

# Balcazz HT

BUSSINES PRESENTATION

# BalcazzHT

IT service provider, with focus on Cloud services and Data Science, with almost clients in the Insurance market.

We are harnessing Data insights with the power of Big Data and Analytics, empowering our clients to make better decisions.



# Insurance Advanced Services

*Value Added Services Management System for the Insurance Agents Market*

**Insurance Advanced Services (IAS)** is a value-added service management system for brokers and insurance agents.

**IAS** arises from the need to extend traditional management systems of insurance and policies, under the Broker or Agent paradigm, since this was seen with the need to be able to add both transactional and management information to the routine processes to generate added value to the final customer or policyholder.

The main feature of IAS is the simplicity of use under the development of minimalist paradigm.

IAS is essentially a hub integrator of data and information for multiple management systems, whether it is the broker, the insurers or the final client, once the data has been processed, IAS uses a notification services via SMS or Email to deliver information all across the process within the insurer to the final clients or customers, operates by a flexible Workflow engine implementing the business rules to guide users in order to make their job more dynamic.

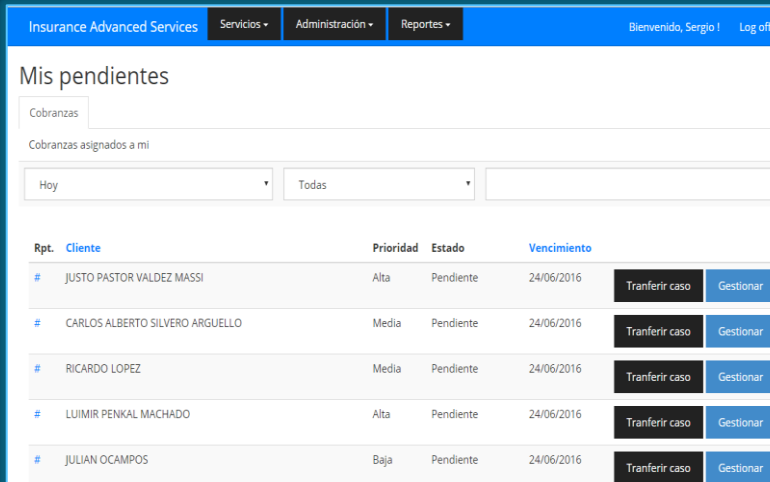
Currently it operates with Insurers like MAPFRE Y SANCOR and can be extended to other insurers via APIs or WEB Services.



# IAS services

IAS platform offers services for distinct process within the Agent or Broker scope.

- ✓ Collections Management.
- ✓ Claims Management.
- ✓ Policy Renovations (Commercial)
- ✓ Tasks Management.
- ✓ Notifications (Users, Managers, Final Clients, etc.) SMS and Email.

