

PLUGANDPLAY

INSURTECH EXPO

SU SUMMIT

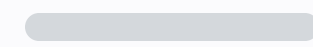


PLUGANDPLAY

Sv summit



Welcome Remarks



Rafael Sainz

Senior Associate
Plug and Play

#PNPTCSiliconValley

Join us at pnptc.com

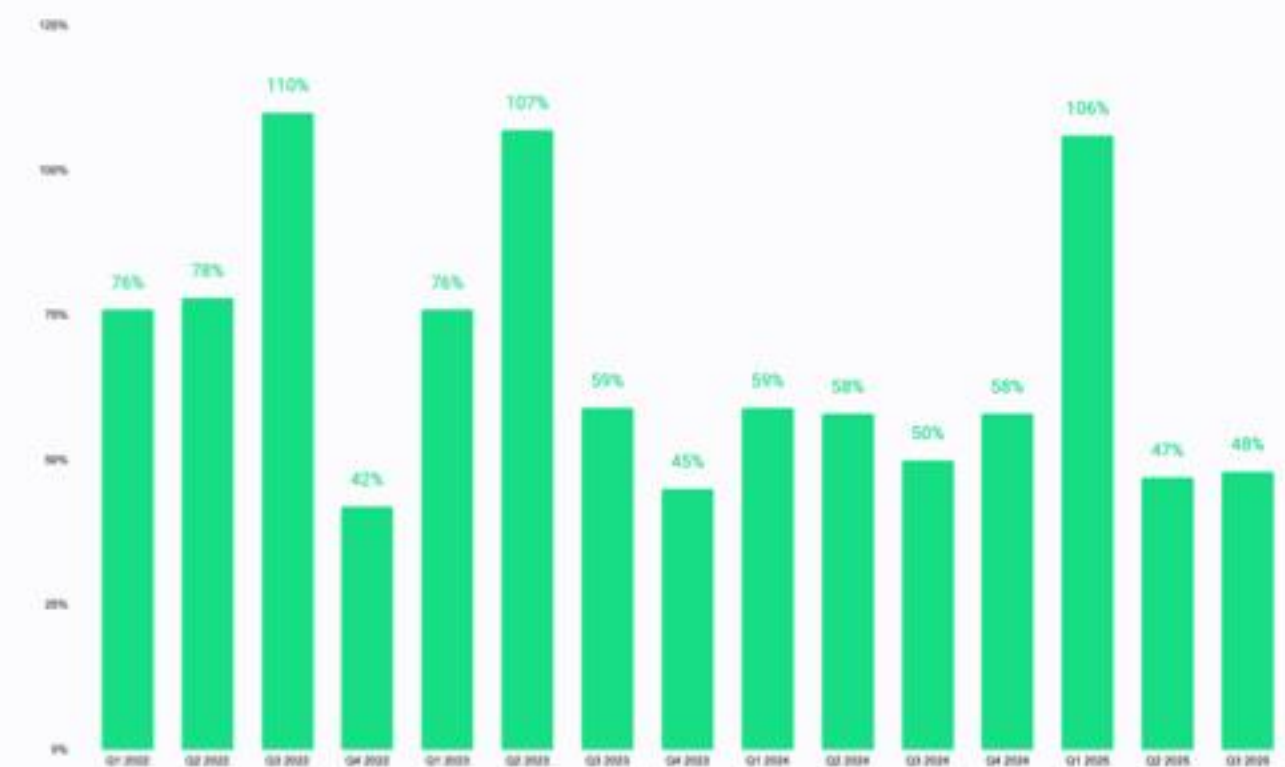
AGENDA

1. **Partner Award**
2. **Implementing AI Agents: What works and What Doesn't**
3. **10 Startup Pitches**
4. **Insurtech 2026**

