freelancers & Gig Workers who have no employer cover. Income is irregular.

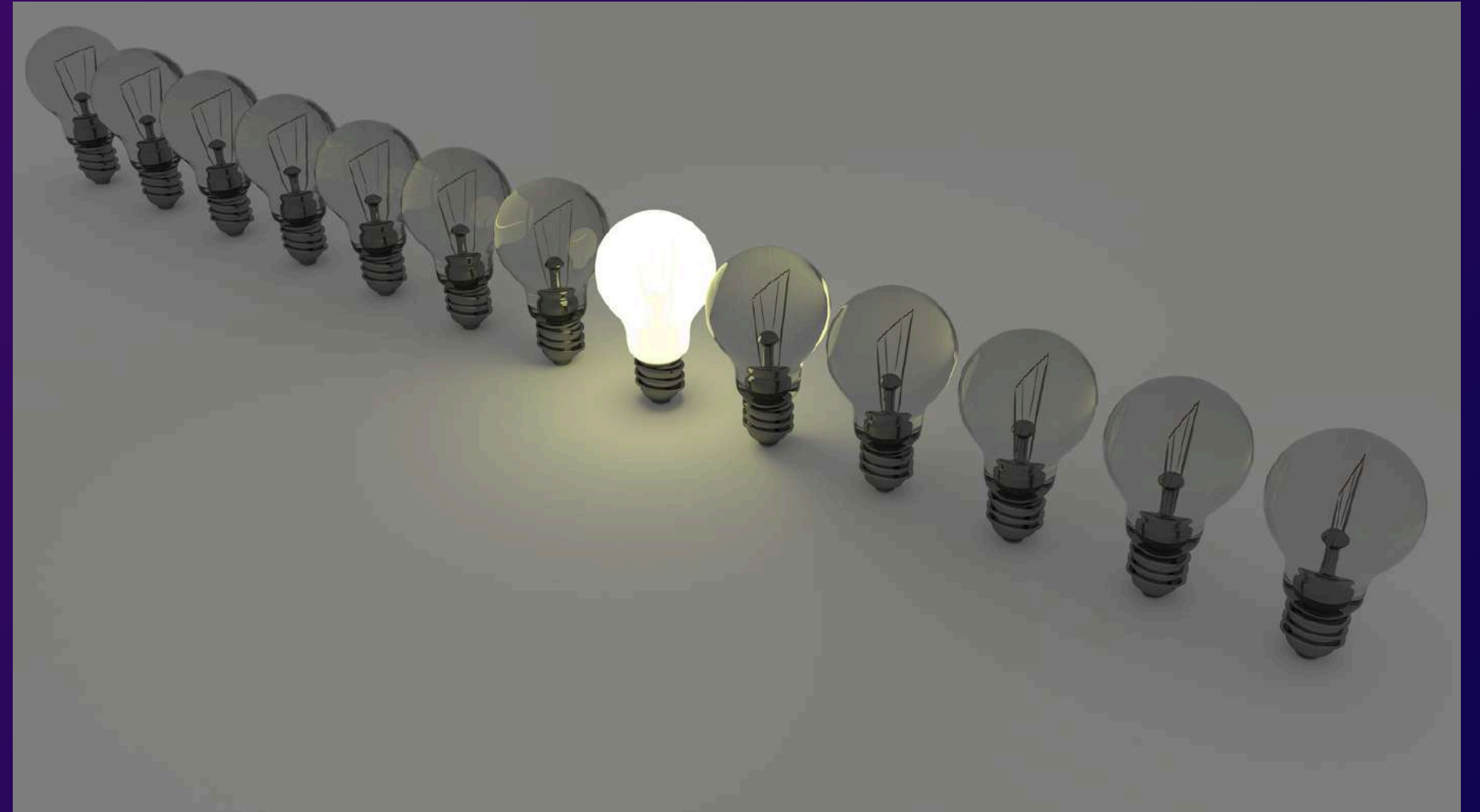


🛒 POS Agents & Street Vendors who want simple, mobile-first experiences.

👷 Low-Income Earners in Urban/Rural Areas who are often left out of traditional health systems.

OUR BIG IDEA

An AI-powered, mobile-first platform that makes health insurance simple, affordable, and rewarding in English and Pidgin for everyday Nigerians.



