

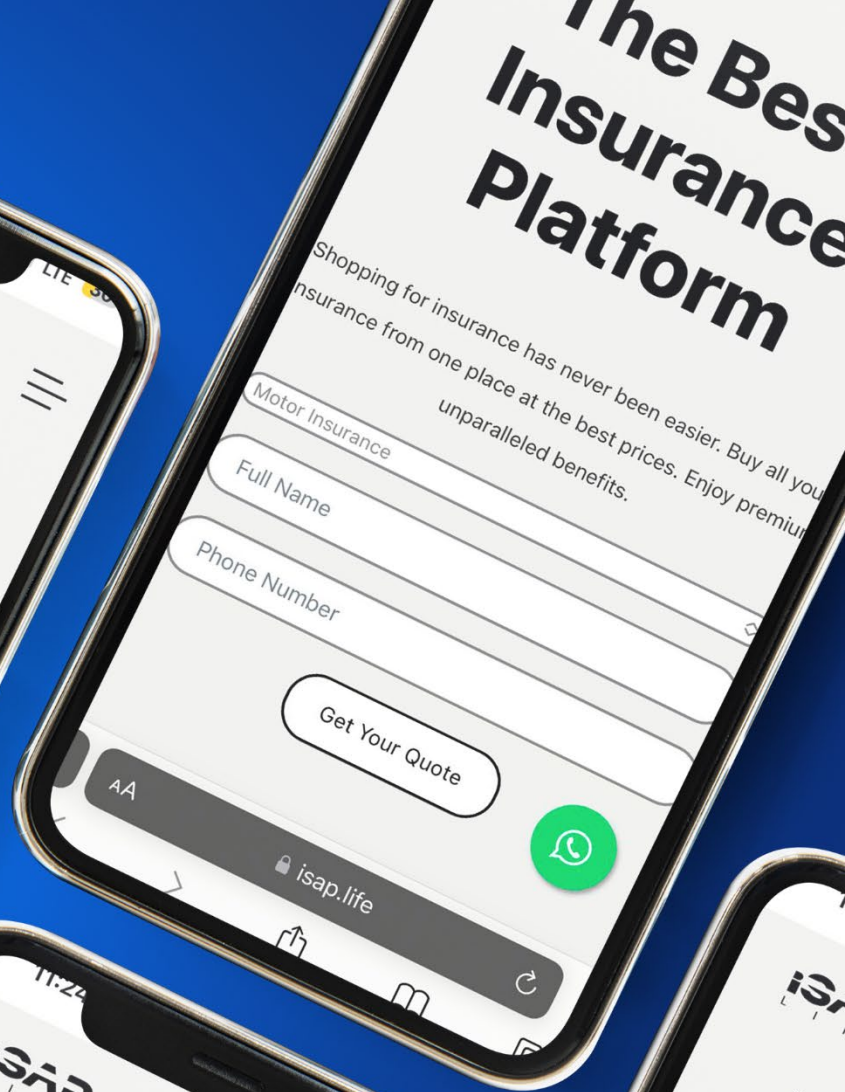
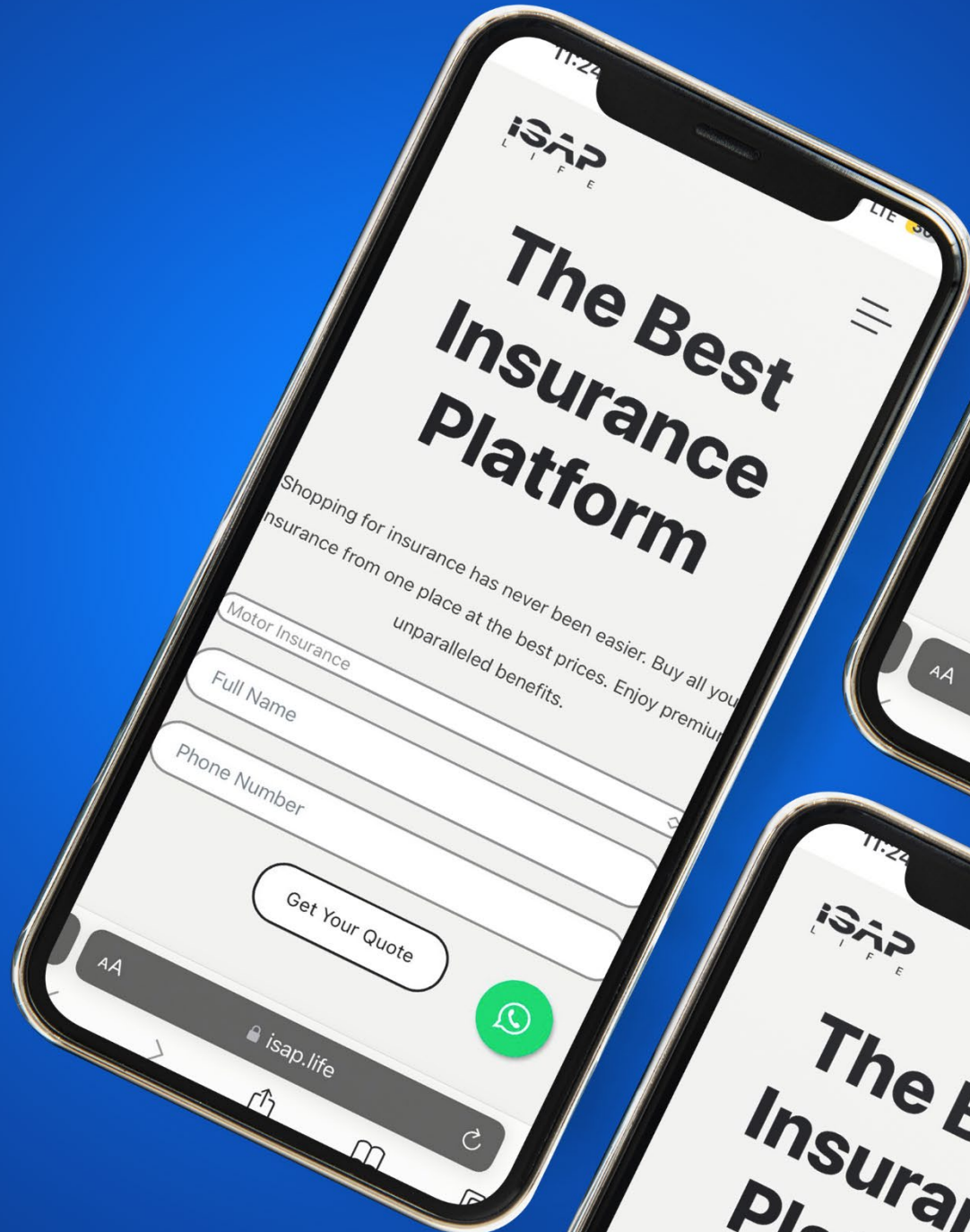
iSAP