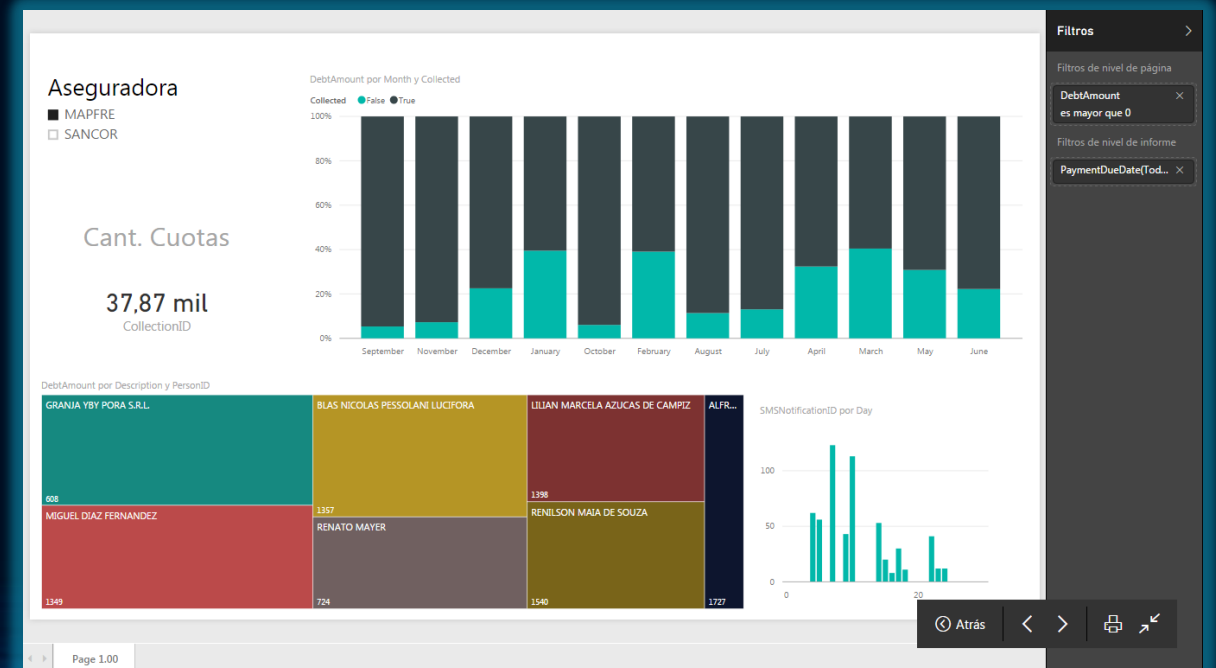


Rpt.	Cliente	Prioridad	Estado	Vencimiento		
#	JUSTO PASTOR VALDEZ MASSI	Alta	Pendiente	24/06/2016	Transferir caso	Gestionar
#	CARLOS ALBERTO SILVERO ARGUELLO	Media	Pendiente	24/06/2016	Transferir caso	Gestionar
#	RICARDO LOPEZ	Media	Pendiente	24/06/2016	Transferir caso	Gestionar
#	LUIIMIR PENKAL MACHADO	Alta	Pendiente	24/06/2016	Transferir caso	Gestionar
#	JULIAN OCAMPOS	Baja	Pendiente	24/06/2016	Transferir caso	Gestionar

All the services interacts which other's services by configurable workflows and user settings.

# Why The Insurance Market?

To answer such important question, we did an analysis of several niches, supported by case studies by world class players like AON ([www.aon.com](http://www.aon.com)) and based on historical disruptions like FINTECH, which causes another trends in niches like insurance, we believe that INSURTECH is the next revolution sector to implement hi-tech solutions that will result in huge economy grows.





# Why the Brokers and Insurance Agents paradigm?

We take this niche to enter the entire insurance supply chain by adding value to the most important leader, because the broker interacts both with Insurers and final clients.

So adding value to the broker with IAS we make more reliable the services to clients and Insurers at the time we reduce time and cost to the broker providing only one access point to all the data provided by the Insurers and clients adding the management data by the broker and history data.

### Historial del caso

17/03/2016 12:46:34

Pendiente ➡ Pendiente dar de baja Poliza

17/03/2016 12:46:34

Fatima Rojas

17/03/2016 12:46:34

Rosalba confirmo pago del cliente de todas las cuotas pendientes.

25/02/2016 13:47:56

Volver a contactar ➡ Volver a contactar

25/02/2016 13:47:56

Fatima

25/02/2016 13:47:56

Hable con Rosalba y me dice que el cliente tuvo siniestros y que no comunicaba a la compañía, llevaba nomas el vehiculo al taller sin avisar, tenia muchos siniestros, dijo que no paso a anular ninguna de sus polizas y que su secretaria estaba consciente de la deuda, Rosalba me facilito correo de su secretaria, le envie correo a Daysi su secretaria con Estado de Cuenta del cliente.

24/02/2016 20:19:50

Pendiente ➡ Volver a contactar

24/02/2016 20:19:50

Fatima

24/02/2016 20:19:50

Hable con el cliente y me dice que el ya pago todo, que no debe, que cambio de compañía porque no le gustaba la atencion, dijo que vera sus comprobantes, Consultar con Rosalba.