FEATURES

01 Flexible Micro-Payments

1,000 weekly or ₦4,000+ monthly paid manually or auto-deduct via wallet

03 Cashback Rewards

Get 10%-20% back for staying healthy and not making claims



02 AI Chatbot in Pidgin and English

AI-powered assistant that explains insurance in simple, local language

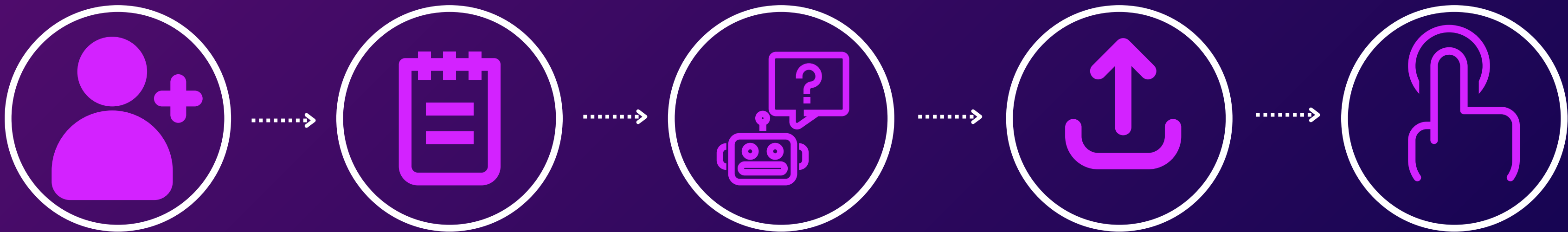
04 Smart Claims via Receipt Upload

Snap hospital receipts and AI checks if it's covered

05 Ajo-Style Group Savings

Contribute with a trusted group but still enjoy individual plans

User Journey



Sign Up

Pick A Plan

Chat with Bot

Upload
Receipt

Contribute
Weekly



Micro-Payment Plans – Insurance Wey No Go Drain You

Most people think insurance is for the rich - we are changing that narrative.

With our app, anyone can get covered without breaking the bank.

- ₦1,000 per week - perfect for traders and artisans
- ₦4,000+ per month - flexible for salary earners and freelancers
- Pay manually or auto-deduct from in-app wallet (via Paystack/transfer)
- A simple progress tracker shows how close they are to being fully covered.
- Coming soon: USSD and offline agents, so everyone can access care.



No more one-size-fits-all plans. Nigerians can now insure themselves at their own pace