L I F E

**AI-Powered Insurance Solution
IC Presentation**



iSAP
L I F E



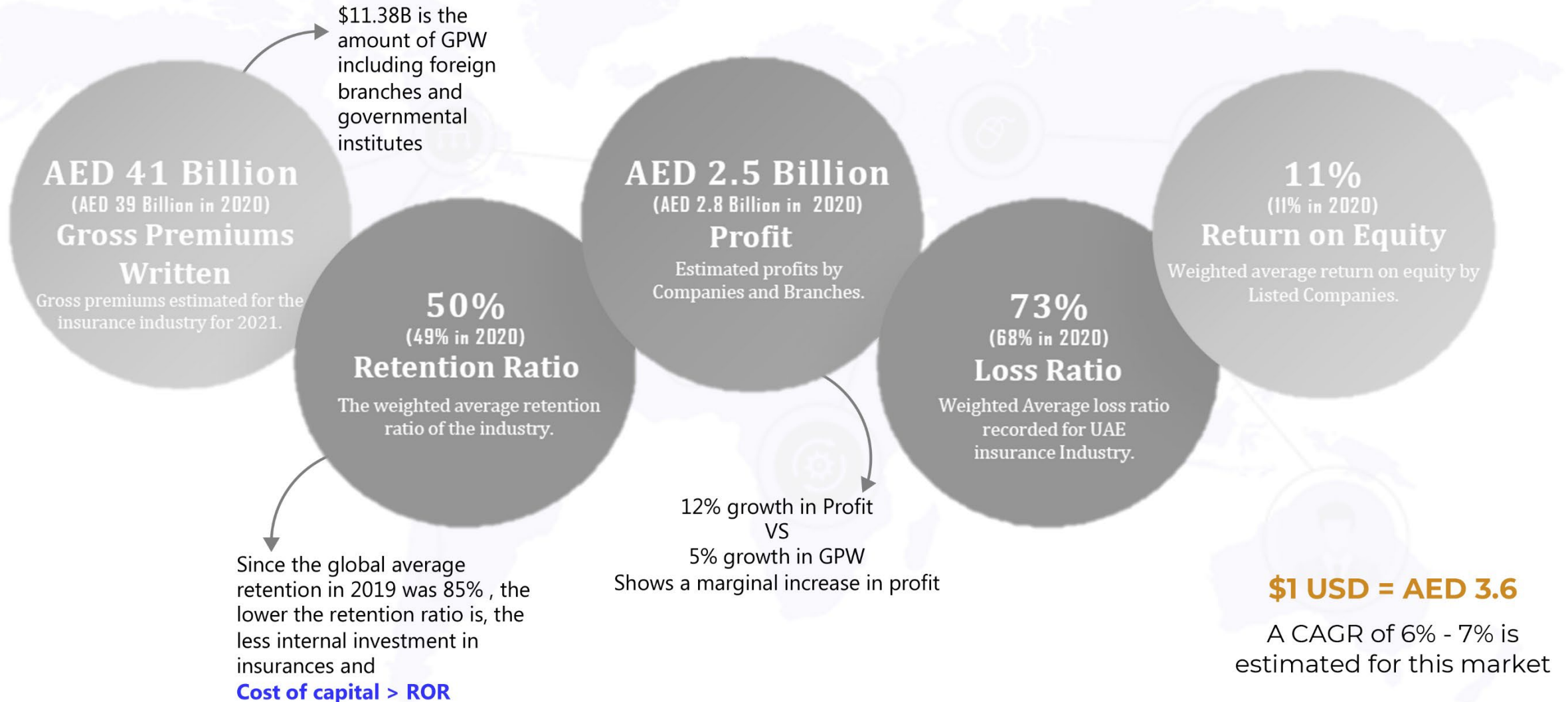
iSAP CLAIMS



1. Market Overview



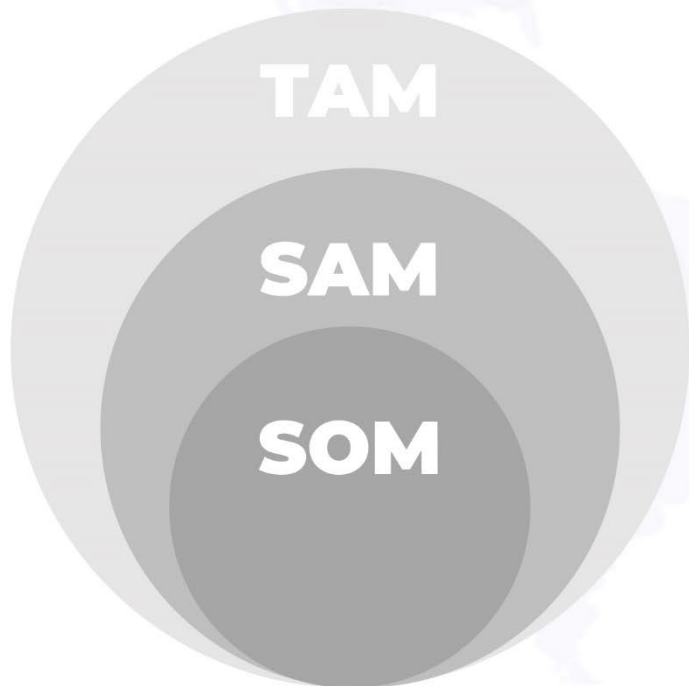
UAE Insurance Market insights (2021 overview)



Market Size

Company Type
Insurance companies
Insurance Brokers
Insurance Agents
Insurance consultants
Surveyors & Loss Adjustors
Actuaries
Health Insurance TPA
Total number of entities

2017	2018	2019	2020	2021	CAGR	2022*	2023*	2024*	2025*
62	62	62	62	62	0%	62	62	62	62
160	163	164	166	168	1%	170	172	174	176
18	20	23	25	30	14%	34	39	44	50
23	25	25	45	46	19%	55	65	77	92
45	48	46	112	129	30%	168	218	284	370
57	62	58	64	67	4%	70	73	76	79
26	26	24	21	21	-5%	20	19	18	17
391	406	402	495	523	8%	578	648	735	846



Total GWP estimated for 2021 was **\$11.3B**
which had 7% decrease in 2022 1H

%12.5 of GWP is brokers' commission which makes
\$1.4B available market

%50 of brokers' commission is share of platform
which makes **\$700M** obtainable market

UAE Insurance Market insights (2021 overview)



Mandatory

Third party insurance for cars

Employer insurance

Optional

Life

Health

Personal accident

Liabilities

Travel insurance

Property

Home

Motorcycle

Yacht

Relocation



<https://www.qiqqulf.ae/en/personal-u.ae>
<https://ia.gov.ae/en/open-data/registered-insurance-companies-and-related-professions>

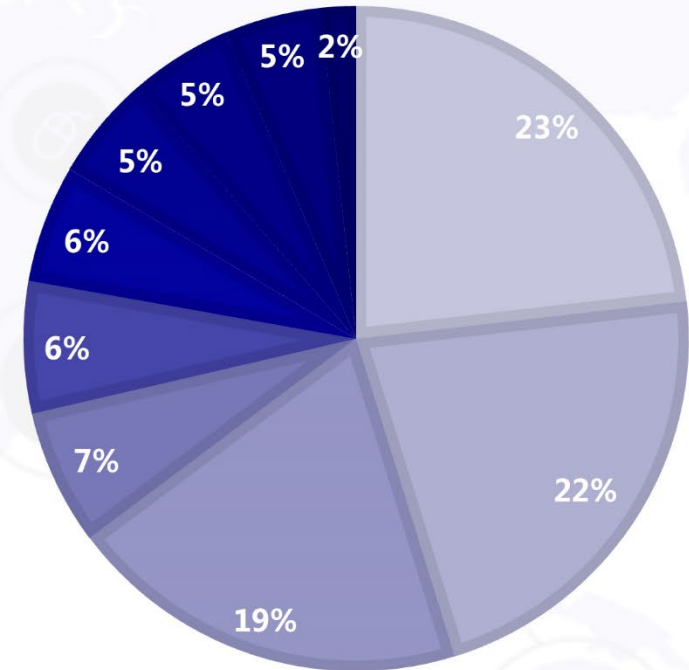
<https://badriconsultancy.com/wp-content/uploads/2022/08/BADRI-UAE-Listed-Insurance-Companies-Performance-Analysis-for-2022-H1.pdf>

Major Players

Market Share Estimation by turnover per company

Insurance co.	2021 turnover M\$	Market Share
Orient Insurance	1,363	19.20%
Abu Dhabi National Insurance	1,162	16.36%
Oman Insurance Co	963	13.57%
Dubai Insurance Co	334	4.70%
Al Ain Al Ahlia Insurance	328	6.62%
Total	4,150	60.45%
Estimation	6865.178	100%

50%
Highly
concentrated



■ ORIENT ■ ADNIC ■ OIC ■ ALAIN
 ■ SALAMA ■ EIC ■ ABINIC ■ DIN

[top 30 insurers per GWP](#)

[Emirate insurance market](#)

<https://badriconsultancy.com/wp-content/uploads/2022/08/BADRI-UAE-Listed-Insurance-Companies-Performance-Analysis-for-2022-H1.pdf>

Line of Business Share of GWP

Line of business	Share	GWP (AED in 000's)	GWP (USD* in 000's)
Property & Liability Insurance	36.3%	15,432,067	4,203,695
Fire	8.0%	3,392,133	924,017
Marine & Aviation	3.5%	1,490,024	405,882
Motor & Transportation	12.4%	5,268,074	1,435,023
Engineering, Construction & Energy	5.9%	2,491,406	678,659
Other	6.6%	2,790,430	760,113
Insurance of Persons & Fund Accumulation	18.8%	7,987,722	2,175,855
Group Life	1.8%	779,350	212,295
Group Credit Life	1.4%	613,639	167,155
Individual Life	13.7%	5,833,535	1,589,055
Annuities & Fund Accumulation	1.8%	761,198	207,350
Health Insurance	44.9%	19,077,003	5,196,576

Sector Snapshot

Comparison

Comparison platforms help costumers find proper insurances, whether you can buy from the same platform or not.

policybazaar 

 souqalmal

 BuyAnyInsurance

bank
onUs

 PACIFIC PRIME DUBAI
Simplifying Insurance

yallacompare

SaaS

SaaS companies in insurances mostly give white label or landing page and earn **service component fee**
Also providing services as cloud base risk management and security

 AURA

 DEMOCRANCE
DEMOCRATIZING INSURANCE

aqeed.

 laim

Aqeed seems to stop operating but up to 2019 was in the list of top insurtech of UAE and also had [Insurance Agency Management Systems](#) Which as articles say, was similar to Wefox

Marketplace

Online selling insurance policies

 insureatoasis
- Our Online Marketplace -

FELIX

AI Powered

claim management, underwriting and motor insurance are the most services empowered by AI in order to reduce loss ratio.

virtual i 

Dezzex 

Benchmarking

wefox

Wefox lets you store of all your insurance policies in a single app, through which you can also file and manage insurance claims. It does this by essentially making Wefox your legal representative, able to deal with existing and future insurance companies on your behalf.

Foundation date: 2014

HQ: Berlin – 8 Offices in Europe

customers: +2M

Brokers: 3.000 in Germany

Employees: 1200

Funding Rounds: 6

Total Fund Raised: \$920M

Valuation: \$4.5B [2022]

Revenue: \$320M [2021]



Acturis is a Software as a Service provider to the insurance industry and winner of Best Broker Software Management platform. Policy administration, CRM, e-trade, BI, claim management, accounting and compliance are software features all empowered by AI as they claim.