26/10/2015 18:46:10

Volver a contactar ➡ Promesa de pago

26/10/2015 18:46:10

Fatima

26/10/2015 18:46:10

Hable con el Sr. Julian y me dice que el día de mañana estará abonando todas las cuotas pendientes.

Buscar

5005010295211

Nro. Póliza

Todos los siniestros

Todos los estados

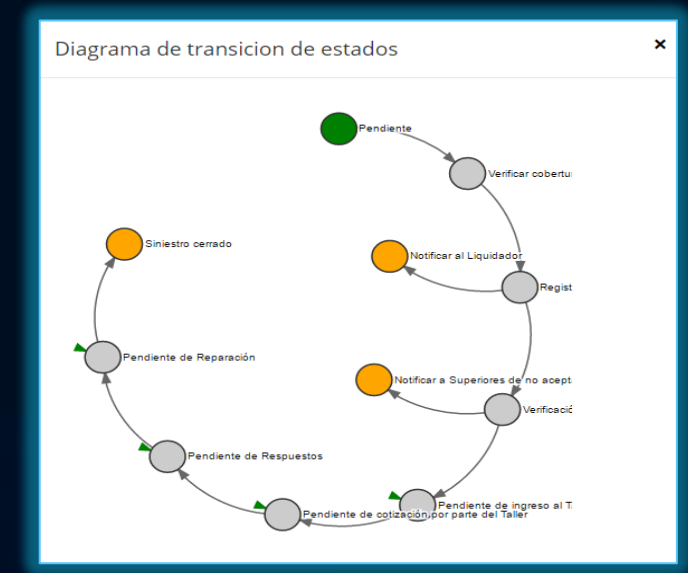
Alta Siniestro

Nro Póliza	Cliente	Siniestro	Riesgo	Fecha	Usuario	Estado	Sub Estado	Pendiente	
5005010295211	CESAR ANTONIO CORONEL MARTINEZ	[MAPFRE] - KL1PM5ERSCK629194 CHEVROLET CRUZE 2.0 TD1 LTZ - AUT 2012		15/06/2016	ricardo	SEGUIMIENTO DEL SINIESTRO	SEGUIMIENTO	SEGUIMIENTO DEL SINIESTRO	
5005010295211	CESAR ANTONIO CORONEL MARTINEZ	[MAPFRE] - KL1PM5ERSCK629194 CHEVROLET CRUZE 2.0 TD1 LTZ - AUT 2012		13/06/2016	ricardo	ALTA SINIESTRO	PENDIENTE DE VERIFICACION	VERIFICACION DE COBERTURA	
5005010295211	CESAR ANTONIO CORONEL MARTINEZ	[MAPFRE] - KL1PM5ERSCK629194 CHEVROLET CRUZE 2.0 TD1 LTZ - AUT 2012		24/06/2016	ricardo	ALTA SINIESTRO	PENDIENTE DE VERIFICACION	VERIFICACION DE COBERTURA	

# Why IAS?

IAS has been developed by co-working with Brokers and Insurers facing real problems from terms of processes and data collection, to integration within several management systems from the insurance chain, to begin the work the brokers had the need to standardize all data sources into one file, to this purpose users interprets, filter and modifies data from several distinct data sources (Insurers Management Systems) until IAS that tasks had been manually and take days or weeks to finish.

With IAS the entire process of acquiring data, processing and standardization just take a few seconds resulting in more reliable and actual data.