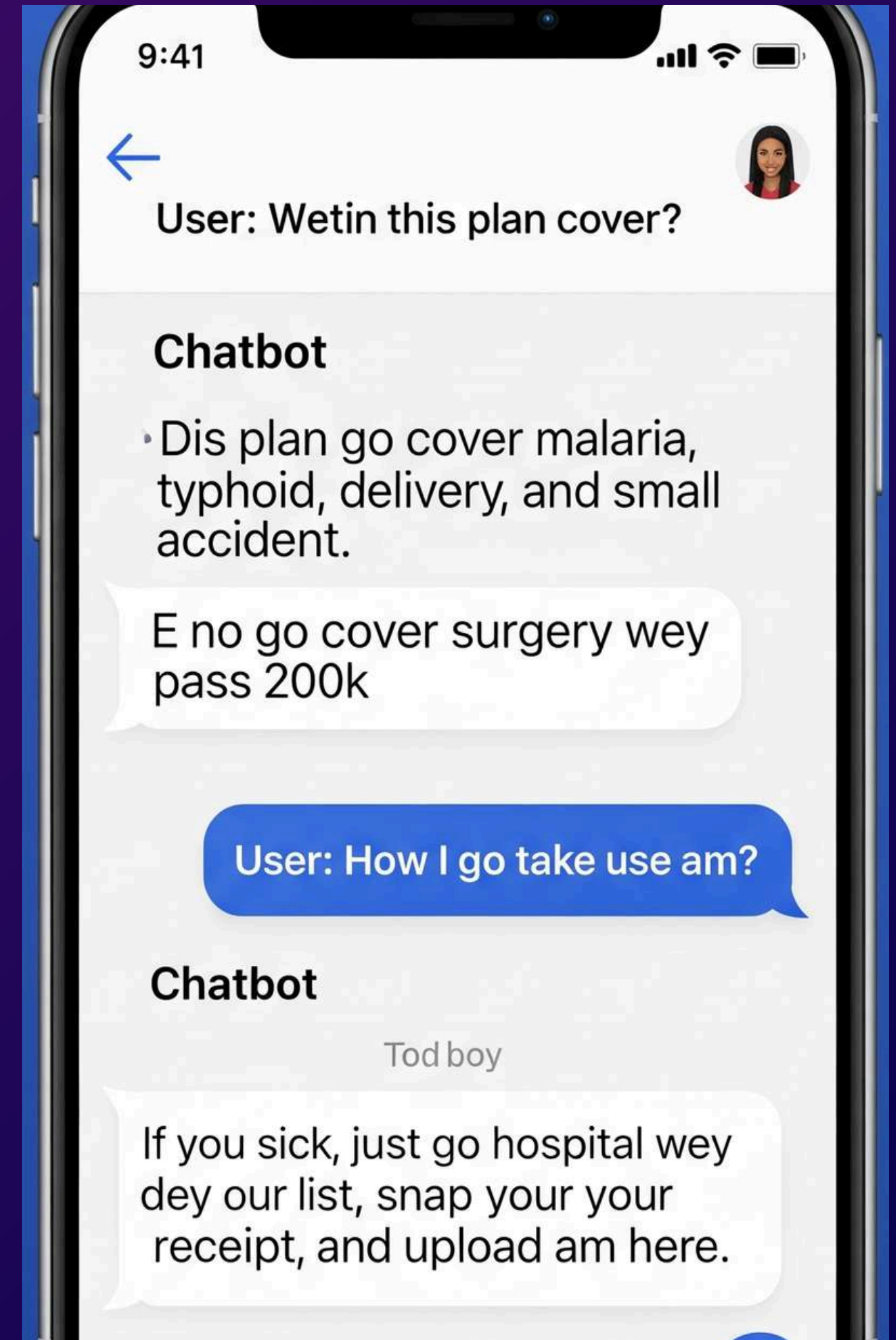
AI Chatbot – Talk To Insurance Like A Friend

Make Insurance feel like chatting with a trusted neighbour - not reading a boring contract.

With our app, users don't have to figure out insurance alone.

They simply chat with a friendly AI assistant in Pidgin or English, to get the answers they need.

- Explain plans in simple, relatable terms
- Help users pick the best plan for their job, income, and family size
- Guide them step-by-step through payments, claims, and rewards
- Available 24/7 — no queues, no call center stress





Smart Receipt Upload for Easy Claim

WITH OUR APP, CLAIMING HEALTH EXPENSES IS AS EASY AS TAKING A PICTURE.

1. User goes to hospital or pharmacy
2. Takes a picture of the receipt or prescription
3. AI (OCR) scans and extracts key details
4. App checks if it's covered under the user's plan
5. If approved, the user gets paid — no paperwork needed!

Cashback Model

Most people feel insurance 'eats' their money when they don't fall sick.

We flip that script

With our app, users get real money back for staying healthy and active.

- No claims for 3 months? Get 10% cashback.
- No claims for 6 months? Get 20% cashback.
- To qualify, users complete simple weekly tasks like reading health or insurance tips, helping them stay engaged.
- Cashback goes into their in-app wallet, ready to renew their plan or cash out.

We're not just offering insurance — we're building trust and turning good health into real rewards.



***Musa paid ₦1,000/week for 3 months (₦12,000 total), didn't make a claim, and got ₦1,200 back. ***
He renewed his plan with ease — no stress.