Foundation date: 2000

HQ: UK

Registered users: +4M

Costumers: +22K

Funding Rounds: 3

Total Fund Raised: undisclosed

profit to equity holders : £16.7M [2020]

Revenue: £104.9M [2020]



BrokerLift platform enables a true customers centric approach to insurance sales and service. Enable your customers to quote, pay and receive their policy documents instantly.

Foundation date: 2015

HQ: Toronto

Registered users:

Costumers:

Funding Rounds:

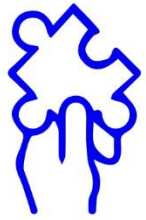
Total Fund Raised:

profit to equity holders :

Revenue:

2. Business Model

An aerial view of a modern city skyline, likely Dubai, featuring numerous skyscrapers and a complex highway interchange. The image is overlaid with a blue tint. The Burj Khalifa is the most prominent building in the center-right. The text '2. Business Model' is centered in the upper half of the image, underlined.



Problem



Broker problems on the customer side:

- High customer acquisition cost [CAC]
- lack of **descriptive data** of customers
- Complexity of customer **risk assessment**
- The complexity of **up-selling** and **cross-selling** and the design of the **product portfolio** based on the needs and segments of customers
- Lack of existing **campaign management** tools for the existing customer base
- The complexity of providing **personalized products** for B2B & B2C customers



Broker problems on the insurance company's side:

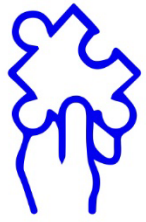
- Lack of integrated system for selling **different products** provided by **different insurance companies**
- Lack of proper tools to create **product baskets** and **bundled products** based on the needs of brokers' customers
- The complexity of the **claims management process** for different policies from different insurers



Solution

❑ Broker-Customer side:

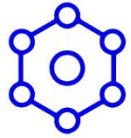
- **Lead Generation:** CAC reduction by lead generation using crawler and marketing activities.
- **Automate offering:** Automatic offering based on customer historical data and data obtained from crawling and AI-based analysis
- **Risk assessment:** Creating a risk profile using big data analysis and machine learning and matching the characteristics of each customer with different risk classes
- **Campaign management:** Segmentation of each broker's customer base and the possibility of creating sales campaigns for different products from different providers
- **Product baskets and bundled products:** The integrated infrastructure of product baskets ready and available to customers, as well as the design and marketing of bundled insurances and embedded insurances in cooperation with brokers' business partners.
- **Claims management:** An integrated system for managing claims in different policies from different insurers and using tools such as OCR, image processing, text processing, etc. to speed up and simplify this process for brokers and customers.
- **Sales process management:** A set of tools and features to simplify and optimize the sales process management, including scheduling meetings with customers, required documents, renewals, up-selling, cross-selling, customer self servicing, etc.
- **Customer profile [APP]:** The possibility of managing policies, payments, installments, claims, notified of new products, communication with the broker, etc. in the application for customers



Solution

❑ Insurer- Broker side:

- **Integrated sales platform:** An integrated platform for selling different policies from different insurers through integration with internal systems and insurance cores.
- **Distribution partnership:** Infrastructure for creating new insurance products by insurance companies and mass sales to brokers' customer base by them
- **Claims management:** A fully digitized solution to define required documents and claim processes in different policies and compensation scenarios for customers.
Using a wide range of AI tools such as image processing, machine learning and OCR to automate claims management processes and approval procedures in different policies.
- **Reporting and analysis:** An integrated BI dashboard for customer base data analysis and broker performance reporting.
- **Payment and settlement:** Integration with payment solutions and the possibility of creating different settlement options in the product.



Main Business Models in Insurance Industry

Distribution

Comparison portals

Layer player / E-commerce

Digital brokers

Affiliate / E-commerce

Insurance cross seller

White label E-commerce

Risk Carriers

P2P insurance

P2P E-commerce

Digital insurers

Pay per use / Aikido
Ecommerce

On-Demand insurance

Digitization Cash Machine
Direct Selling E-Commerce

Technology

Big data analytics /
insurance software

Subscription / layer player

Internet of things

Leverage Customer Data
Layer Player

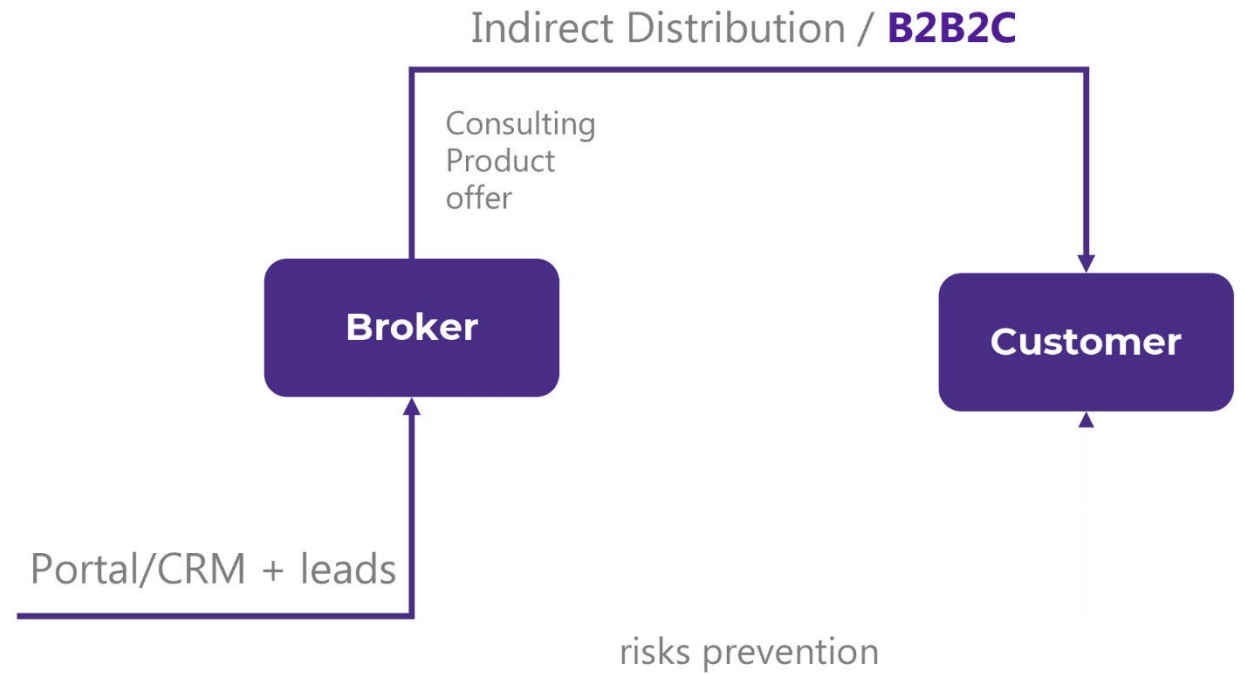
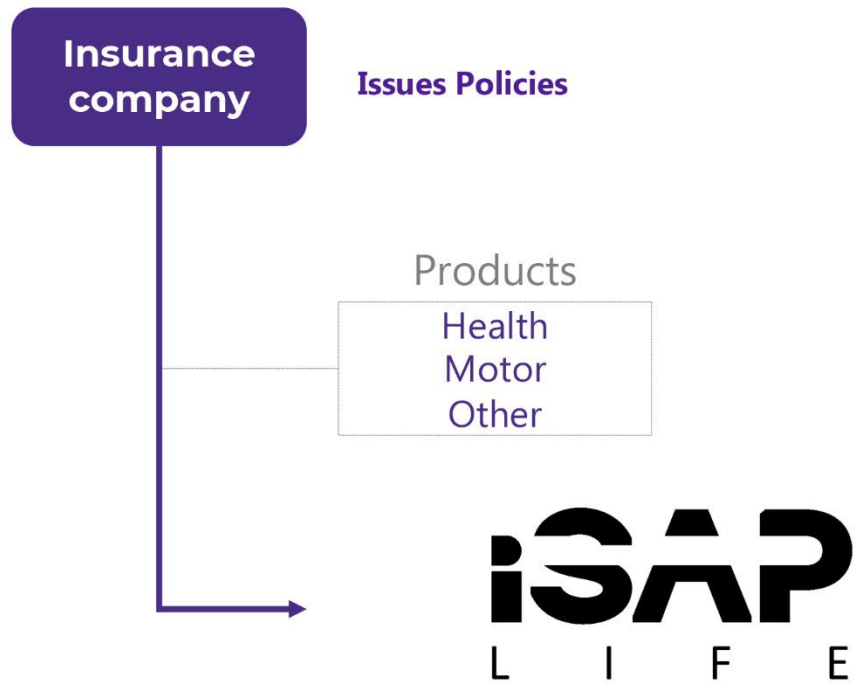
Blockchain – smart
contracts