STRONG REVENUE & LOWER NET LOSS

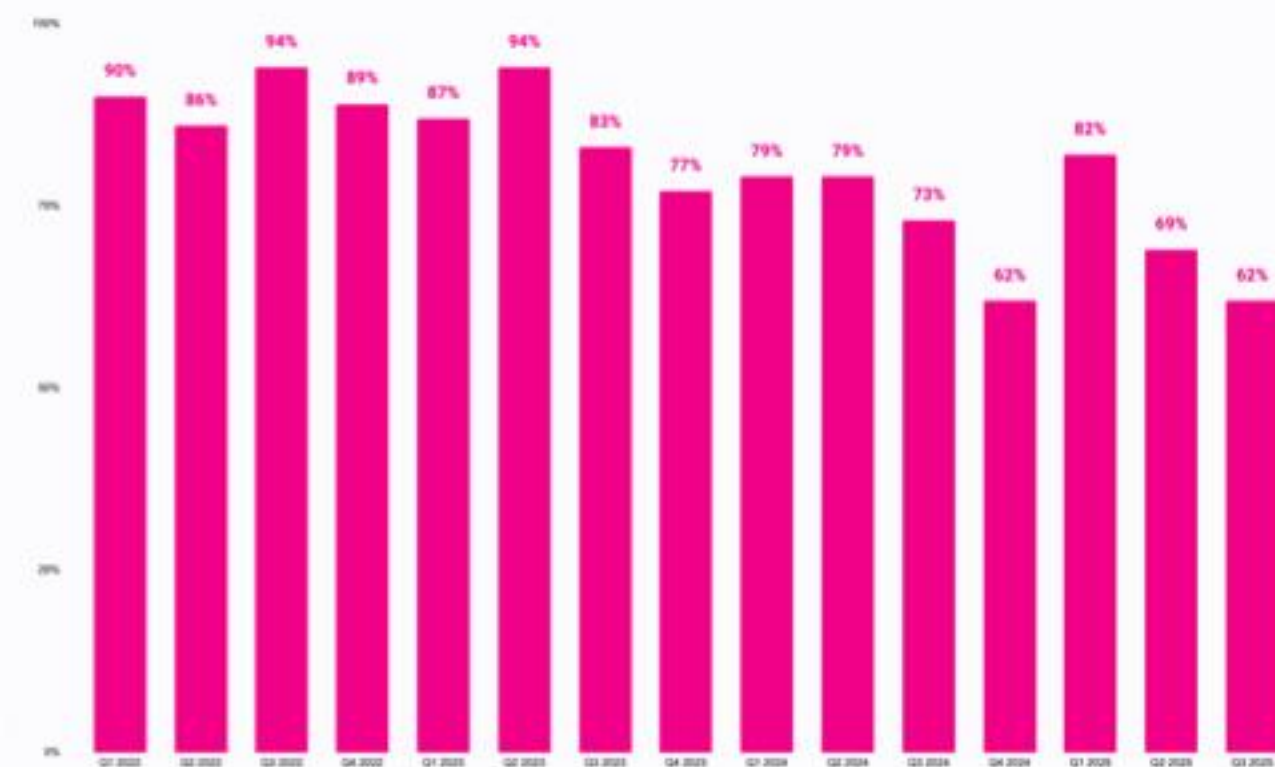
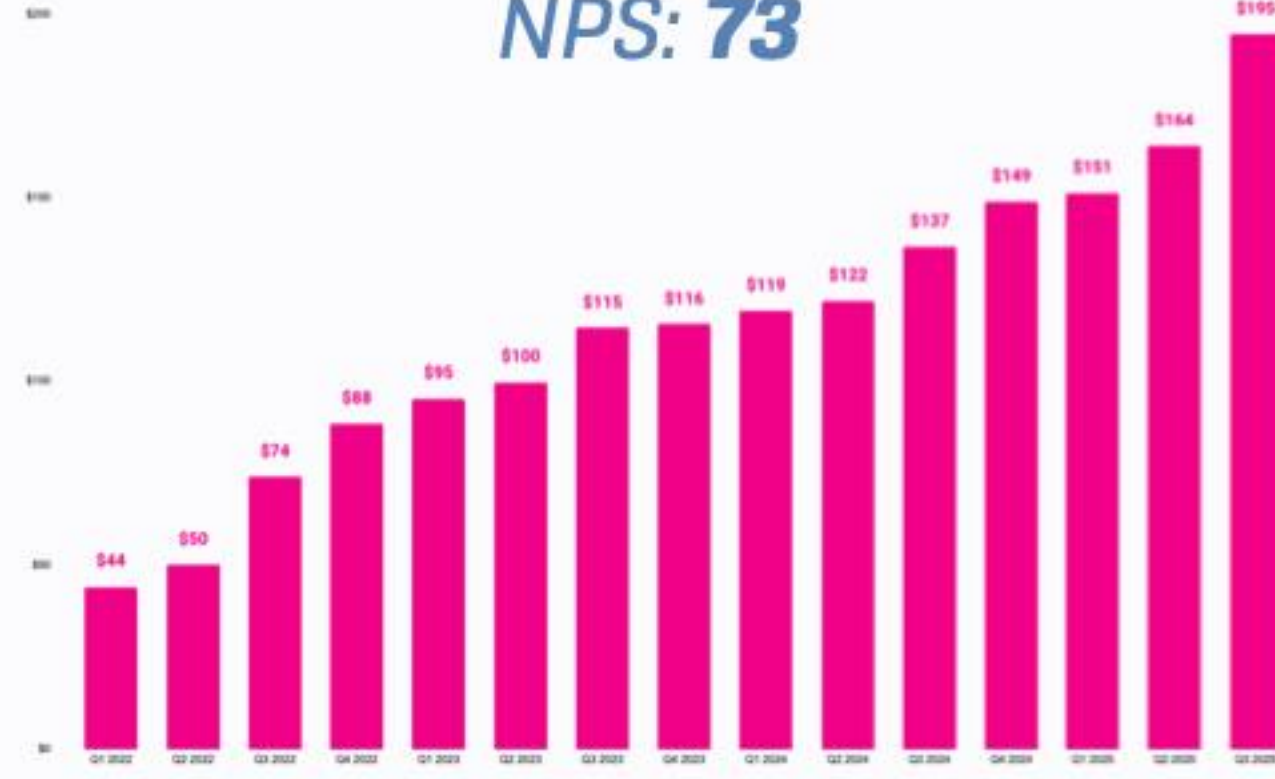
hippo

