

Insur.Cap

Redefining insurance. One image at a time.



The data point problem

Incumbent doesn't have the “**touch point**” capability of dataset, to ingest the customer lifestyle data point.

Ok, IoT & wearables might help insurer, but are too costly and still only **deterministic** through transactional data.

Problem

1. Traditional insurance methods often lack agility, **complex** jargon, paperwork and outdated systems, resulting in inefficiencies and delays in risk assessment and coverage.
2. Gap between insurance **offerings** (technology tools & features) and the needs of the digital generation.
3. The absence of proactive **risk prevention** strategies leaves gaps in mitigating emerging hazards, posing challenges in comprehensive risk management within conventional insurance frameworks.

Solution

Insur.Cap transforms risk management through **algorithmically driven augmented underwriting**, employing AI and computer vision with image-caption fusion for comprehensive coverage, resolving limitations in traditional insurance processes.

Our platform streamlines **LAMs** processes, **predicts risks** proactively, and fosters accessible communication through chatbot based conversation flow.

Solution

Resolving Issues & **Simplifies** Insurance processes:

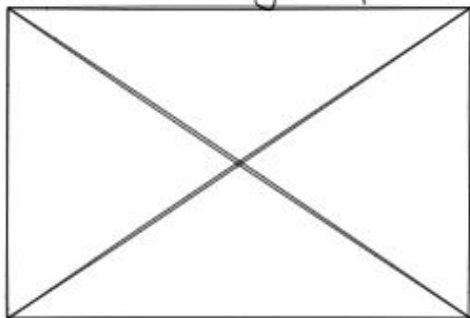
- Empowering users with proactive risk prevention strategic advice (early hazard mitigation)
- Utilizing AI technology and computer vision to transform images for reliable risk assessment
- Providing a chat-based, user centric interface platform for accessible insurance discussions
- Personalized coverage with tailored “on-demand” personalized insurance plans



TAKE IMAGE



Product: "image caption"



Prevention nudge



LOG IN

SIGN UP



Coverage

Here are describing
my area of coverage.



DRIVE
PREVENTION

OPT-OUT

OPT-IN

Assistant

Image
"snap"

Caption

</> {LlaVa, Gpt4 vision, ...}

Item

Image Caption
Context

Agent-Action

Insurance itemization

Premium calculation

Coverage offer

Policy



Business Model

Stage	Revenue stream	Value proposition	AI use
Early Adopters MVP	<ul style="list-style-type: none">-Freemium-Premium subscription	Proactive Risk Prevention enticing users to explore advanced features through subscription	State of the art AI model Open Source pilot & PoC
Growth	<ul style="list-style-type: none">-Premium subscription-Enterprise level pricing-Brokerage FEE	Advanced AI Vision Capture & proprietary feature for Algorithmically driven augmented underwriting empowering enterprises with efficient and customizable risk assessment tools [Ontology - imagery dataset & algorithmic taxonomy]	Proprietary SIm
Mature	<ul style="list-style-type: none">-Premium subscription-Licensing fees for plug & play-Marketplace based transactions-Brokerage FEE	<p>Proprietary-own LIm & library plug-and-play solution available example in the Microsoft Application Marketplace, AZURE, AWS, Google Cloud ...</p> <p>Established LAMs Ontology framework for imagery dataset for the Algorithmic-Augmented Underwriting</p>	Proprietary LAMs