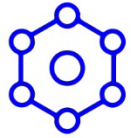
Licensing
Subscription

Our Focus Area

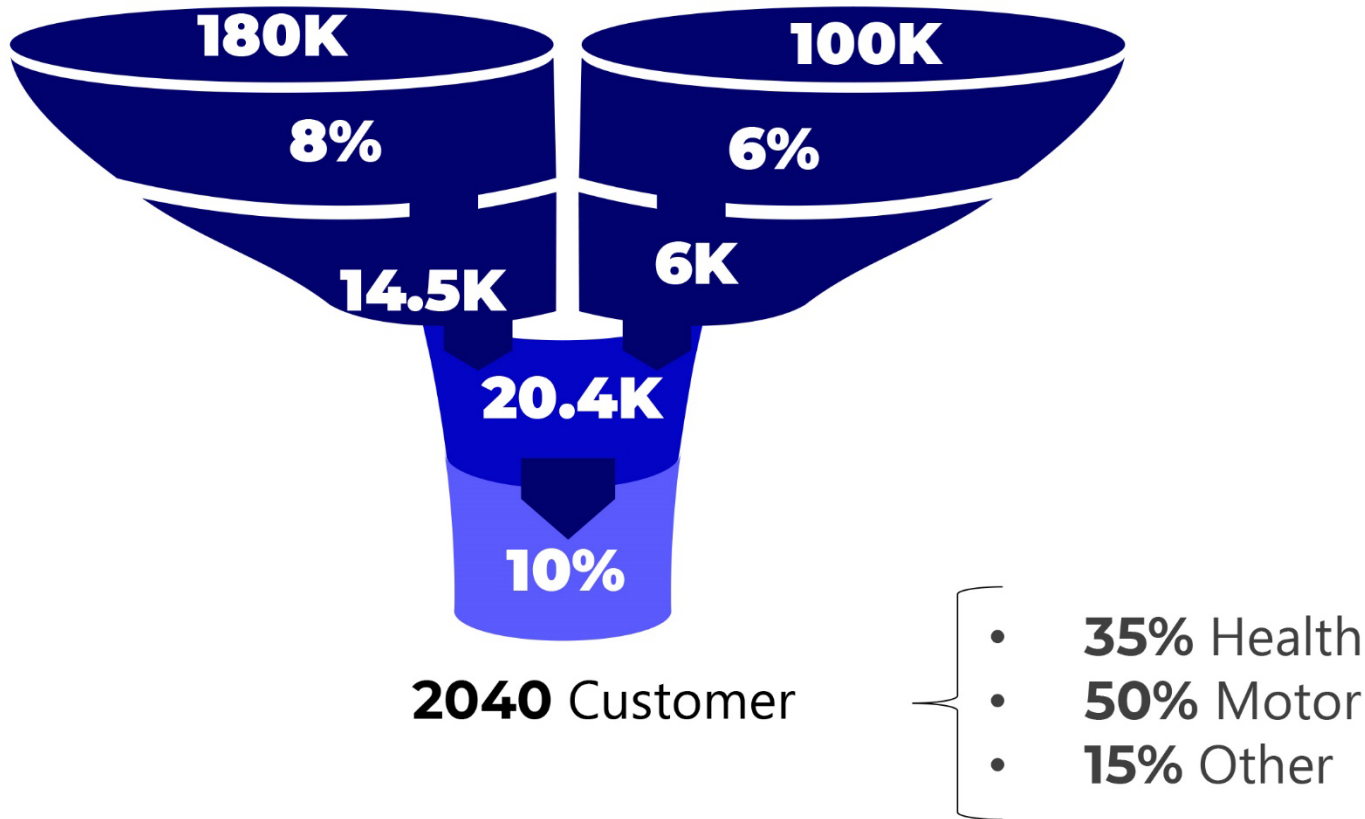


Business Model



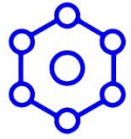


User Acquisition Funnel

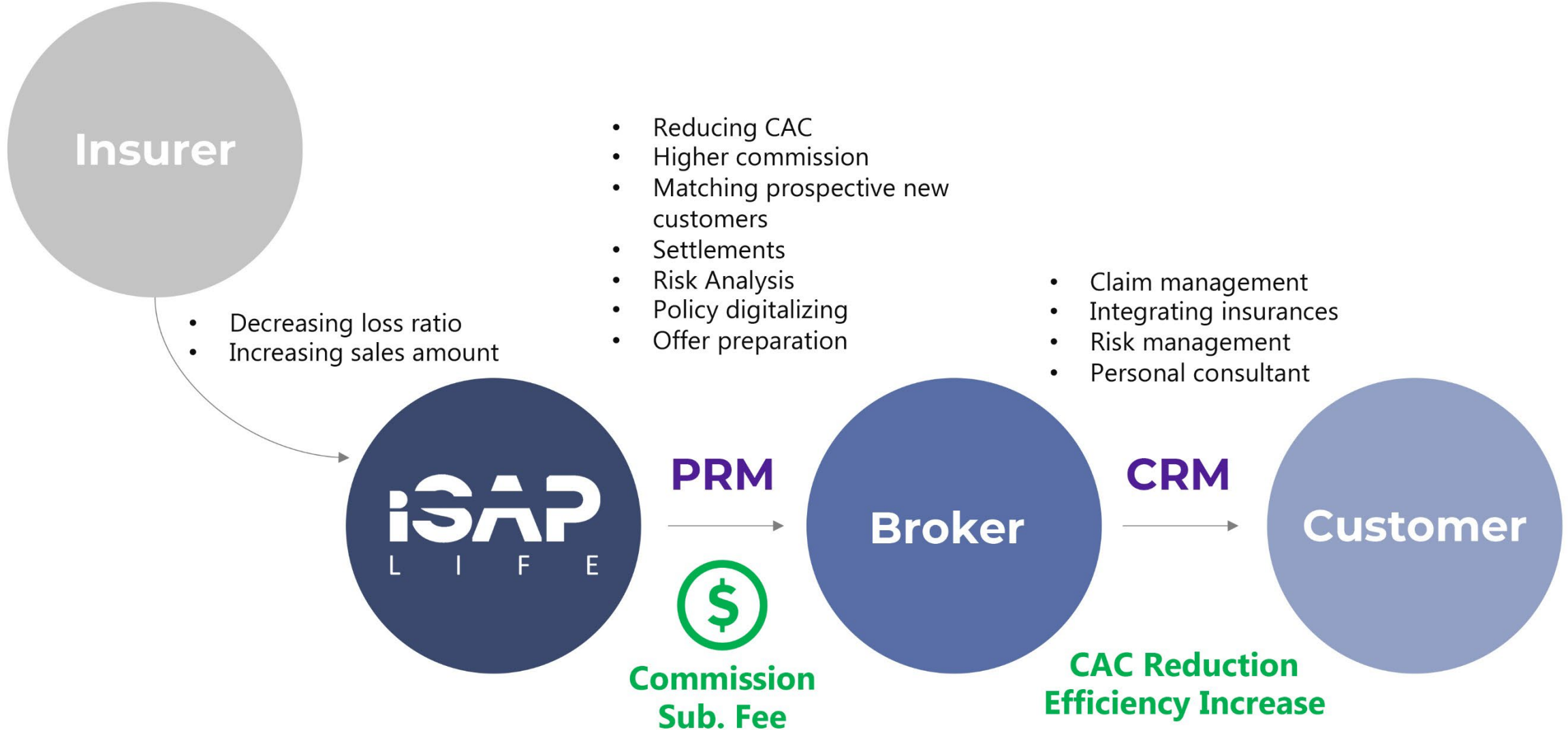


- **100K** Marketing total lead.
- **180K** Crawler total lead.
- **8%** Crawler qualified lead.
- **6%** Marketing qualified lead.
- **20.4K** Total Qualified lead
- **10%** Conversion Rate

Title	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12	Total
Total Lead / SEO	-	-	5,000	5,734	6,577	7,543	8,651	9,922	11,380	13,052	14,970	17,169	100,000
Total Lead / Crawler	-	-	9,000	10,322	11,838	13,578	15,573	17,861	20,485	23,494	26,946	30,905	180,000
Total Customer Generation	-	-	102	117	134	154	176	202	232	266	305	350	2,040



Value Proposition



3. Product





Product

Brokers Dashboard Overview

Dashboard Overview:

- 1 Pending Offers:** A list of offers with columns for customer name, category, date, and a 'CALCULATION' button.
- 2 New Leads:** A list of leads with columns for customer name, category, date, and a 'DETAILS' button.
- 3 Meeting:** A list of meeting notifications with columns for time, date, and a 'View Details' button.
- 4 Claims:** A table with columns for Claim ID, Customer Name, Date, City, Claim Status, Payment Method, and View Details.