NPS: 72



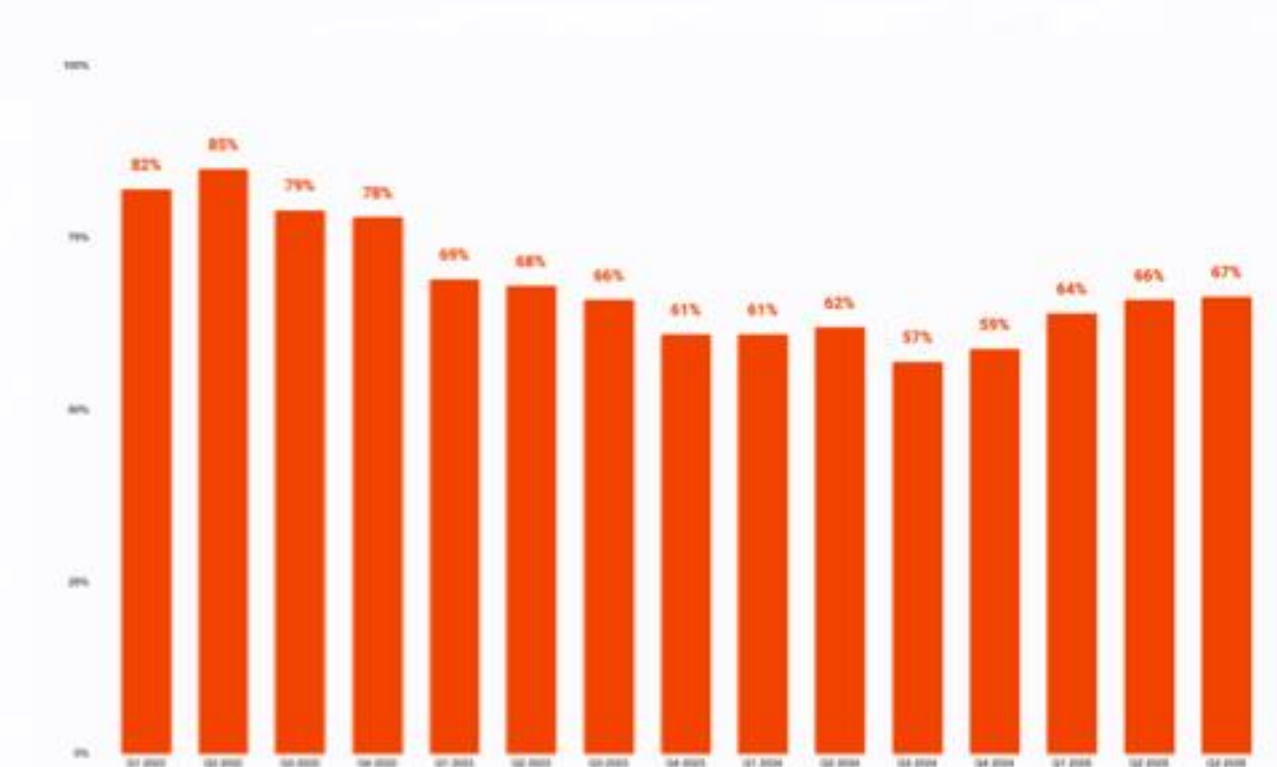
Lemonade

NPS: 73



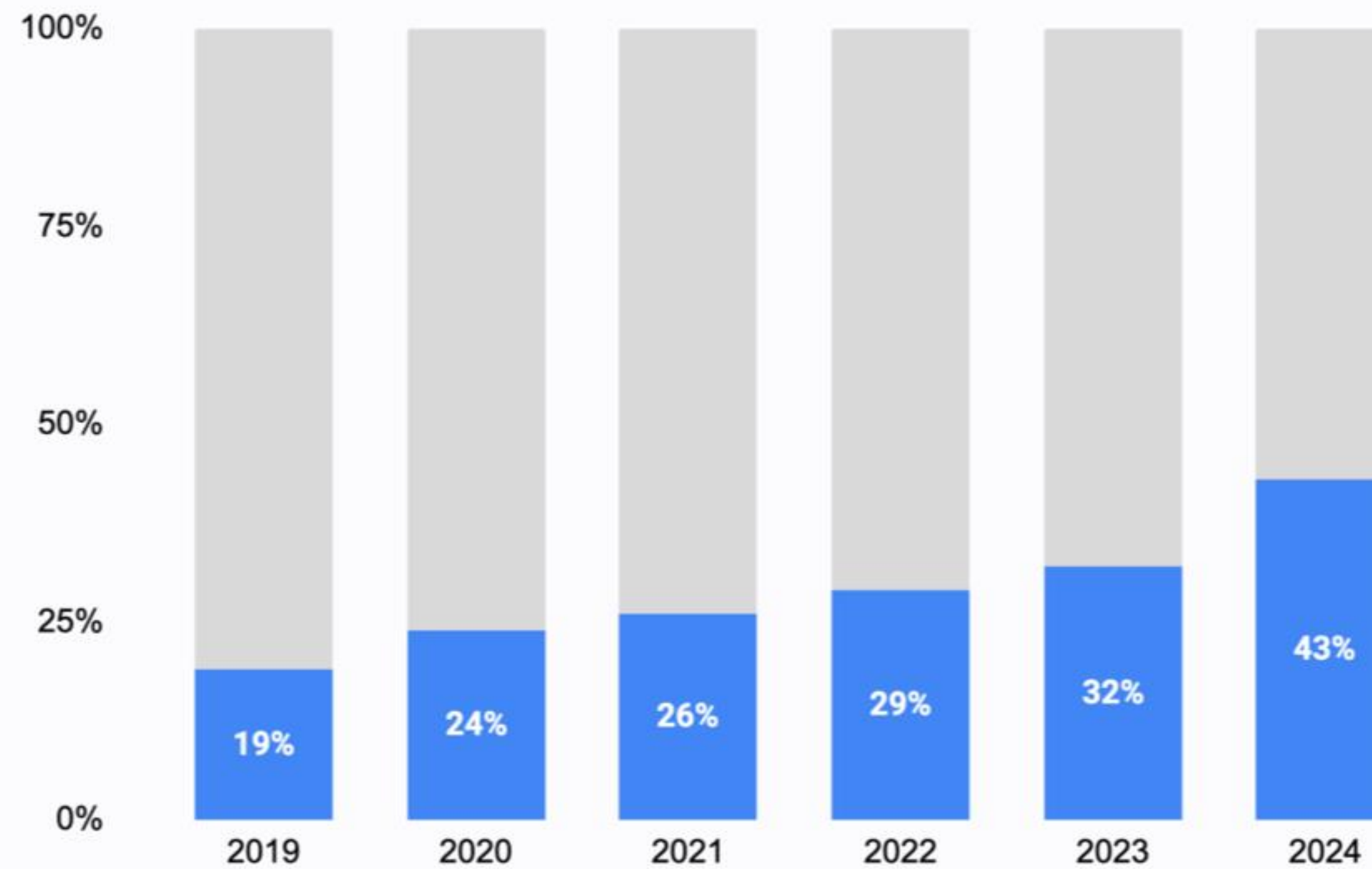
Root Insurance Co

NPS: 65



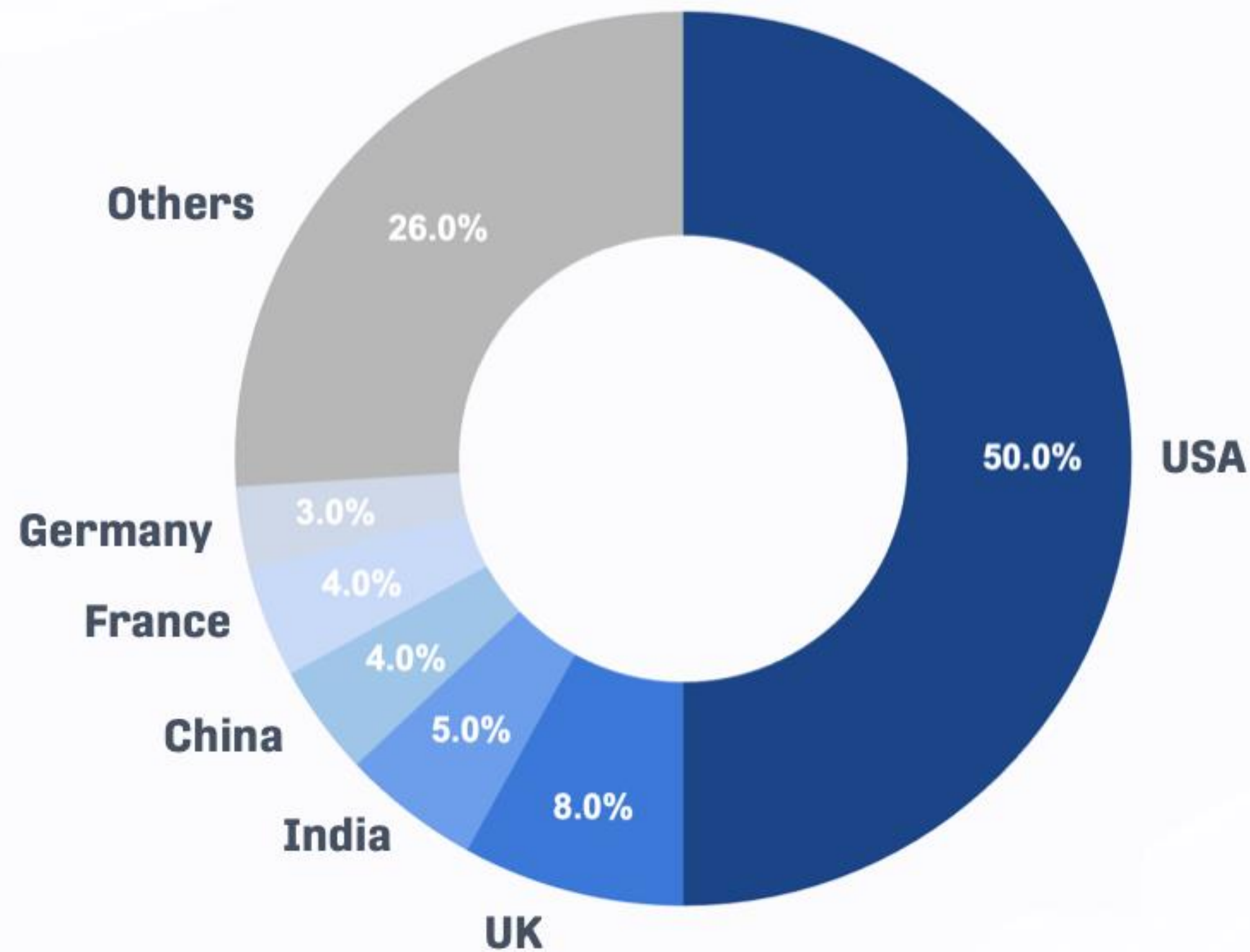
MORE ENABLERS THAN EVER

B2B SaaS share of Insurtech VC funding



THE US IS LEADING THE AI WAVE IN INSURTECH

2012-Q2 2025 - InsurTech Fundings by Target Country



2012 to Q2 2025 transactions: 3,724.

*57.1% of InsurTech deals went to **AI-focused** companies in 2025*

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Partner Award

Eugenio Gonzalez

Partner & Director Insurtech
Plug and Play

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Insurtech

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Insurtech
AWARD

EXL

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New Platform Launch!

The logo for EXL, consisting of the letters 'EXL' in a bold, orange, sans-serif font.

▶ EXLdata.ai: Make your data AI-ready

Unify complex data ecosystems and accelerate enterprise-wide AI adoption with the first-of-its-kind agentic AI-native suite of data solutions.