€132

Property

€216

Health

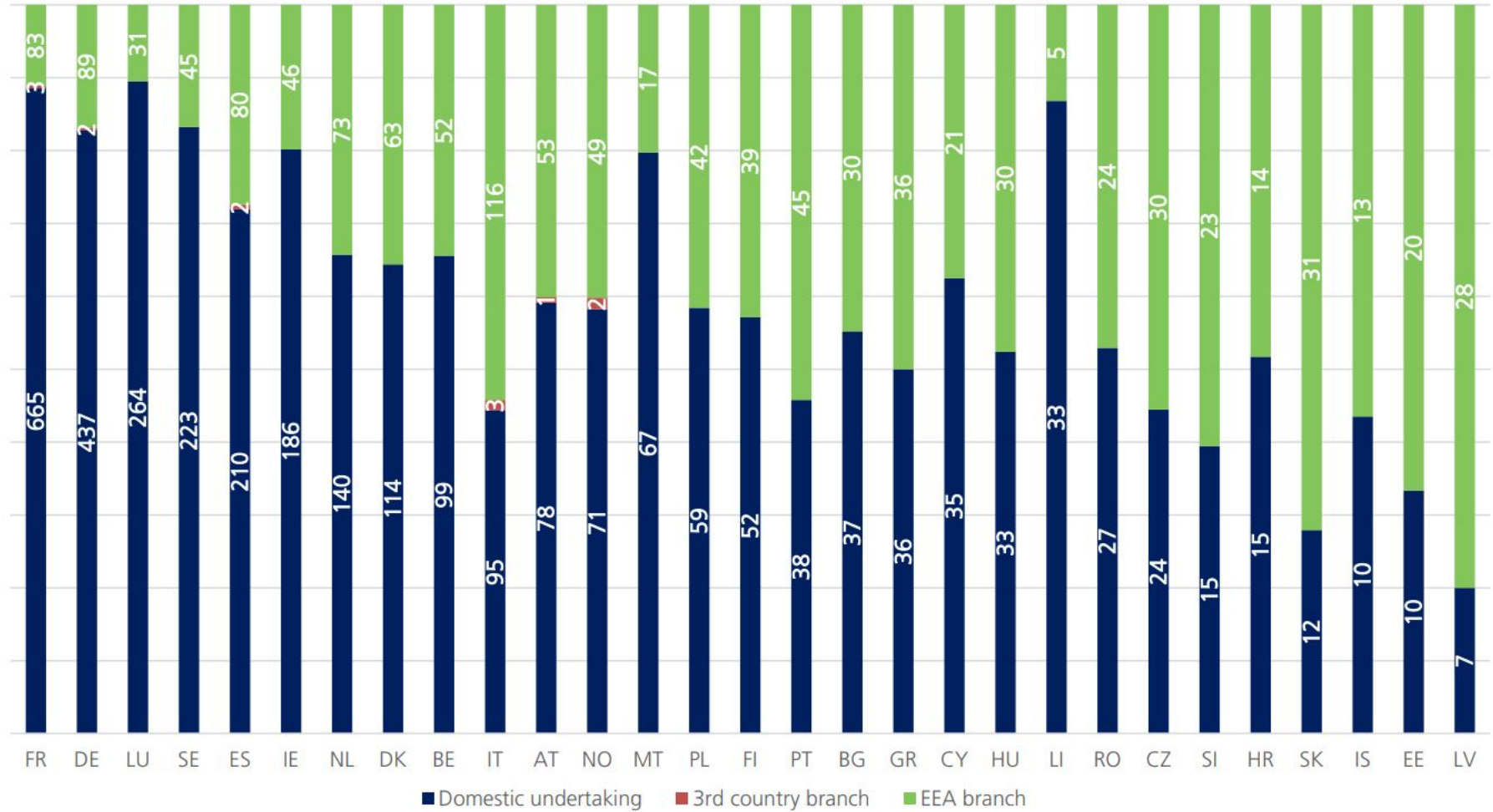
€1 002

Life

€164

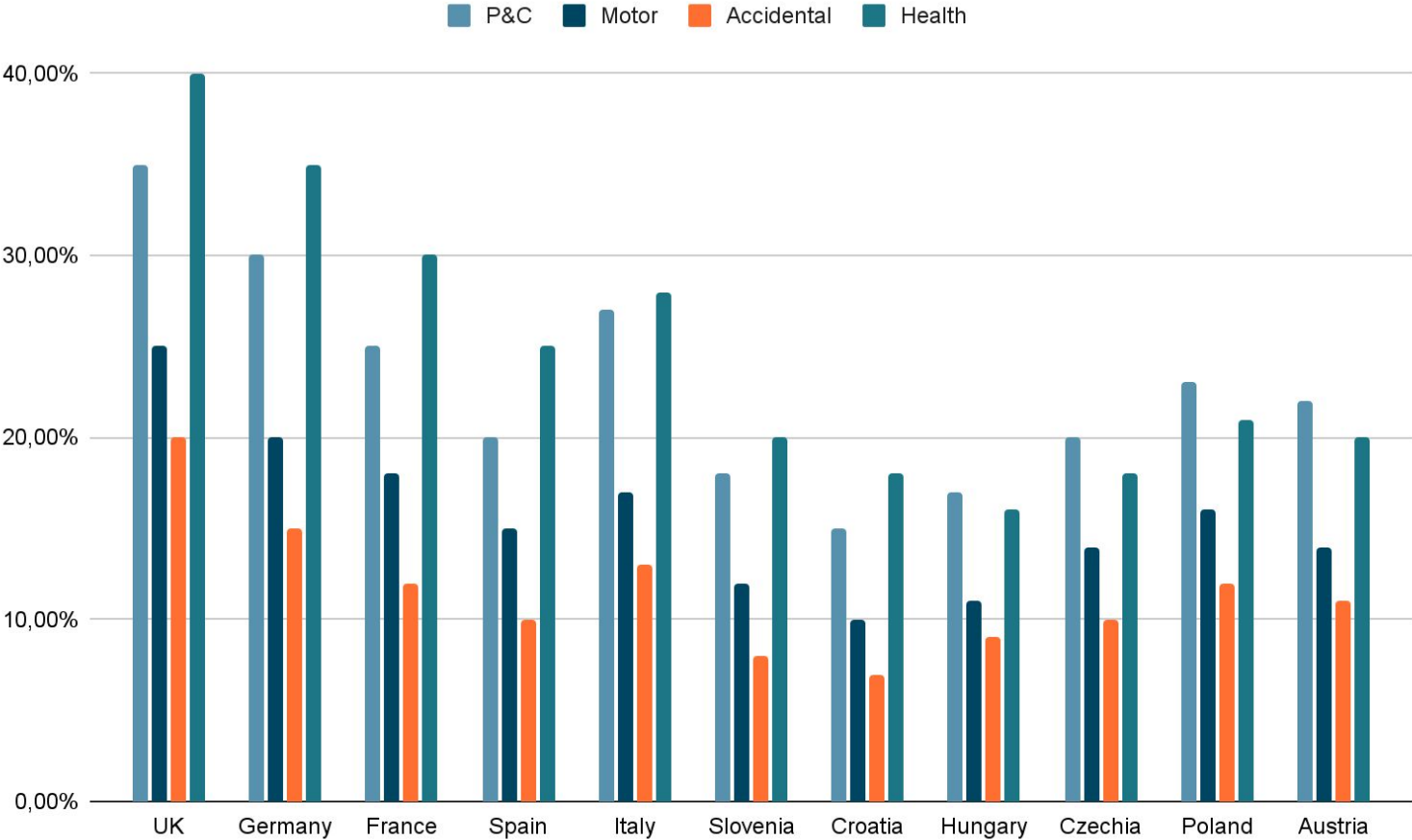
Motor

Registered insurance undertakings by type — 2020

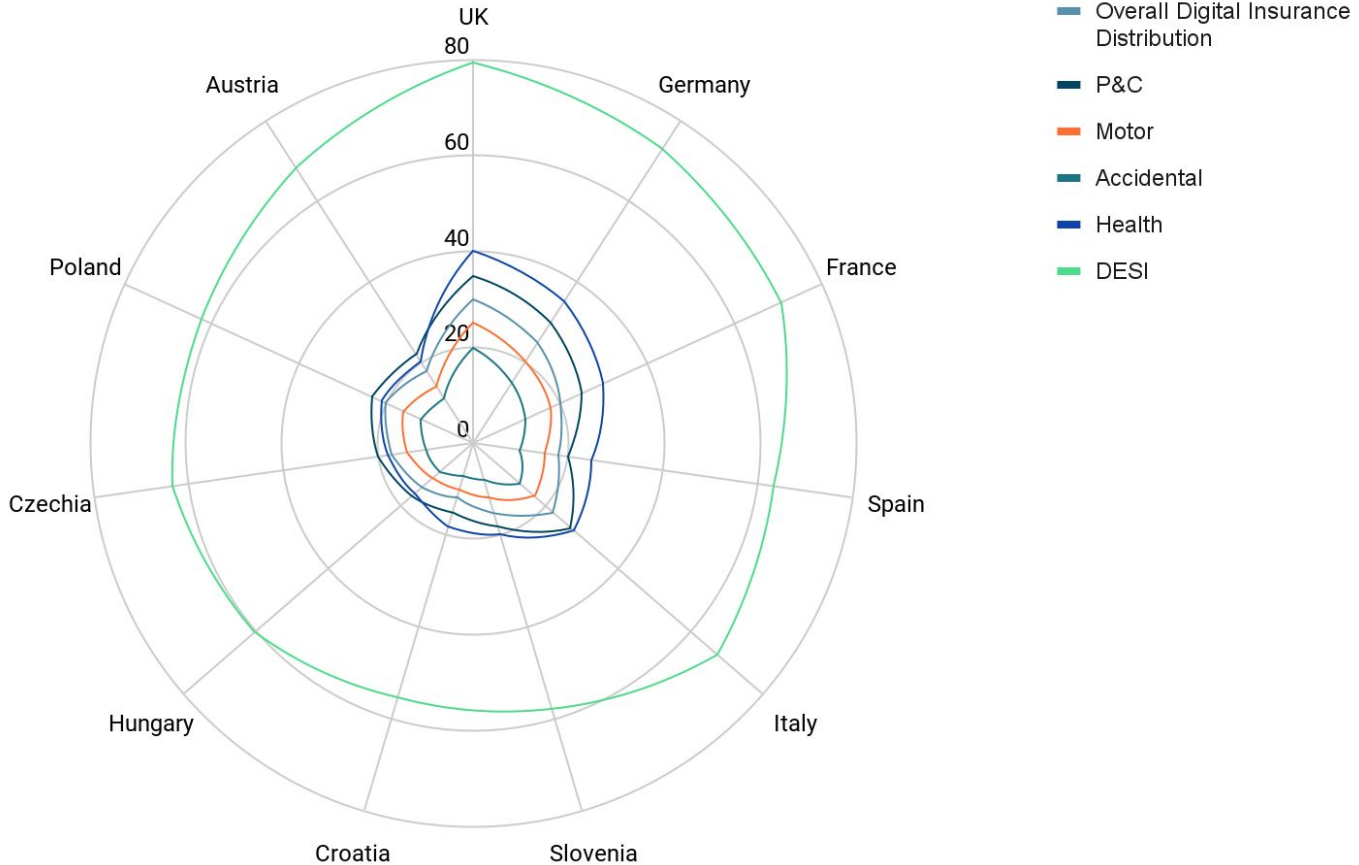


Market

{digital insurance distribution}



Market



Road Map

Idea
conceptualization

Proof of concept
ideation

Demo prototype

Hackathon
competition

11 / 2023

12 / 2023

1 / 2024

2 / 2024



image_path



Drop Image Here
- or -
Click to Upload



Clear

output

Flag

image_path



Clear

output

The image portrays a vibrant city street scene on a rainy day. The wet cobblestone reflects the surroundings, enhancing the visual effect of the rain. A modern blue tram is visible on the tracks, contributing to the urban atmosphere. Pedestrians are walking along the sidewalk, some carrying umbrellas to shield themselves from the rain, while various commercial buildings line the street, suggesting a busy commercial area. The architecture of the buildings is a mix of old and new styles, indicative of many European cities.