Claim ID	Customer Name	Date	City	Claim Status	Payment Method	View Details
#SK2548	Babak Jalali	2019-10-01	Rasht	Pending	Visa	View Details
#SK2547	Hamed Mousavi	2019-10-02	Tehran	Done	Mastercard	View Details

1 Brokers can manage their new customer requests in this section.

2 Max will also “Match” new customers to brokers based on their need and available products from different insurance companies

3 Sales meetings are automatically set up and held on the platform.

4 Claim process will be done easier than ever for both customers and brokers.



Product

Risk Analysis Overview

☰ Search...
🇺🇸 🗄️ 🔔 3 👤 admin

Fox Questions Customer Chat

whats your current employment relationship ?
student

do you have your own household ?
living in my own

what is your current gross ...?
up to 25000 eur

whats the most important for you at wefox?
avoid double insurance , optimise for your home , living in my house

when do you plan a purchase?
within the next 12 month

with which provider do you have your insurance?
DKV

what is your profession ?
student

do you have a dream of changing a house ?
i already own a house

are you saving money for your retirement?
yes

which martial stars do you have?
single

how how are you health insured?
by law (compulsor insured)

Risk analysis

VERY RECOMMENDED	RECOMMENDED	IF REQUIRED	NOT NECESSARY
Disability Insurance <input checked="" type="checkbox"/>	Insurance Insurance <input checked="" type="checkbox"/>	Additional Health Insurance <input checked="" type="checkbox"/>	Home Owners Insurance <input checked="" type="checkbox"/>
Reliability Insurance <input checked="" type="checkbox"/>	Hashold Insurance <input checked="" type="checkbox"/>	Car Insurance <input type="checkbox"/>	Home Owner Riability <input type="checkbox"/>
Carliability Insurance <input checked="" type="checkbox"/>	3Month Insurance <input checked="" type="checkbox"/>	Car Legal Insurance <input checked="" type="checkbox"/>	Dog Riability Insurance <input type="checkbox"/>
	Accidence Insurance <input type="checkbox"/>	Special Service Hospital <input checked="" type="checkbox"/>	
	Private Ponsion <input checked="" type="checkbox"/>	Additional Hospital Money <input type="checkbox"/>	
		Car Insurance <input type="checkbox"/>	
		Legal Insurance <input checked="" type="checkbox"/>	
		Travel Insurance <input type="checkbox"/>	

[Enter Meeting Room](#)

Insurance score	ERGO Direkt 145 € per year ★★★★★	ERGO Direkt 145 € per year ★★★★★	ERGO Direkt 145 € per year ★★★★★
Trip Cancellation	✓	✓	✗
Emergency Medical	✓	✓	✓
Protect Your Gear	✓	✓	✗
Documents	-	-	-
Closure	-	-	-

[Accept Offer](#)

[Accept Offer](#)

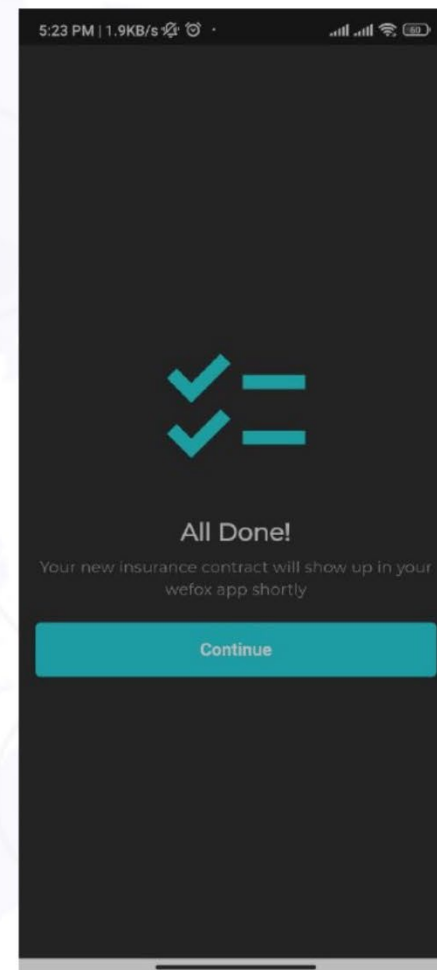
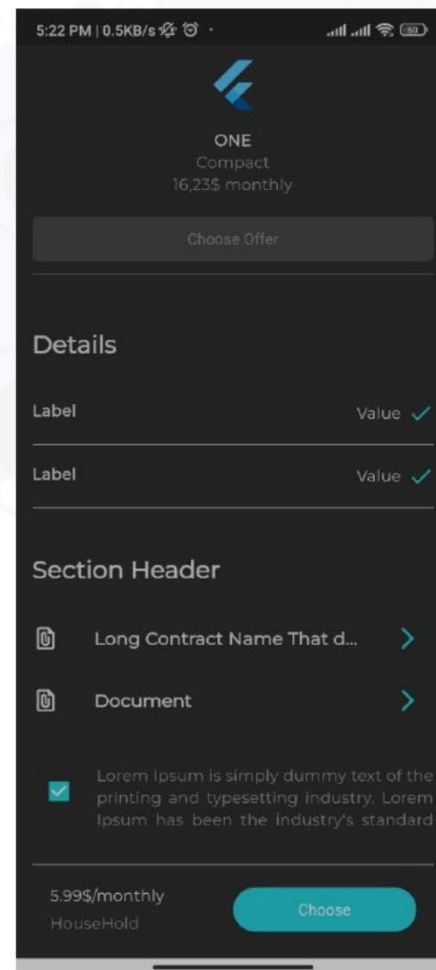
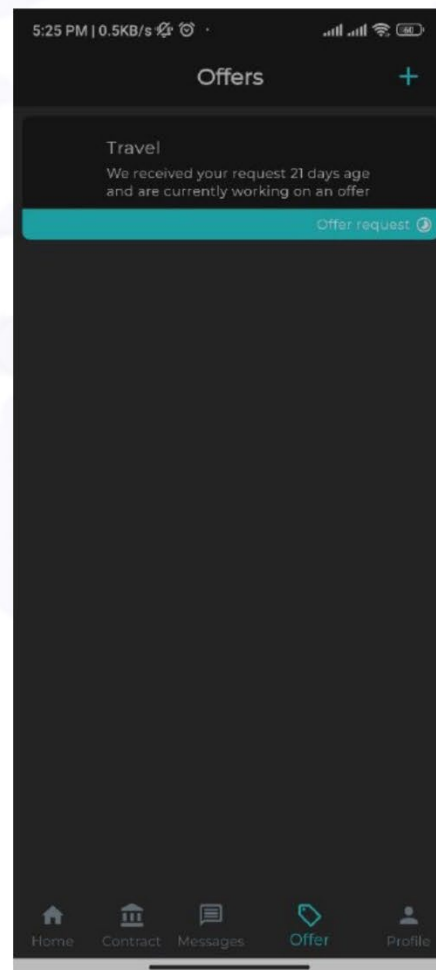
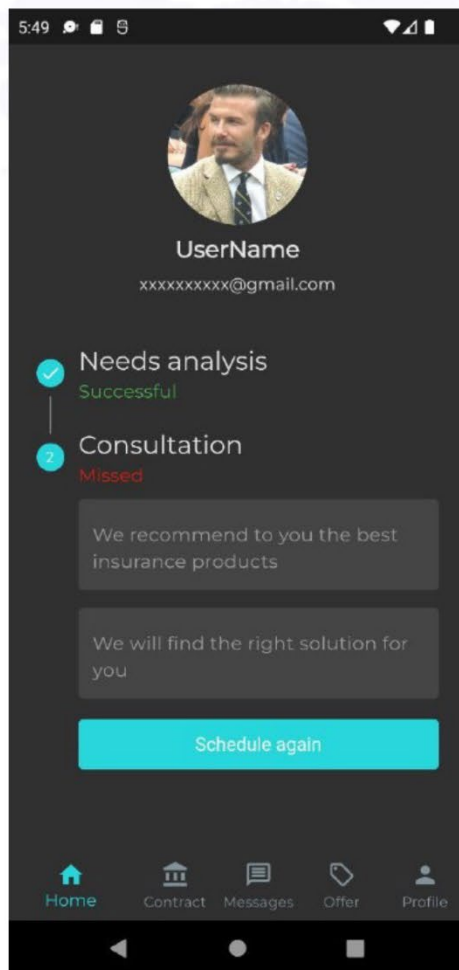
[Accept Offer](#)

Due to AI powered behavioral analysis, Insurance policies will be recommended in order to **minimize** insurance **loss ratio** which helps brokers in negotiations to buy policies in a **lower price** or **higher commission**.



Product

App Overview





Product

Brokers Payment Plans

Free Trial

- Online policy sales
- Customer profile
- Meetings and calendar
- CRM

Beta

version

- Online policy sales
- Customer profile
- Meetings and calendar
- CRM

Full Feature

- All Previews Including
- Lead generation & automated offering
 - Risk analysis
 - Match making
 - Ai-based risk reduction tools
 - Enterprise customization



Free Of Charge



Monthly Subscription Fee



%50 of Brokers Commission

Customers Can use first 2 plans in order to make sure the **Revenue Increase** this platform causes, is **More Than** paid commission.

4. Market Strategy

An aerial view of a modern city skyline, likely Dubai, featuring numerous skyscrapers and a complex highway interchange. The image is overlaid with a blue color scheme. The Burj Khalifa is the most prominent building, reaching the top of the frame. Other notable buildings include the BurjDubai and the BurjDubai. The sky is a mix of blue and white clouds. The overall scene is a dense urban landscape.