Ecosystem Engagement

9

Actively Engaged
Startups

7

Events
Participated

3

Workshops Co-
Hosted

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Insurtech
AWARD

EXL

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IMPLEMENTING AI AGENTS: WHAT WORKS AND WHAT DOESN'T



MODERATOR

Eugenio Gonzalez

Partner & Director Insurtech
Plug and Play



Sandeep Manchanda

Head, Insurance M&A, Partnerships
EXL

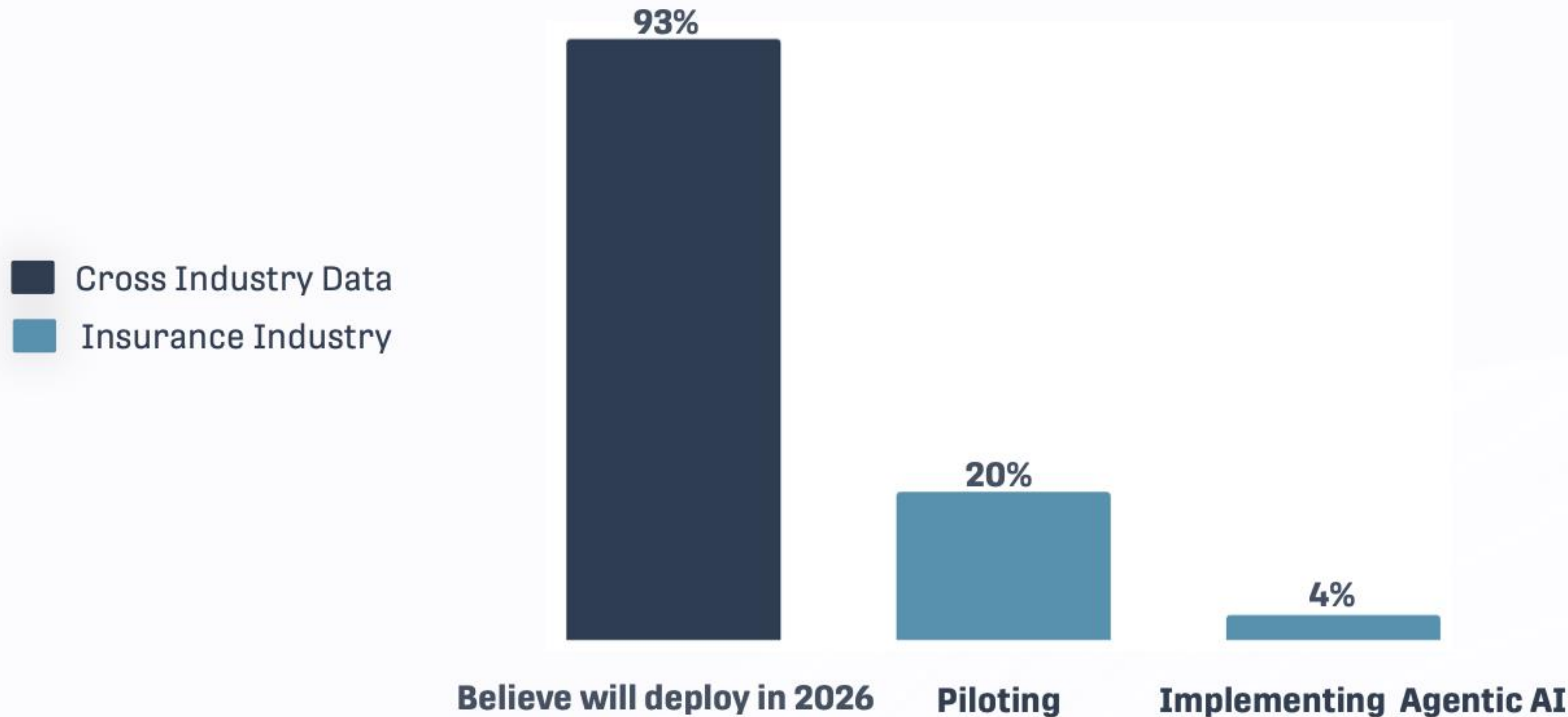


Bing Wu

CEO & Co-founder
Retell AI

THE PROMISE OF AGENTIC AI IS EVERYWHERE; THE PRACTICE REMAINS A VERY DIFFERENT STORY

Agentic AI Adoption



TECH ISN'T THE PROBLEM; TRUST, DATA, AND INTEGRATION ARE.

Why so low?



Risk Averse Culture

*75% of insurers are **waiting** for AI to mature before investing*



Legacy Systems

*70% of IT spend goes to **legacy** upkeep; 41% of CIOs call it their **top barrier***

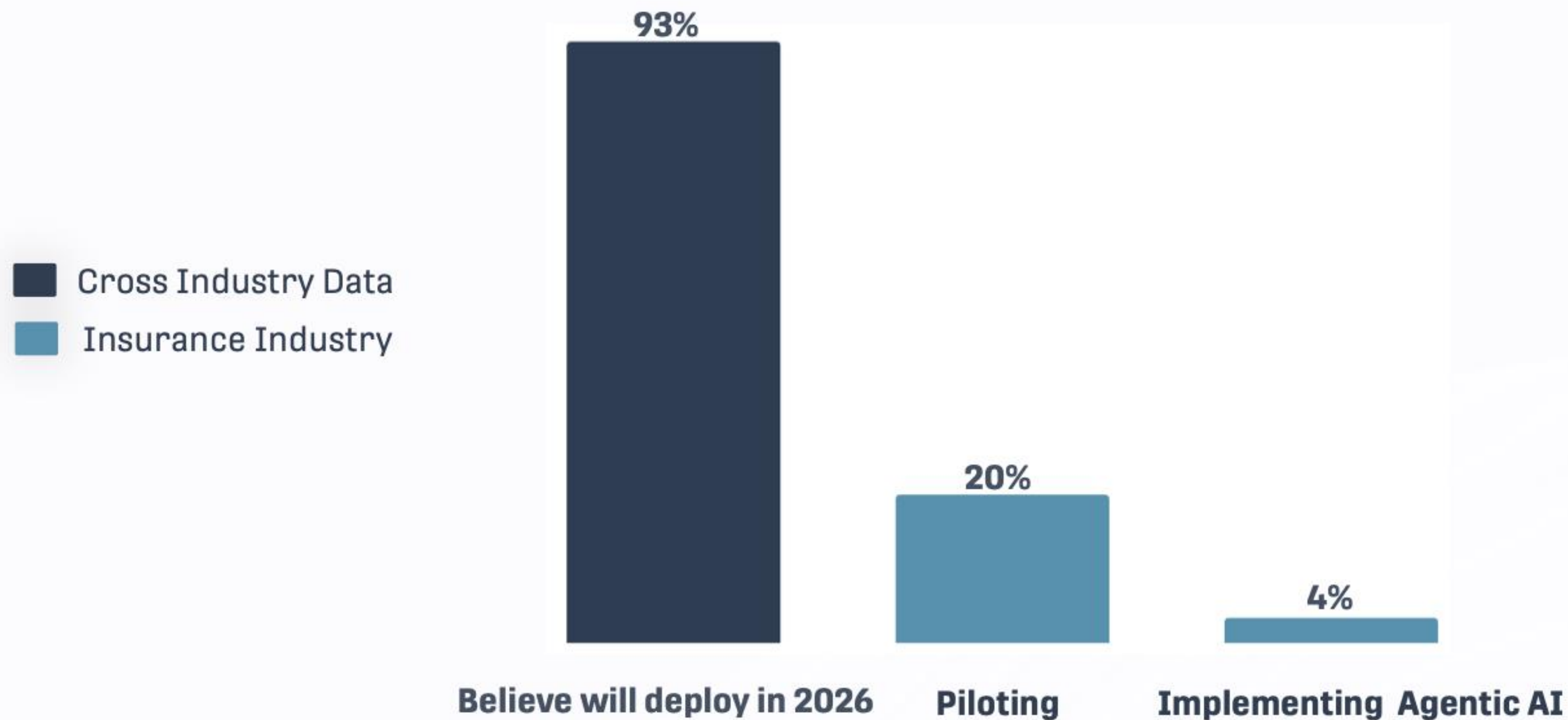


Compliance Constraints

*36% of insurers cite **regulation** as a key AI **barrier***

THE PROMISE OF AGENTIC AI IS EVERYWHERE; THE PRACTICE REMAINS A VERY DIFFERENT STORY

Agentic AI Adoption



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BATCH 19

STARTUP PITCHES

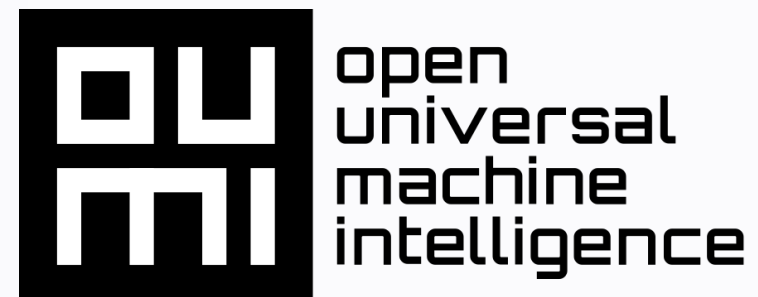
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STARTUP PRESENTATION



OUMI

A platform for creating custom AI models in hours, not months. Automating evaluations, data synthesis, and training to create SLMs that are more accurate and lower cost than out of the box models.

