

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

1. OKLAHOMA-FOCUSED - Building here, for Oklahoma first 2. MINORITY FOUNDER SUPPORT - SSBCI set-aside addresses capital barriers 3. OCAST ECOSYSTEM - Access to Industry Innovation grants, Catalyst, gener8tor 4. HIGH-GROWTH POTENTIAL - Venture-scale opportunity (\$13B+ market) 5. 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 | (405) 319-8400

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