Competitors Ranks

Global rank ⓘ

Oct 2022 - Dec 2022 Worldwide

Domain	Rank
policybazaar.ae	#133,469
yallacompare.com	#153,813
insurancemarket.ae	#427,217
axa.ae	#1,013,575
adnic.ae	#371,216

Country rank ⓘ

Oct 2022 - Dec 2022 United Arab Emirates

Domain	Rank
policybazaar.ae	#534
yallacompare.com	#1,012
insurancemarket.ae	#2,191
axa.ae	#7,914
adnic.ae	#1,749

Industry rank ⓘ

In Finance/Banking Credit and Lending

Domain	Rank
policybazaar.ae	#2,139
yallacompare.com	#2,453
insurancemarket.ae	N/A
axa.ae	N/A
adnic.ae	N/A

Competitors Traffic & Engagement

Total visits ⓘ

Oct 2022 - Dec 2022 Worldwide

Domain	%	#
policybazaar.ae		1.277M
yallacompare.com		710,823
insurancemarket.ae		324,684
axa.ae		139,722
adnic.ae		293,124

Device distribution ⓘ

Oct 2022 - Dec 2022 Worldwide

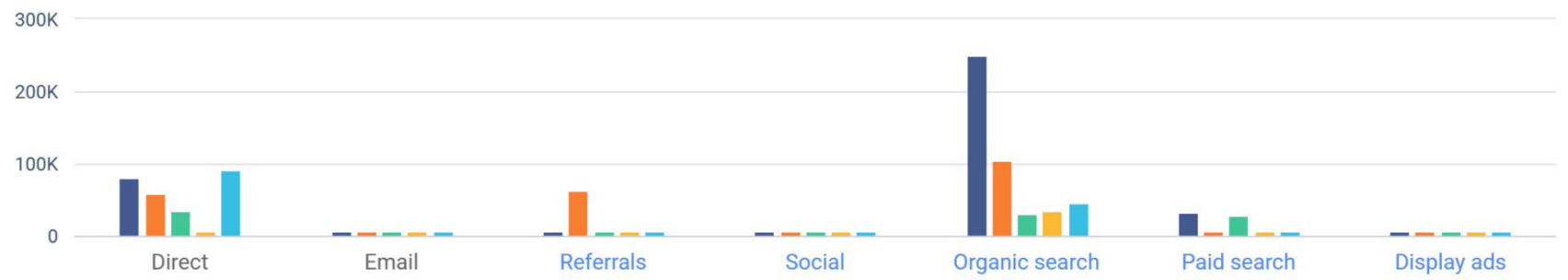
Domain	Desktop	Mobile
policybazaar.ae	29.9%	70.1%
yallacompare.com	33.2%	66.8%
insurancemarket.ae	31.1%	68.9%
axa.ae	29.4%	70.6%
adnic.ae	51.8%	48.2%

Competitors Engagement

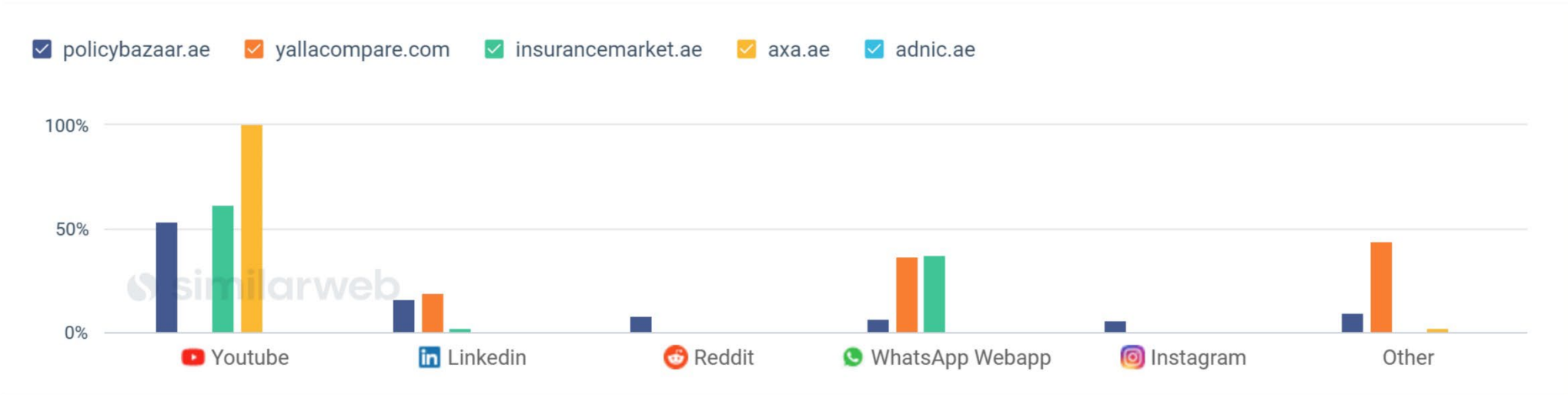
Metric	● policybazaar.ae	● yallacompare.com	● insurancemarket.ae	● axa.ae	● adnic.ae
📅 Monthly visits	425,714 🏆	236,941	108,228	46,574	97,708
👤 Monthly unique visitors	263,311 🏆	114,227	51,966	27,144	37,318
👤 Visits / Unique visitors	1.62	2.07	2.08	1.72	2.62 🏆
🕒 Visit duration	00:01:46	00:09:40 🏆	00:03:44	00:00:36	00:03:21
📄 Pages per visit	2.33	6.51 🏆	3.47	1.73	3.71
📈 Bounce rate	63.24%	50.26%	54.04%	58.4%	33.36% 🏆

Competitors Traffic & Engagement over 3month

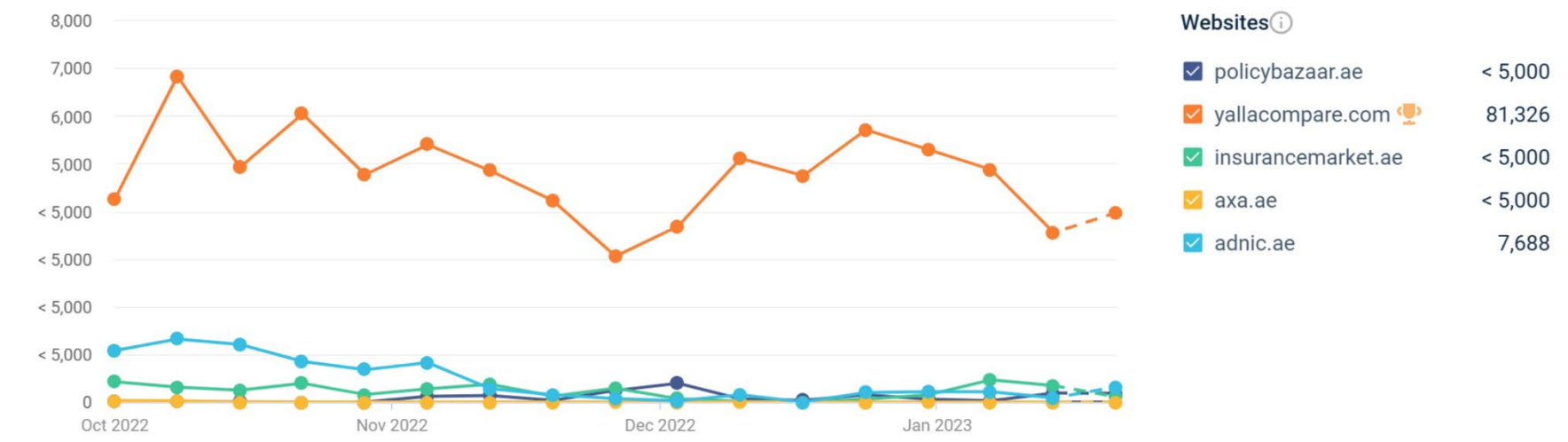
policybazaar.ae **381,650**
 yallacompare.com **236,149**
 insurancemarket.ae **100,732**
 axa.ae **40,743**
 adnic.ae **151,320**
 Only unbounced visits