AJO-STYLE GROUP SAVINGS

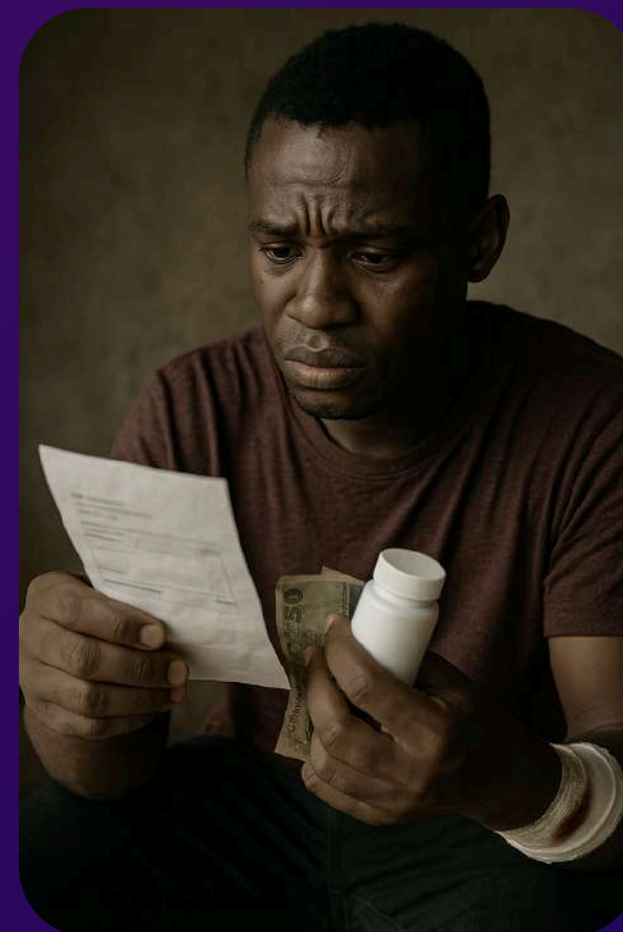
- Familiar structure inspired by local “Ajo” savings groups
- Users contribute weekly/monthly in trusted groups (e.g., market women association)
- Each user still owns their personal insurance coverage — no pooled risk
- Group admins can track member contributions and send reminders
- Encourages accountability, consistency, and shared financial discipline
- Makes insurance feel familiar, communal, and less intimidating



What If?



This is Mallam Musa, a hardworking tailor in Lagos. He works tirelessly, dreaming of a better future for his family.



But when an injury stops him from working, hospital bills pile up fast. No insurance. No savings. No support.