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Build custom AI in **hours** not months

Oumi transforms how teams build custom AI models and agents—supercharging every stage from data synthesis to training and evaluation with AI-driven automation



Manos Koukoumidis

Co-founder & CEO

Oumi.ai

manos@oumi.ai

Current State: Enterprises stuck using **large off the shelf models** (GPT, Claude, Gemini) that are **unreliable, slow, expensive** and offer **no control**

Why Custom Models

High Quality

Tuned for the specific enterprise task

Lower Latency

Up to 5x faster

Lower Cost

Up to 90% cheaper

Full Control

Deploy in your trusted infra (VPC, on-prem)

No silent API changes, forced migration

The Problem

Effort

It takes months to train a custom model.

Expertise

Need highly experienced AI scientists

Wasted Time

The next model will make tuning efforts obsolete

The Solution

Automation

Automation to build custom models in hours

AI-enabled Model

Development

Any prompt engineer can create a custom model

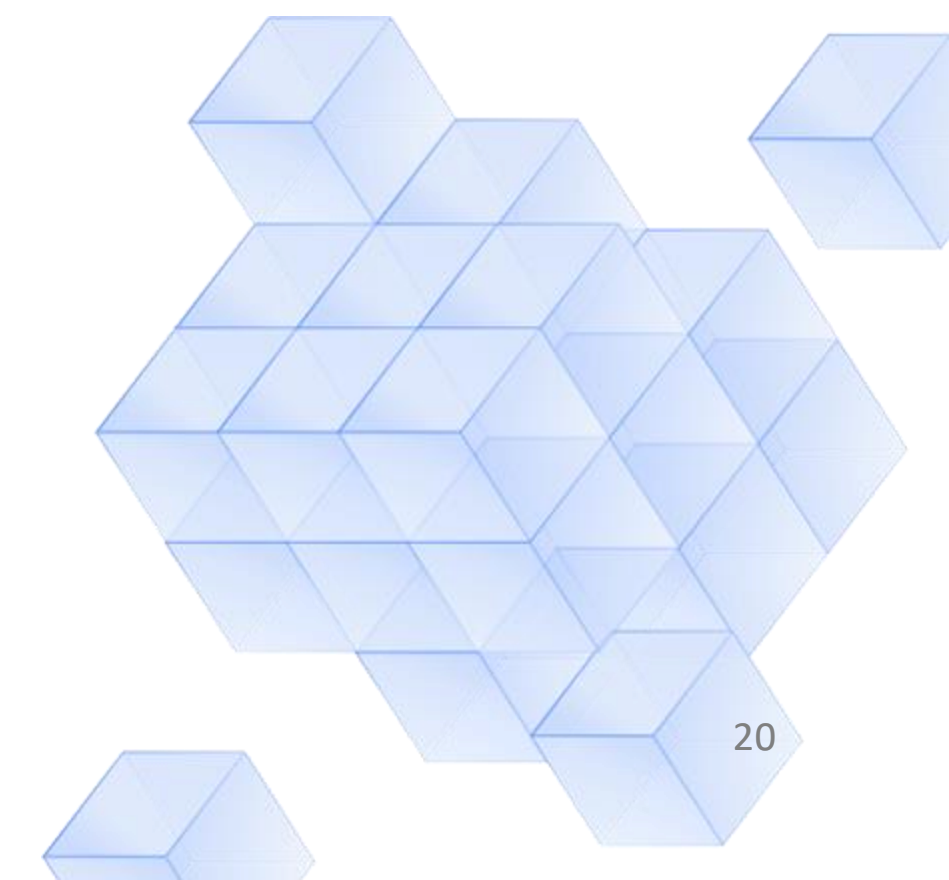
Auto-Update for New Models

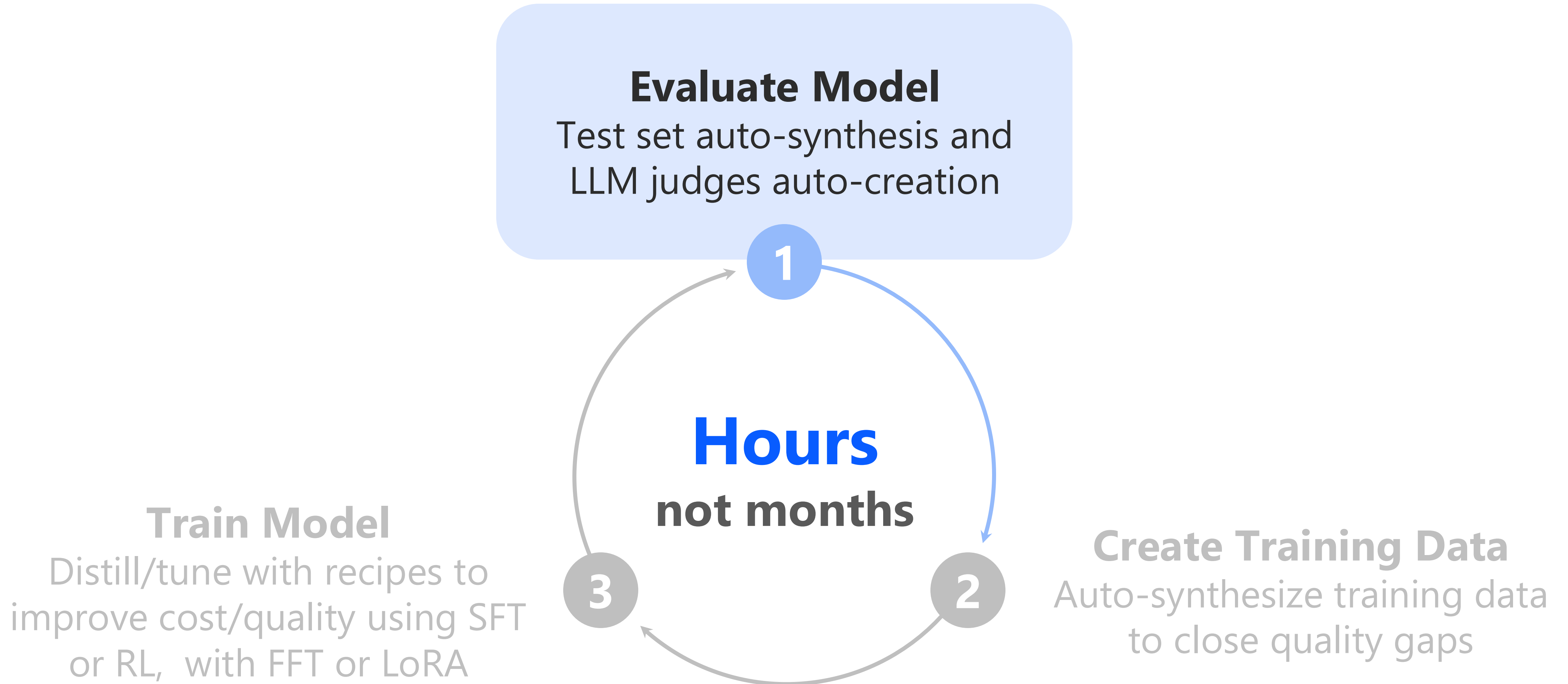
Apply your workflow to new models in minutes.



Example Use Case

Summarizing emails in bullet point format