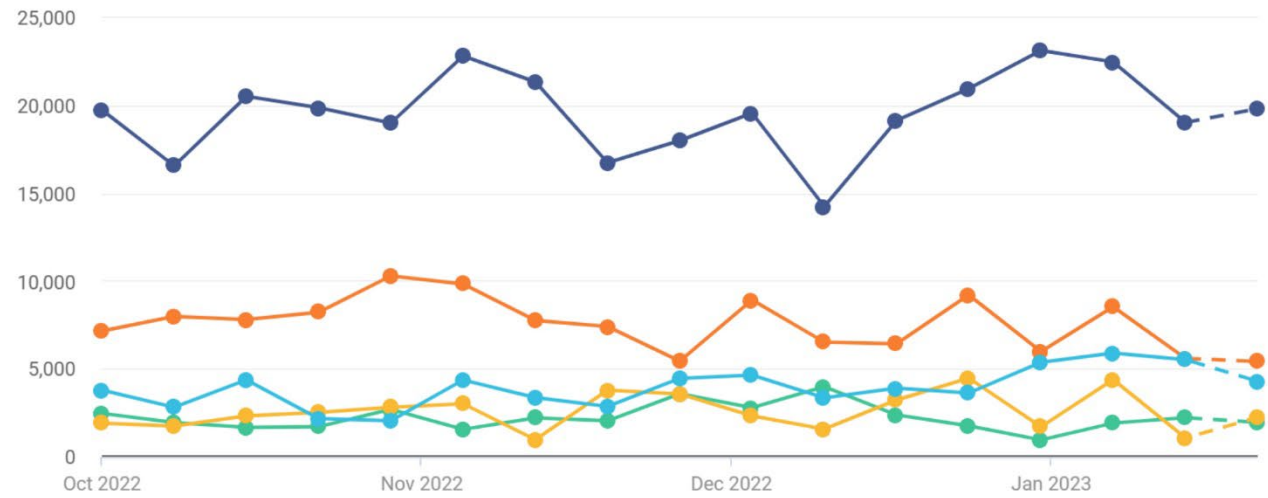
Competitors Social Traffic



Competitors Referrals Visits



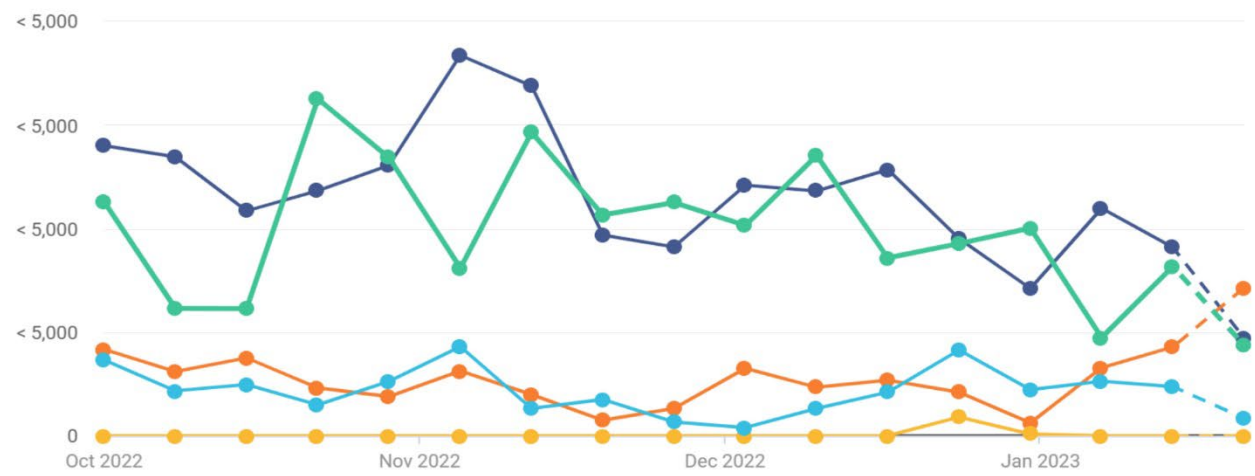
Competitors Organic Search Visits



Websites ⓘ

policybazaar.ae 🏆	333,079
yallacompare.com	128,706
insurancemarket.ae	38,039
axa.ae	43,838
adnic.ae	67,062

Competitors Paid Search Visits



Websites ⓘ

policybazaar.ae 🏆	39,062
yallacompare.com	9,622
insurancemarket.ae	33,335
axa.ae	< 5,000
adnic.ae	7,290

Marketing Goal

Based on the analysis of the available information, Our team has recognized specific areas for enhancement, to surpass our competitors, where they have demonstrated shortcomings:

- **Social media**
- **Focus on the conventional market**
- **Secondary business**
- **Generation Z**
- **Branding**

Our organization projects that following one year of operations, we anticipate a monthly visitor count of **50,000 during the 1st year** and an increase to **80,000 monthly visitors** in the 2nd year.

To increase our market share, we need to strategically get market share from existing competitors. This requires a combination of the techniques including:

- **Innovative tools**
- **Technical know-how**
- **Effective strategies**
- **High level of expertise**
- **Our team's skills**

Content Creation

The current state of content production of main competitors in the market:

 <small>HAR FAMILY HOGI INSURED</small>	About 1,500 Content/Year
yallacompare	About 600 Content/Year

- It is imperative that we consistently produce and publish **1,500 articles per year**, focusing on insurance and other relevant topics, for the next 24 months.
- Our monthly content must be accompanied by backlinks that are published on external websites, which requires a substantial allocated budget.

Google & YouTube Ads

The current ads budget of main competitors in the market:

 <small>HAR FAMILY HOGI INSURED</small>	At least 20,000 \$/Month
yallacompare	Almost 10,000 \$/Month

- To reach our goal and boost market share, we must allocate a meaningful budget equal to the estimated amount spent by our two competitors on Google Ads.

Marketing Team

Our team is skilled, experienced, and is well capable of achieving the services and goals outlined.

The marketing service will provided by:



SEO Expert	1 Person
Google Ad Manager	2 Person
Copywriter	4 Person
R&D Dubai Insurance Expert	1 Person
Graphic Designer	1 Person

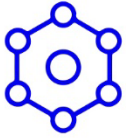
5. Financials





Cashflow Overview

	1	2	3	4	5	6	7	8	9	10	11	12	Total
In:													
GMV	0	0	77,775	89,202	102,307	117,338	134,577	154,349	177,025	203,034	232,863	267,075	1,555,543
Revenue	0	0	4,861	5,575	6,394	7,334	8,411	9,647	11,064	12,690	14,554	16,692	97,221
Fund raise	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	4,861	5,575	6,394	7,334	8,411	9,647	11,064	12,690	14,554	16,692	97,221
Out:													
Total CapEx	(163,875)	(135,208)	(136,208)	(139,208)	(137,208)	(135,208)	(137,208)	(137,208)	(135,208)	(135,208)	(135,208)	(135,208)	(1,662,167)
Dubai HR Cost	(11,500)	(11,500)	(14,500)	(19,500)	(19,500)	(19,500)	(19,500)	(19,500)	(19,500)	(19,500)	(19,500)	(19,500)	(213,000)
India HR Cost	(30,500)	(30,500)	(30,500)	(34,750)	(39,750)	(39,750)	(45,750)	(50,750)	(50,750)	(50,750)	(50,750)	(50,750)	(505,250)
Marketing Cost	-	-	(5,712)	(6,551)	(7,514)	(8,618)	(9,884)	(11,336)	(13,001)	(14,911)	(17,102)	(19,615)	(114,243)
Office and Administration	(3,833)	(3,833)	(3,833)	(3,833)	(3,833)	(3,833)	(3,833)	(3,833)	(3,833)	(3,833)	(3,833)	(3,833)	(46,000)
Total out	(209,708)	(181,042)	(190,754)	(203,843)	(207,805)	(206,909)	(216,175)	(222,627)	(222,293)	(224,203)	(226,394)	(228,906)	(2,540,660)
Net:													
cash requirement	(209,708)	(181,042)	(185,893)	(198,268)	(201,411)	(199,576)	(207,764)	(212,981)	(211,229)	(211,513)	(211,840)	(212,214)	(2,443,438)
Cumulative cash requirement	(209,708)	(390,750)	(576,643)	(774,910)	(976,322)	(1,175,897)	(1,383,662)	(1,596,642)	(1,807,871)	(2,019,384)	(2,231,224)	(2,443,438)	-



Tech Products

➤ Valuation of products is calculated based on actual cost method.

Product	Developer monthly salary	Developer Hourly salary	Months of development	Team members	Hours of Development	Hourly Salary	Infrastructure	Product price
AI Image analyzer Engine	\$3,500	\$ 14.6	4	8	7680	\$ 112,000		\$ 114,500
AI Audio analyzer Engine	\$3,500	\$ 14.6	3	8	5760	\$ 84,000		\$ 86,500
AI Text analyzer Engine	\$3,500	\$ 14.6	3	5	3600	\$ 52,500	\$ 10,000	\$ 55,000
AI ChatBot Engine	\$3,000	\$ 12.5	2	5	2400	\$ 30,000		\$ 32,500
AI Voice Recognition (English-Persian)	\$3,500	\$ 14.6	4	9	8640	\$ 126,000	\$ 12,000	\$ 138,000
Youtube Crawler Engine	\$4,000	\$ 16.7	5	7	8400	\$ 140,000		\$ 144,000
Telegram/ twiter Crawler Engine	\$4,000	\$ 16.7	5	8	9600	\$ 160,000		\$ 164,000
Linkedin Crawler Engine	\$4,000	\$ 16.7	4	8	7680	\$ 128,000	\$ 20,000	\$ 132,000
Instagram Crawler Engine	\$4,000	\$ 16.7	4	8	7680	\$ 128,000		\$ 132,000
Web Crawler Engine	\$4,000	\$ 16.7	3	6	4320	\$ 72,000		\$ 76,000
Ai Data collection Automation	\$3,500	\$ 14.6	3	12	8640	\$ 126,000	\$ 10,000	\$ 136,000
Broker CRM	\$4,000	\$ 16.7	3	17	12240	\$ 204,000	\$ 13,000	\$ 217,000
MAM (media asset management) for Data Archive And Injecting information into the social media	\$5,000	\$ 20.8	6	6	8640	\$ 180,000	\$ 15,000	\$ 195,000
Total			49		95280	\$ 1,542,500	\$ 80,000	\$ 1,622,500