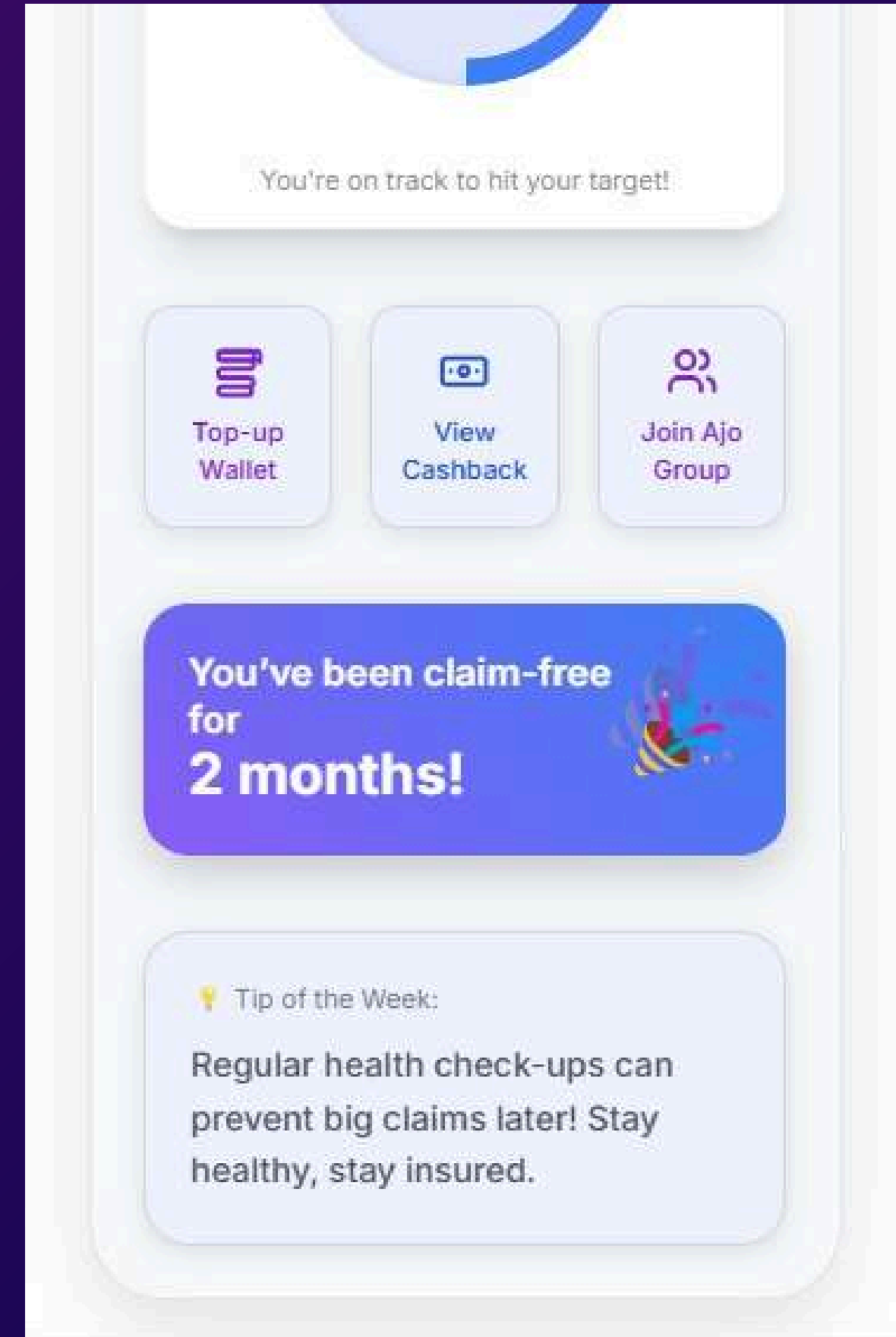
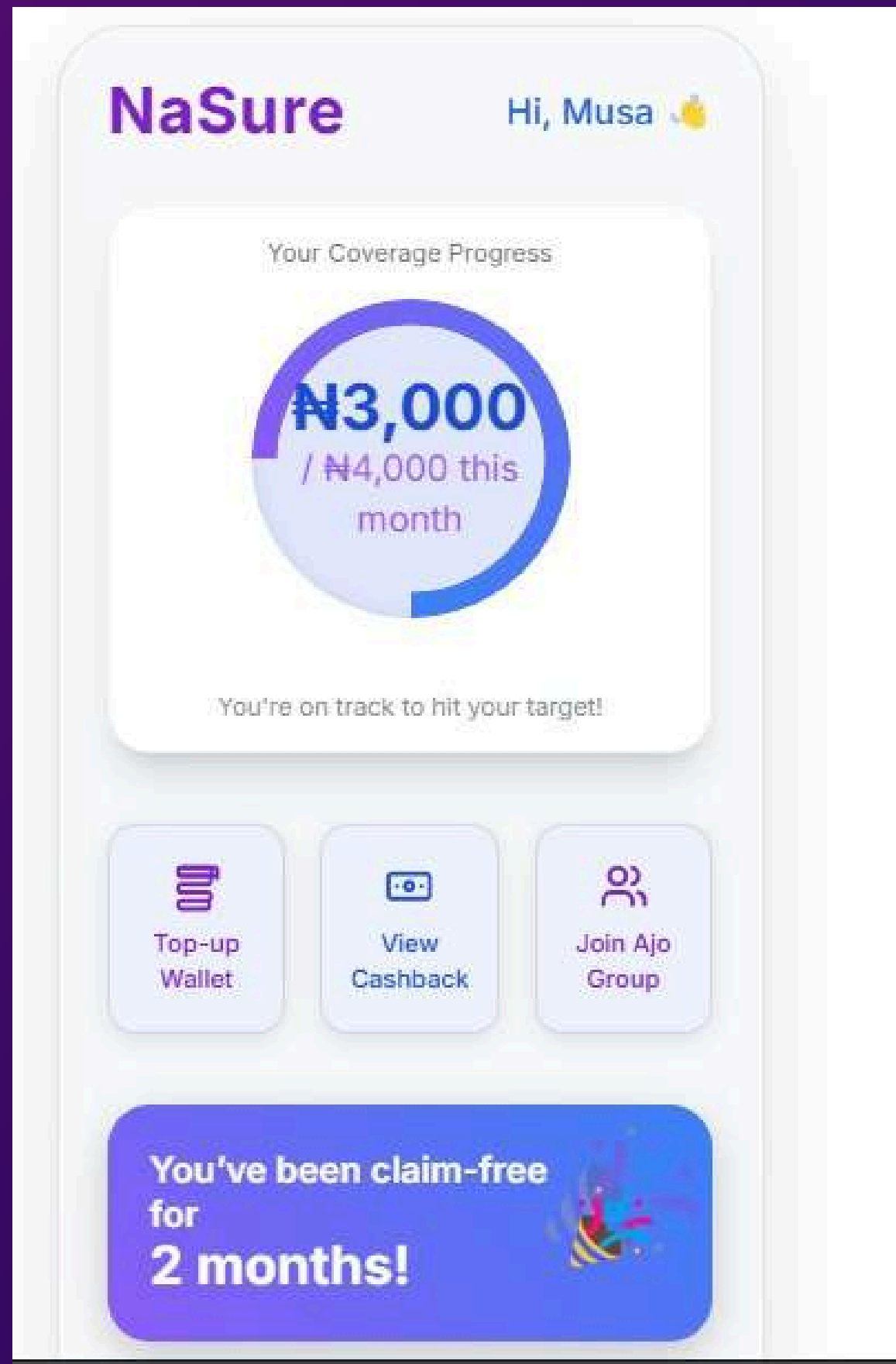
With Our App, he...