Intelligent Automation:
Create synthesis recipes with natural language. No initial data required

Full Control:
Tune them manually if needed

The screenshot displays the 'Data Synthesis' interface. On the left, a code editor shows a JSON configuration for a synthesis recipe. An arrow points from the text 'Intelligent Automation' to the 'strategy_params' section of the JSON. The JSON includes fields for 'type', 'synthesis_config', 'strategy_params', and 'generatedAttributes'. The 'strategy_params' section defines 'sampled_attributes' with details for 'email_purpose' and 'tone'. The 'generatedAttributes' section lists various attributes like 'tone', 'audience', and 'numSamples'. On the right, a 'Search Actions' panel lists several actions with checkboxes, such as 'strategy', 'inputData', 'inputDocuments', 'segmentationParams', 'inputExamples', 'sampledAttributes', 'combinationSampling', 'generatedAttributes', 'postprocessingParams', 'transformedAttributes', 'passthroughAttributes', and 'numSamples'. A 'Confirm' button is located at the bottom right of the interface.

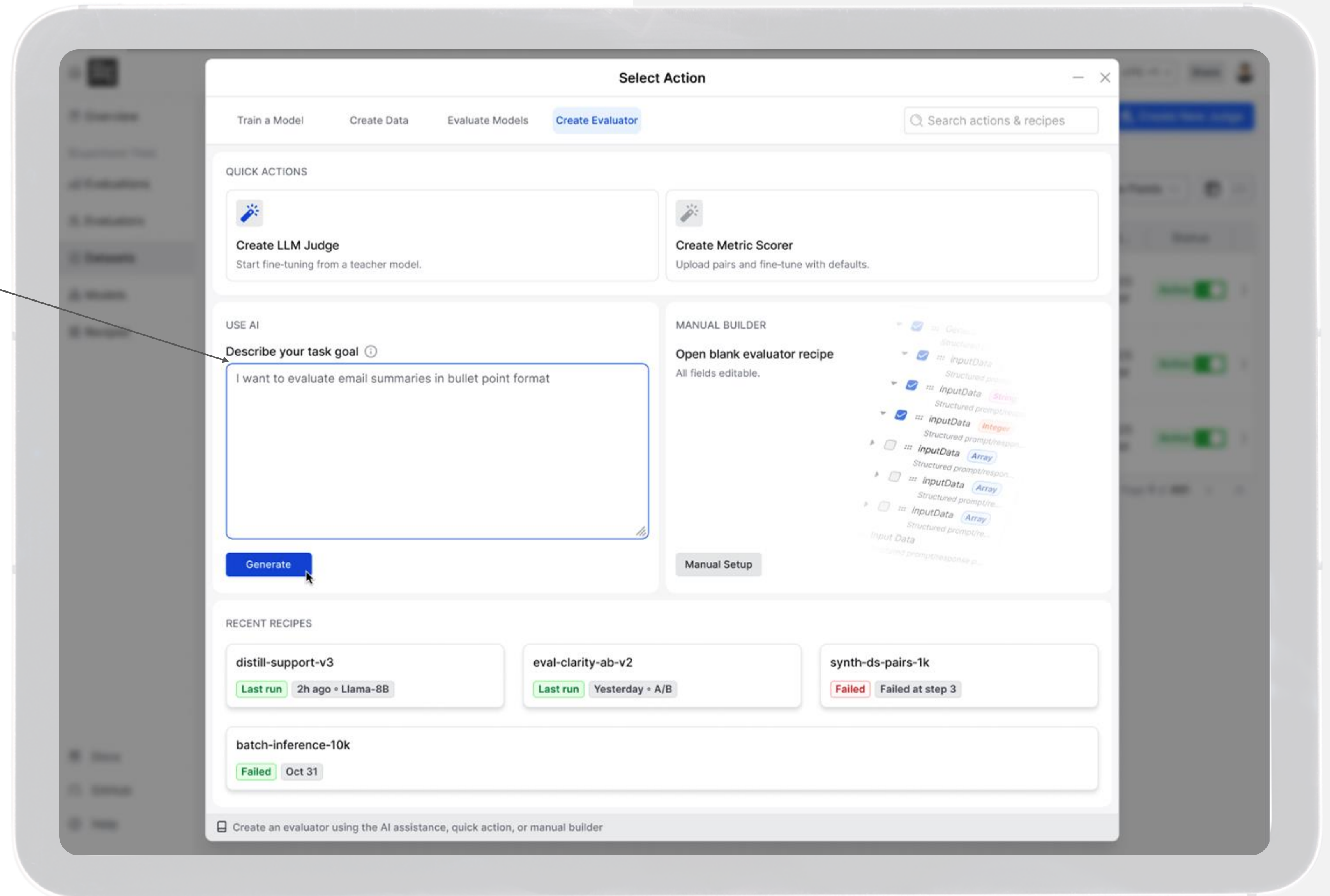


Intelligent Automation:

Use natural language to define your task and auto-create high quality LLM judges for your success criteria.