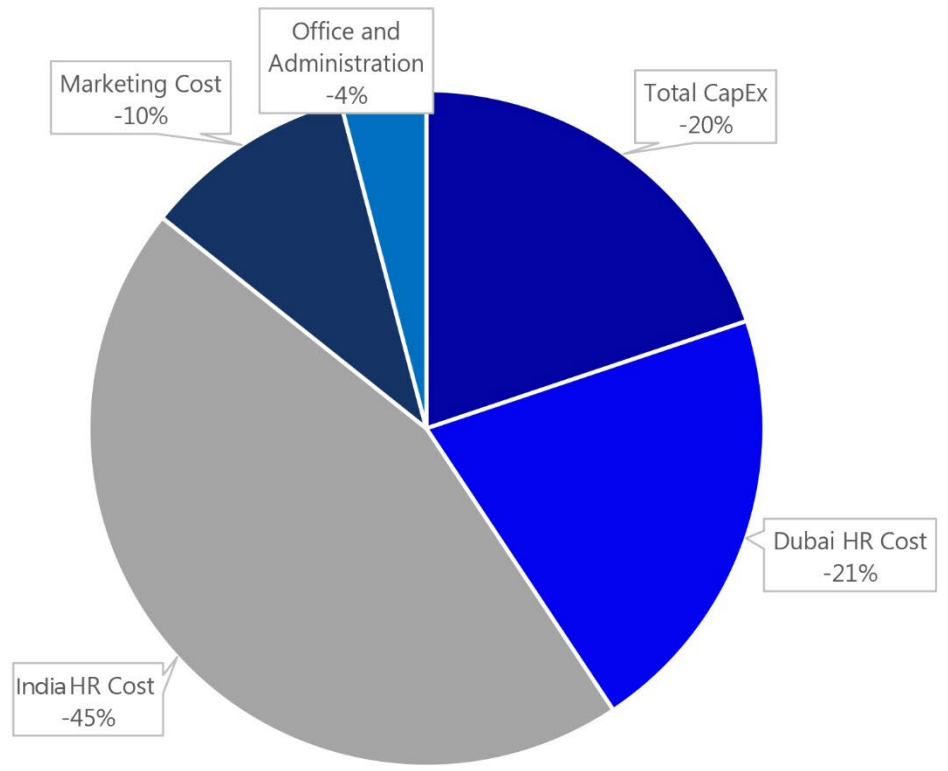
Cost breakdown- HR

Title	Dubai cost	India cost	Number of employees												total
			M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12	
CEO	\$10,000	-	1	1	1	1	1	1	1	1	1	1	1	1	120,000
Office Assistant	\$1,500	-	1	1	1	1	1	1	1	1	1	1	1	1	18,000
Accountant	\$2,000	-	0	0	0	1	1	1	1	1	1	1	1	1	18,000
insurance specialist	\$3,000	-	0	0	0	1	1	1	1	1	1	1	1	1	27,000
brokers key account manager	\$3,000	-	0	0	1	1	1	1	1	1	1	1	1	1	30,000
Legal manager	\$5,000	\$2,500	0	0	0	1	1	1	1	1	1	1	1	1	22,500
CTO	\$10,000	\$5,000	1	1	1	1	1	1	1	1	1	1	1	1	60,000
UI Team Leader	\$7,000	\$3,500	0	0	0	0	1	1	1	1	1	1	1	1	28,000
Scrum master	\$3,500	\$1,750	0	0	0	1	1	1	1	1	1	1	1	1	15,750
Seniour Backend dev	\$6,000	\$3,000	2	2	2	2	2	2	3	3	3	3	3	3	90,000
Seniour frontend dev	\$6,000	\$3,000	2	2	2	2	2	2	2	2	2	2	2	2	72,000
UX specialist	\$3,000	\$1,500	0	0	0	0	1	1	1	1	1	1	1	1	12,000
AI Developer	\$7,000	\$3,500	2	2	2	2	2	2	2	3	3	3	3	3	101,500
AI Data Annotator	\$3,000	\$1,500	2	2	2	2	2	2	2	3	3	3	3	3	43,500
Product Owner	\$7,000	\$3,500	1	1	1	1	1	1	1	1	1	1	1	1	42,000
DevOps	\$6,000	\$3,000	0	0	0	0	0	0	1	1	1	1	1	1	18,000
Total			12	12	13	17	19	19	21	23	23	23	23	23	718,250

Total HR costs: **\$718,250**



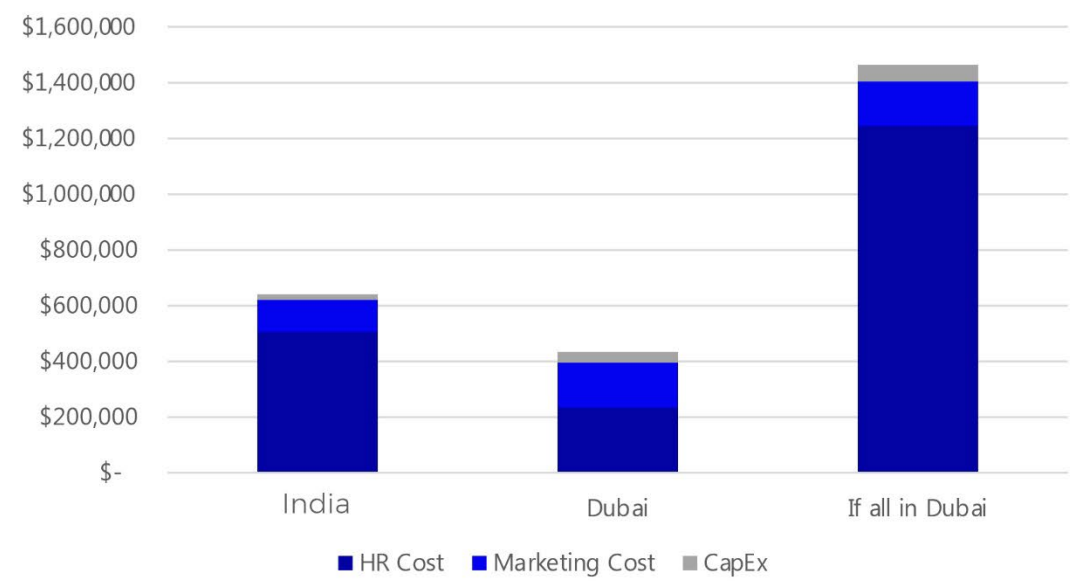
Cost breakdown - (Next 12 months)



■ Total CapEx ■ Dubai HR Cost ■ India HR Cost ■ Marketing Cost ■ Office and Administration

	India	Dubai	Total Cost	If all in Dubai	Cost Saving
HR Cost	505,250	213,000	718,250	1,223,500	505,250
Marketing Cost	114,243	160,000	114,243	160,000	45,757
CapEx	20,000	40,000	40,000	60,000	20,000
Total cost saving				571,007	

➤ All the technical team will be based in India, So there is a cost savings of **\$570K** in the first year.





Revenue Generation

	Year 1												Total
	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12	
Total Lead / SEO	-	-	5,000.0	5,734.6	6,577.1	7,543.4	8,651.7	9,922.8	11,380.6	13,052.6	14,970.3	17,169.7	100,003
Total Lead / Crawler	-	-	9,000.0	10,322.3	11,838.8	13,578.1	15,573.0	17,861.0	20,485.1	23,494.7	26,946.5	30,905.5	180,005
Total Lead Generation	-	-	102	117	134	154	176	202	232	266	305	350	2,040
<i>growth</i>	0%	0%	5%	6%	7%	8%	9%	10%	11%	13%	15%	17%	1
<i>Total Share</i>													-
Health insurance	0.0	0.0	35.7	40.9	47.0	53.9	61.8	70.8	81.3	93.2	106.9	122.6	714
Motor insurance	0.0	0.0	51.0	58.5	67.1	76.9	88.2	101.2	116.1	133.1	152.7	175.1	1,020
Other insurance	0.0	0.0	15.3	17.5	20.1	23.1	26.5	30.4	34.8	39.9	45.8	52.5	306
Health insurance	\$-	\$-	\$53,550	\$61,417	\$70,441	\$80,790	\$92,659	\$ 106,273	\$ 121,886	\$ 139,794	\$ 160,332	\$183,888	1,071,030
Motor insurance	\$-	\$-	\$20,400	\$23,397	\$26,835	\$30,777	\$35,299	\$40,485	\$46,433	\$53,255	\$61,079	\$70,052	408,011
Other insurance	\$-	\$-	\$3,825	\$4,387	\$5,031	\$5,771	\$6,619	\$7,591	\$8,706	\$9,985	\$11,452	\$13,135	76,502
Total Monthly Sales Value	\$-	\$-	\$77,775	\$89,202	\$ 102,307	\$ 117,338	\$ 134,577	\$ 154,349	\$ 177,025	\$ 203,034	\$ 232,863	\$267,075	1,555,543
Brokers Commission	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%	
Brokers Revenue	-	-	9,722	11,150	12,788	14,667	16,822	19,294	22,128	25,379	29,108	33,384	
Platform Commission	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	
Revenue	-	-	4,861	5,575	6,394	7,334	8,411	9,647	11,064	12,690	14,554	16,692	97,221

6. Deal Structure

The background of the slide is a high-angle, blue-tinted photograph of a dense urban skyline. The most prominent feature is the Burj Khalifa, which stands tall in the center-right of the frame. To its left, several other skyscrapers of varying heights and architectural styles are visible. In the foreground, a complex multi-level highway interchange with several overpasses and ramps is clearly visible. The sky is filled with soft, white clouds, and the overall color palette is a monochromatic blue.



Deal Structure

Cap Table and Valuation (USD)

Fundraising round: **Seed round**

Issuer: **iSAP Life AI-Based Insurtech company**

Investor: **VC investor**

Investment Amount: **\$ 2 Mio**

Valuation (Post-Money): **A SAFE round with following terms:**

- Minimum Valuation: **\$10 Mio**
- Discount for higher valuation in the next round: **20%**
- Valuation cap: **\$ 26 Mio**

shares to be transferred: **Up to a 20%**

Cap Table

Shareholder	Ownership [%]
iSAP Digital Solutions	75%
New Investor	20%



iSAP

L I F E

THANK YOU