- ✓ Paid ₦1,000/week through our micro-plan
- 💬 Used our Pidgin chatbot to understand his benefits
- 📄 Snapped a receipt and got his claim processed.



Musa gets back on his feet — fast. That's the power of affordable, flexible insurance for all.

PROPOSED APP DESIGNS



TECH STACK

Frontend:

-  React.js (UI)
- Tailwind CSS (Styling)
- Figma (designs/mockups)


Backend:

- Node.js + Express (APIs, logic)
- MongoDB (Database)

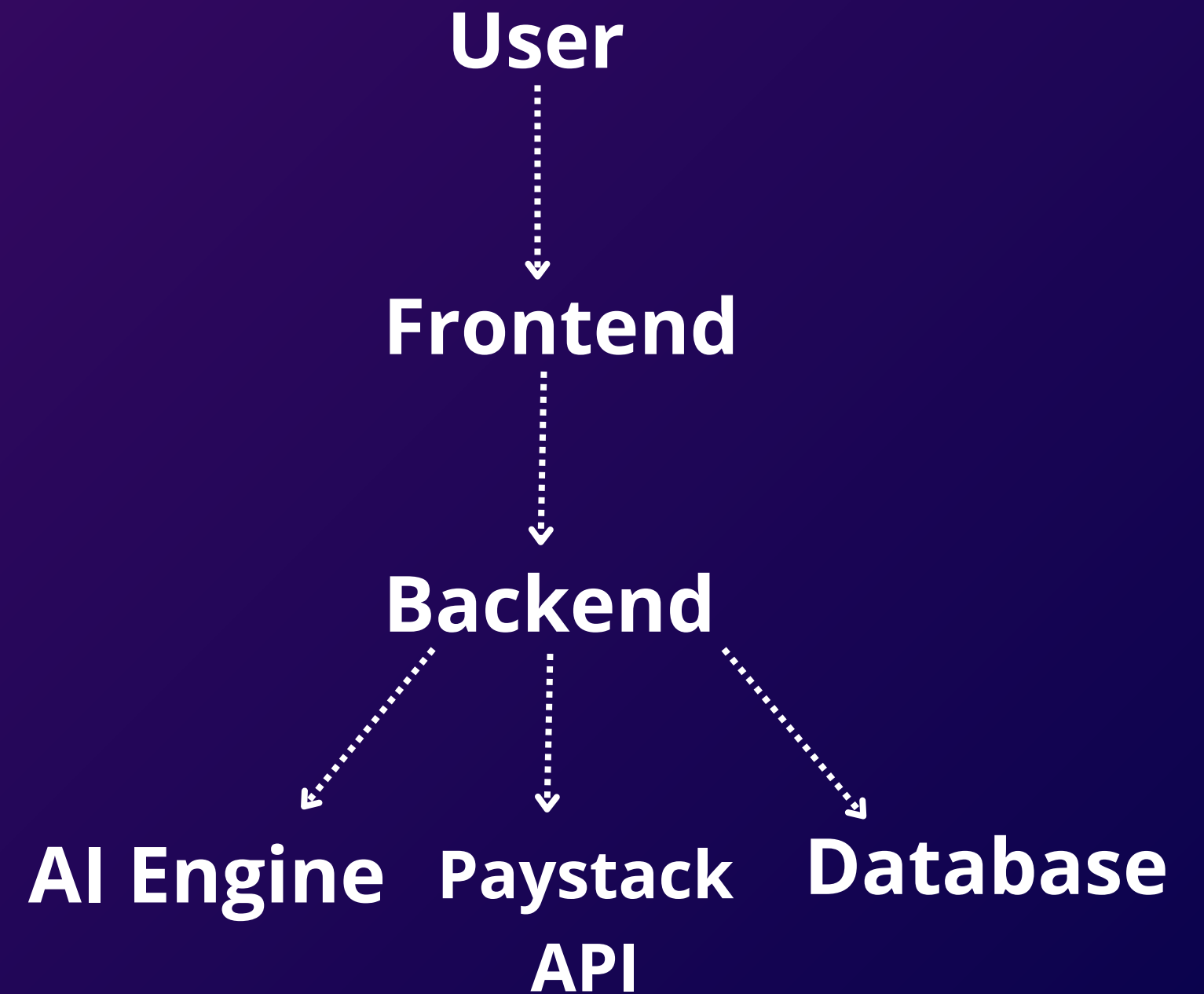
AI/ML:

