

# OKLAHOMA MINORITY FOUNDERS ACCELERATOR APPLICATION

OCAST / SSBCI Funded  
Cielo Azul LLC / I.H.P.

## FOUNDER DEMOGRAPHICS

Field	Response
Name	Eric De Loera
BIPOC Status	Yes - Hispanic/Latino
Ownership	100% (Majority Owner)
Location	Oklahoma City, OK

## COMPANY INFORMATION

Field	Response
Legal Name	Cielo Azul LLC
DBA	I.H.P. - Intelligent Home Protection
State	Oklahoma
Industry	Smart Home / InsurTech / IoT
Stage	Pre-revenue
Employees	1-5

## THE PROBLEM

\$150 BILLION in annual property damage. \$15 billion in water claims. 14,000 water incidents PER DAY. 344,600 house fires annually. Current solutions (Flo, Ting, Phyn, Nest) monitor only ONE peril each. They miss dangerous cross-system failures. Insurance carriers have had consecutive underwriting losses. \$21 billion passed to consumers in premium increases (2021-2024). They're desperate for solutions.

## THE SOLUTION

I.H.P. correlates 5 home perils simultaneously:

- WTR-X1: Water pressure, flow, moisture
- ELC-X1: Arc faults, power quality
- STR-X1: Vibration, tilt, settlement
- HVC-X1: HVAC health, efficiency
- ENV-X1: Smoke, CO, temperature, humidity

Built on Nordic nRF5340 MCU with Thread mesh networking and Matter 1.4 protocol. Works with Apple, Google, Amazon, Tesla ecosystems. Business Model: Hardware (\$500-800) + Subscription (\$15-25/mo) + Insurance licensing (\$3-5/mo per home).

## MARKET OPPORTUNITY

Segment	2024	2033	CAGR
Smart Home Insurance	\$3.67B	\$13.47B	18.25%
Target 5-Year SOM	100K homes	\$60M ARR	-

## COMPETITIVE ADVANTAGE

Feature	Competitors	I.H.P.
Multi-peril correlation	x	✓
Insurance-grade data	x	✓
Matter 1.4 native	Partial	✓
Contractor platform	x	✓

## FUNDING REQUEST

Category	%	Use
Prototype Development	50%	Components, PCBs, dev kits
Pilot Program	25%	10-25 home installation
Cloud Infrastructure	15%	AWS/Azure, 12mo hosting
Legal/IP	10%	Patent, trademark

## WHY OMFA

- OKLAHOMA-FOCUSED - Building here, for Oklahoma first
- MINORITY FOUNDER SUPPORT - SSBCI set-aside addresses capital barriers
- OCAST ECOSYSTEM - Access to Industry Innovation grants, Catalyst, gener8tor
- HIGH-GROWTH POTENTIAL - Venture-scale opportunity (\$13B+ market)
- CREDIBILITY - Program graduation signals validation to carriers/investors

## GROWTH POTENTIAL

- MASSIVE MARKET: \$150B losses, carriers desperate
- PROVEN DEMAND: Competitors show 70-99% claim reduction
- ACQUISITION PRECEDENT: NRG paid \$2.8B for Vivint
- FIRST-MOVER: No one else building multi-peril correlation
- REGULATORY TAILWINDS: Carriers will require smart home devices

**Contact:** OCAST | [oklahoma.gov/ocast](http://oklahoma.gov/ocast) | (405) 319-8400

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