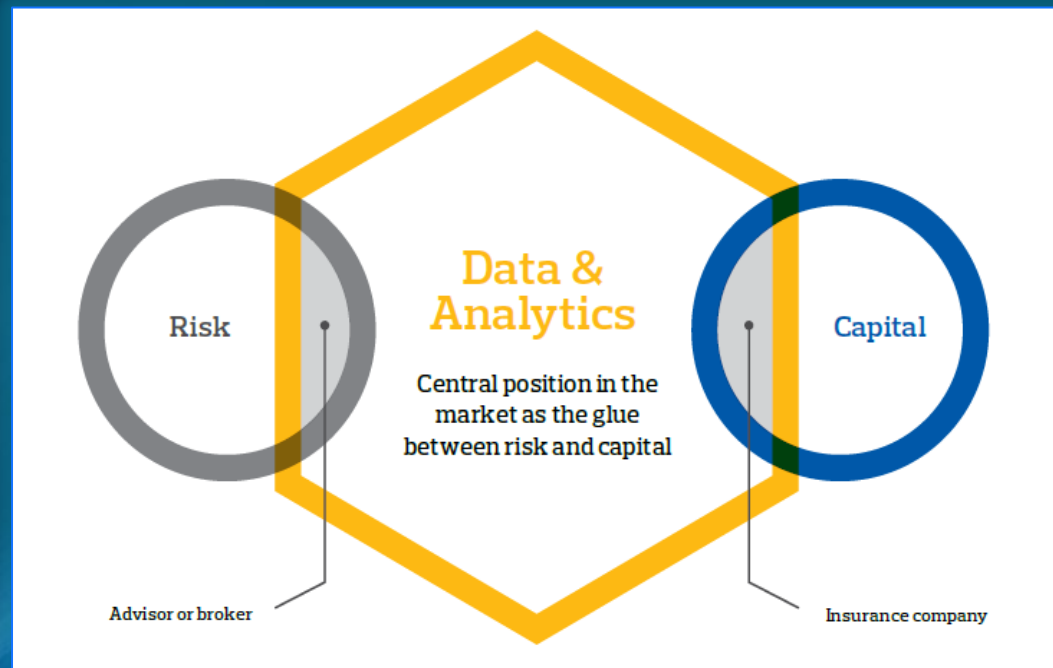


# The Insurance Market (AON)

Ref: <http://thoughtleadership.aonbenfield.com/documents/20160911-ab-analytics-gimo.pdf>

## Three market forces and five links in the insurance value chain

Three interacting forces make up the insurance market: demand from risk owners, supply from capital providers, and the data and analytics risk assessment capability needed to join the two and effect a transaction.



There are two different alignments of these forces in the market.

When data and analytics capabilities are bundled with capital, we have an insurance company.

When they are bundled with demand from risk owners, we have an advisor or broker.

The need for clear and objective advice on both the demand side to the risk bearer or insurance consumer and on the supply side to the capital owner increases with risk complexity. Large, homogeneous markets can rely on competition between suppliers to drive down prices for consumers, reducing the need for independent advisors. Increasingly we see this direct, or near-direct, model winning out in personal lines. Not surprisingly, this is an area of the insurance value chain that many of the "insurtech" startups are targeting.

At the other end of the risk scale, buyers of complex corporate covers and large reinsurance programs require analytics expertise aligned with their own objectives. Increasingly, they use brokers and advisors to advocate on their behalf against the sophisticated entities representing capital.



## INSIDE THE DATA

### The Industry in 2015

Global insurance premium

USD 5.1  
trillion

Global insurance capital

USD 4.3  
trillion

Global property casualty  
combined ratio

98.6%

### New Capital and Innovation

**200+ startups**

challenging the traditional  
insurance industry model

**USD 2.6 billion**

invested in  
**insurance disruption**  
in 2015

**USD 9 billion**

invested in  
**insurance disruption**  
during the last several years globally

# IAS Data

Actually IAS has been implemented in three major Brokers in Paraguay, accessed by more than 100 users and integrated with two world class Insurers (Mapfre and Sancor), his core database is hosted in Microsoft Azure as well as the web services. The entire platform is maintained by a group of five developers and two systems administrators that offers a 24/7 support service.

## VISION

We are working to develop more services and add more value to brokers and final clients adding mobile apps and web services to interact more directly with the final client in form of auto service.

Additional to the entire IAS ecosystem we are generating a unique data warehouse with statistics and analytics results by all the processes to bring this information in commercial way to any major insurer or broker who want to take advantage in detail information from policies types, claims, renovations and premiums levels by region, time, type and other factors.