- Python (chatbot, OCR logic)
- NLP for English + Pidgin

Payments & Auth:

-  Paystack API (wallets, payments)
- JWT (authentication)

SYSTEM FLOW



What Makes Us Stand Out ?

Features	Traditional Insurance	Our App
Language	English Only	Pidgin + English
Payment Flexibility	Fixed Monthly(10k+)	₦200 daily / ₦1000 weekly / flexible plans
Accesibility	Paper Work \$ Call Centers	Mobile app + Chatbot + (coming: USSD)
Claims Process	Manual Forms	Snap receipt → AI checks instantly
Engagement	NONE	Health tips, challenges, & cashback
UserTrust	Low Transparency	Clear tracker, friendly chatbot
Cultural Fit	Formal	Feels like “Ajo” savings & street-smart

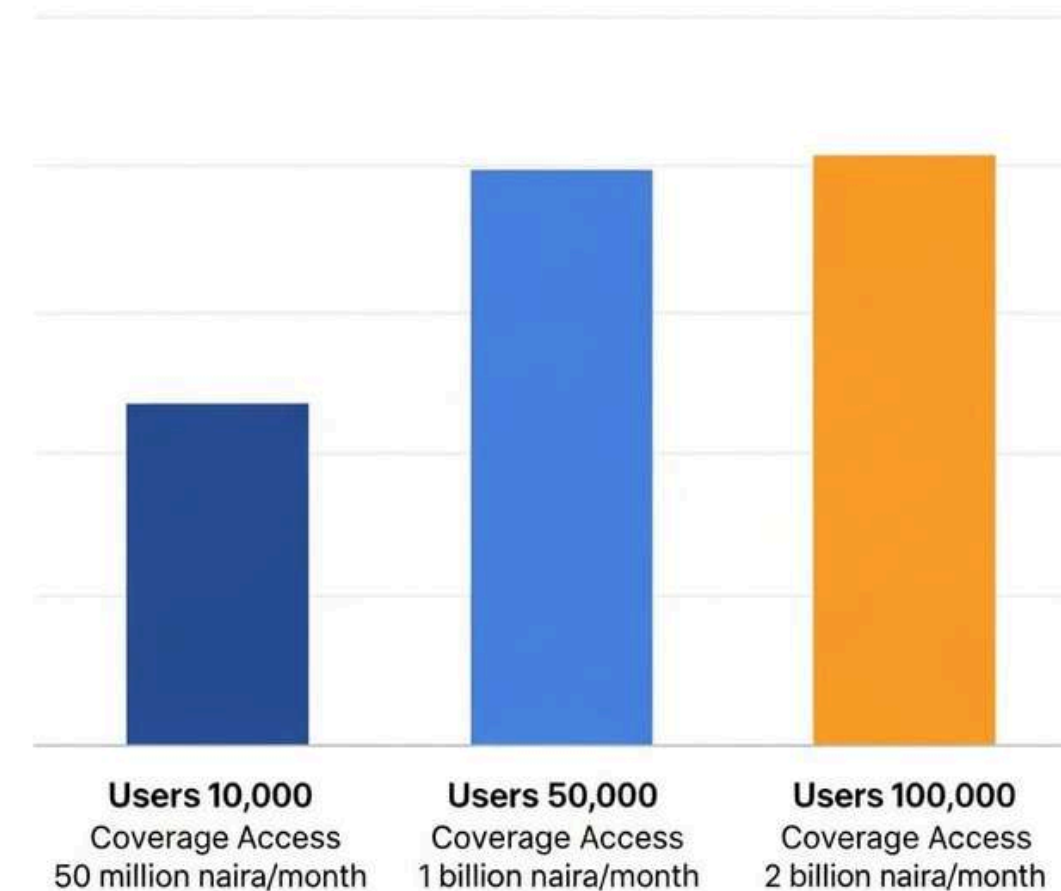
While traditional health insurance feels distant, expensive, and hard to understand, and even existing apps only digitize that model, our solution flips the script with culture-first, flexible tech-enabled features that people actually want to use.