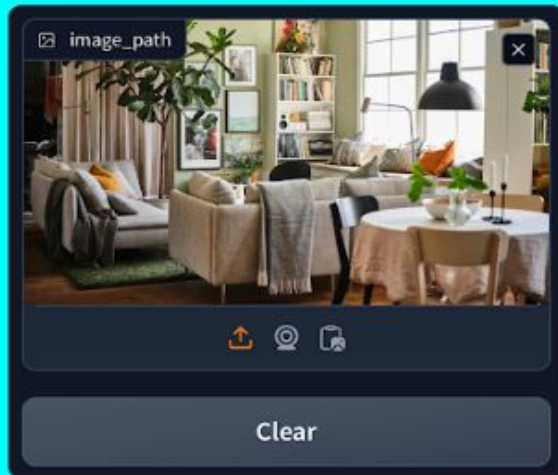
image_path



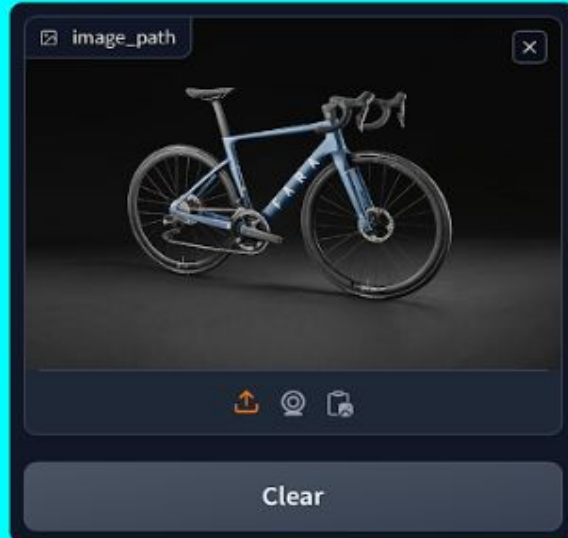
Clear

output

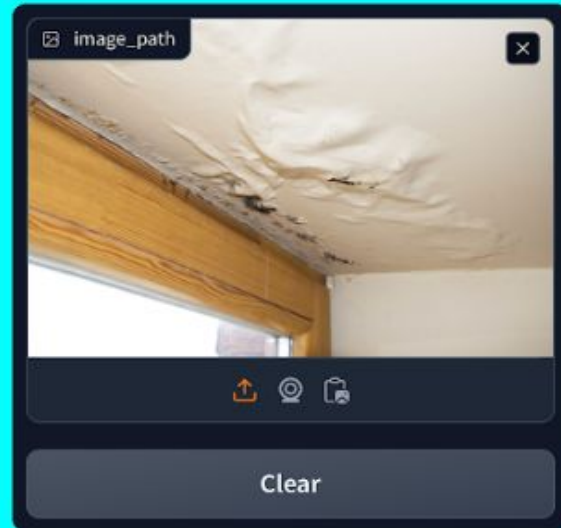
The image shows a sunny day at a park with three individuals riding bicycles along a paved path. At the forefront is a man wearing a red shirt, dark shorts, a black face mask, and a black helmet, riding a red and black mountain bike. Behind him, there are two children, each on their own bikes: a boy on a blue bike to the left and a girl on a pink bike to the right. Both children are wearing helmets for safety. The environment is lush with green grass and trees that appear to be in full leaf, indicating it may be spring or summer. The sky is blue with some scattered clouds.



Clear



Clear



Clear

output

- [furniture] detection: sofa, chairs, bookshelf, round dining table
- [electronics]: There appears to be a speaker on the bookshelf.
- [house appliances]: None discernible in the image.
- [landscape]: Not applicable, the image is indoors.
- [environment]: A cozy, stylish, and well-lit living room.
- [person]: There are no people in the image.
- [animal]: There are no animals in the image.
- [object] detection: Blankets, candles, indoor plant, artworks

output

The image displays a modern road bicycle against a dark, nearly black background. The bicycle is oriented diagonally from the upper left to the lower right of the frame, with the perspective showing the right side of the bike. It features a predominantly blue color scheme with the word "FARA" written along the down tube. The bike is equipped with disc brakes, a gear set, and appears to have a carbon fiber frame based on the sleek design and matte finish. The brand of the tires reads "PIRELLI."

output

The image displays an interior setting focusing on a section of a ceiling corner with visible water damage. The ceiling plaster is swollen, discolored, and peeling, indicating long-term exposure to moisture. A wooden frame, possibly a window frame, is seen at the junction where the ceiling meets the wall, and it shows signs of water stains and damage as well. The upper part of the window frame is visible in the photo, and it also appears to be affected. The overall impression is that of a building with a leaking problem that has caused significant

Home

Chatbot Completion

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Upload an image



Drag and drop file here

Limit 32MB per file • JPG, PNG, JPEG

Browse files

Add details about the image 

Analyse the Image



Home

Chatbot Completion

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The AI Assistant value proposition

1. Take an image "snap"...
2. Model caption image and outline the potential perils and hazards.
3. Chatbot model NUDGE prevention behaviour that decrease risk.

Ask me about the caption



Insur.Cap

Redefining insurance. One image at a time.



Upload an Image

Choose an image...



Drag and drop file
here

Limit 200MB per file •
JPG, PNG, JPEG

Browse
files



225-inspiredkitch... 59.6KB X



Uploaded Image

The image depicts a modern kitchen interior with a clean and sleek design. The kitchen features white cabinetry with stainless steel handles, complementing the stainless steel appliances which include a refrigerator, a gas stove with an oven, and a microwave. Above the stove, there is a stainless steel range hood. The countertops are made of a reflective, polished stone, possibly granite,

Your question



Which are items to insure in kitchen



In the kitchen you've shown, there are several items that you might consider insuring, especially if they are high-value or critical to your daily life. Here are some items typically insured in a kitchen:

1. **Refrigerator:** This is a major appliance that can be quite expensive to replace if it breaks down or is damaged.
2. **Oven/Stove:** Another high-value item that is essential for cooking and baking.
3. **Dishwasher:** If present, this appliance can also be insured as it is a significant convenience in many households.
4. **Microwave:** Often covered by home insurance if it's a built-in unit.
5. **Countertops:** High-quality materials like granite or marble can be very costly to repair or replace.
6. **Cabinetry:** Custom or high-end cabinetry can be included in a home insurance policy.
7. **Kitchen Island:** If it's a built-in feature, it can be part of the home

<https://www.linkedin.com/company/insur-cap/>

<https://databutton.com/v/fn0hgnv6>

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#ChatGPT 🤖 prompt result of my LinkedIn

Oh, god, where do I even start?
I'm a Digital Anthropologist, and I'm all about using technology to solve problems and drive innovation.

I mean, who needs a hammer when you have a computer, am I right?

<https://www.linkedin.com/in/aleš-furlanič>

ales.furlanic@gmail.com