What if 100,000 Nigerians join?

★ Real Change in Real Lives

- ₦500/week plans × 100,000 users = ₦2 billion/month circulating into affordable healthcare
- More people insured → fewer health emergencies become financial disasters
- Healthier habits driven by tips, challenges, and cashback
- Trust in insurance rebuilt, especially in the informal economy
- Women, freelancers, market workers — now empowered to protect their families

Growth in Insurance Access with Our App



✓ With just 100,000 users, this becomes one of Nigeria's most impactful health tech solutions.

FEASIBILITY AND TIMELINE

Week 1- MVP Foundations

Day 1–2:

- Team setup, finalize UI mockups, plan architecture

Day 3–5:

- Backend: Auth, Paystack, MongoDB
- Frontend: Signup, dashboard UI
- ML: Mock chatbot + OCR logic

Week 2 - Integration & Polish

Day 6–8:

- Connect frontend to backend, chatbot flow, claims logic

Day 9–10:

- Add cashback logic, group saving (Ajo), polish UI

Day 11–12:

- Internal testing, Paystack validation, mobile fixes

Day 13–14:

- Deploy app, finalize pitch, submit

FUTURE PLANS

(0–6 Months)

- Pilot Program with real users (e.g., market associations, rider unions)
- USSD Access so feature-phone users can register and make payments
- Offline Agent Onboarding — agents can register users on their behalf
- OCR Upgrade to real-time, reliable claim processing (using improved ML)
- HMO Partnerships to link users with verified, affordable insurance plans
- In-App Wallet & Auto-Debit using Paystack/Monnify for smooth payments
- Push Notifications to remind users to contribute or check health tips

(6–12 Months)

- Voice Chatbot support (for users who prefer to speak, not type)
- Family Plan Bundles for multi-person coverage at a discount
- Health Gamification (badges, streaks, leaderboards)
- Partner Health Clinics for prioritized low-cost treatment access
- Agent Leaderboard to incentivize community outreach and referrals

Long-Term Vision (5-6 Years)

Become the most trusted health micro-insurance platform for informal and underserved Nigerians.

100,000+ users across all 36 states

Cross-border expansion (e.g. Ghana, Kenya)

Collaboration with NGOs, health tech startups, and government health initiatives

BUSINESS MODEL & SUSTAINABILITY

- **Commission on Plans**
 - We earn a cut from every insurance plan purchased via partner HMOs, users don't pay extra.
- **Premium Add-ons**
 - Users can unlock extras like faster claims, savings reports, and group insights for ₦2,000/month.
- **Agent-Assisted Onboarding (Long-Term)**
 - Partner with field agents to help onboard users without smartphones — agent earns, we earn per sign-up.
- **Health/NGO Partnerships**
 - Long-term revenue from sponsoring low-income group plans (e.g. women cooperatives).



MEET OUR TEAM



Adedamola Toye



Olayinka Adebisi



Sumayyah Adegbite



Peter Fagoroye