Full Control:

Tune them manually if needed



These **LLM judges** can then be used to evaluate base or custom models

Baseline gpt-oss Evaluation
9/18/2025 · 10:31AM · 60 mins Completed

Timezone: UTC +1 Share

Compare with Explore Results

Overview Failure Modes

- 92.0%** vs. 88% benchmark
Comprehensiveness
- 64.0%** vs. 90% benchmark
Groundedness
- 90.0%** vs. 90% benchmark
Fluency
- 65.0%** vs. 88% benchmark
Format Adherence

Judges Comparison Comparison

Judge	Model	Temp	Max Tokens	Score	vs Benchmark	Version
Comprehensiveness	gpt-5-mini-2025-08-07	1.0	1024	92%	+4	v1
Groundedness	gpt-5-mini-2025-08-07	1.0	1024	64%	-26	v1
Fluency	gpt-5-mini-2025-08-07	1.0	1024	90%	+0	v1
Format Adherence	gpt-5-mini-2025-08-07	1.0	1024	65%	-25	v1

Evaluation Setting

- Model: gpt-oss-20b
- Evaluating Dataset: Email Summary Evaluation Set
- Training Dataset: N/A

Docs | GitHub | Help



Evaluate Model

Test set auto-synthesis and LLM judges auto-creation

1

Hours
not months

2

Create Training Data
Auto-synthesize training data to close quality gaps

3

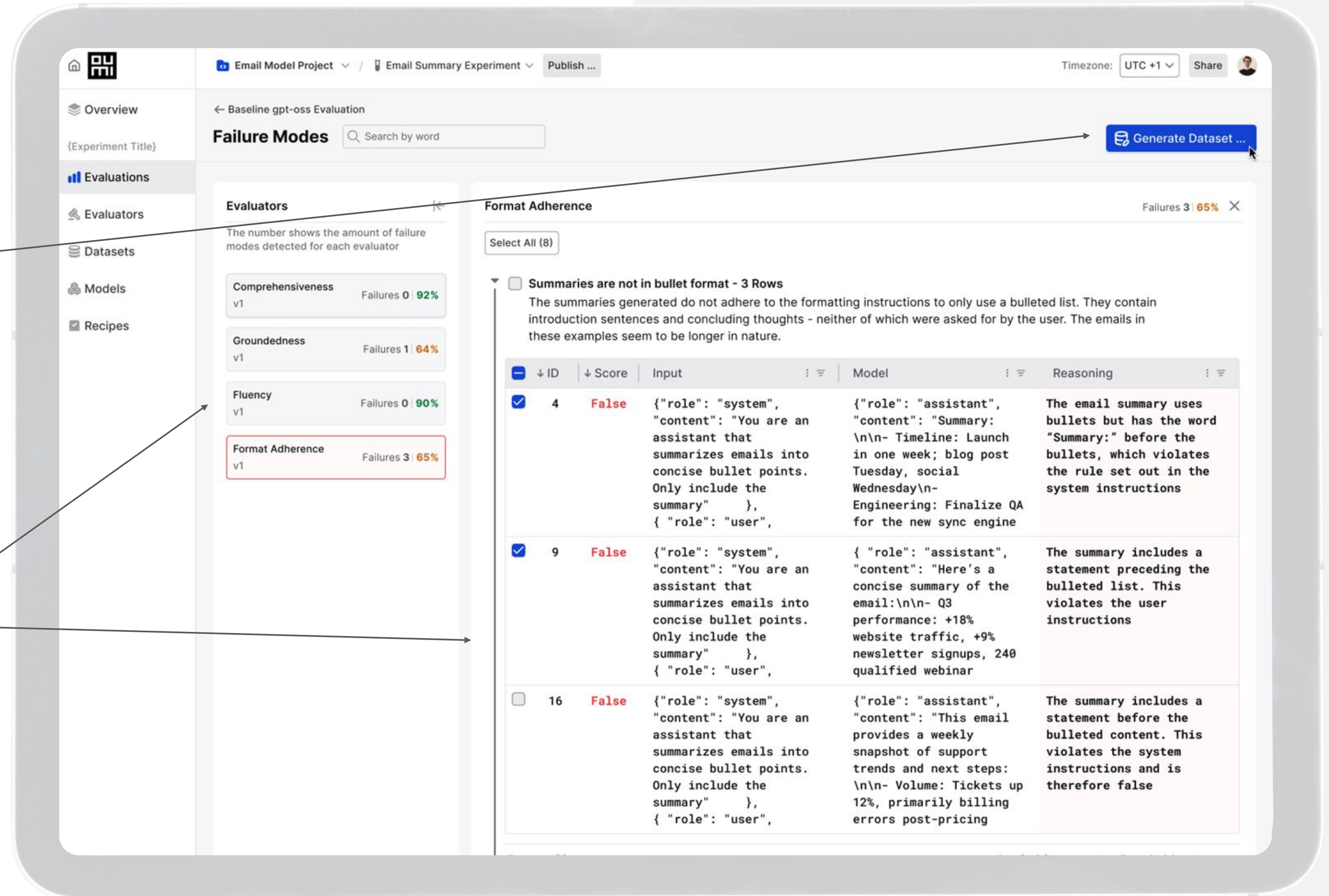
Train Model

Distill/tune with recipes to improve cost/quality using SFT or RL, with FFT or LoRA



One click to generate the data to improve model quality for selected failure modes

Performance metrics for each evaluator plus failure modes to quickly identify why and where the model is underperforming.



Evaluate Model
Test set auto-synthesis and LLM judges auto-creation



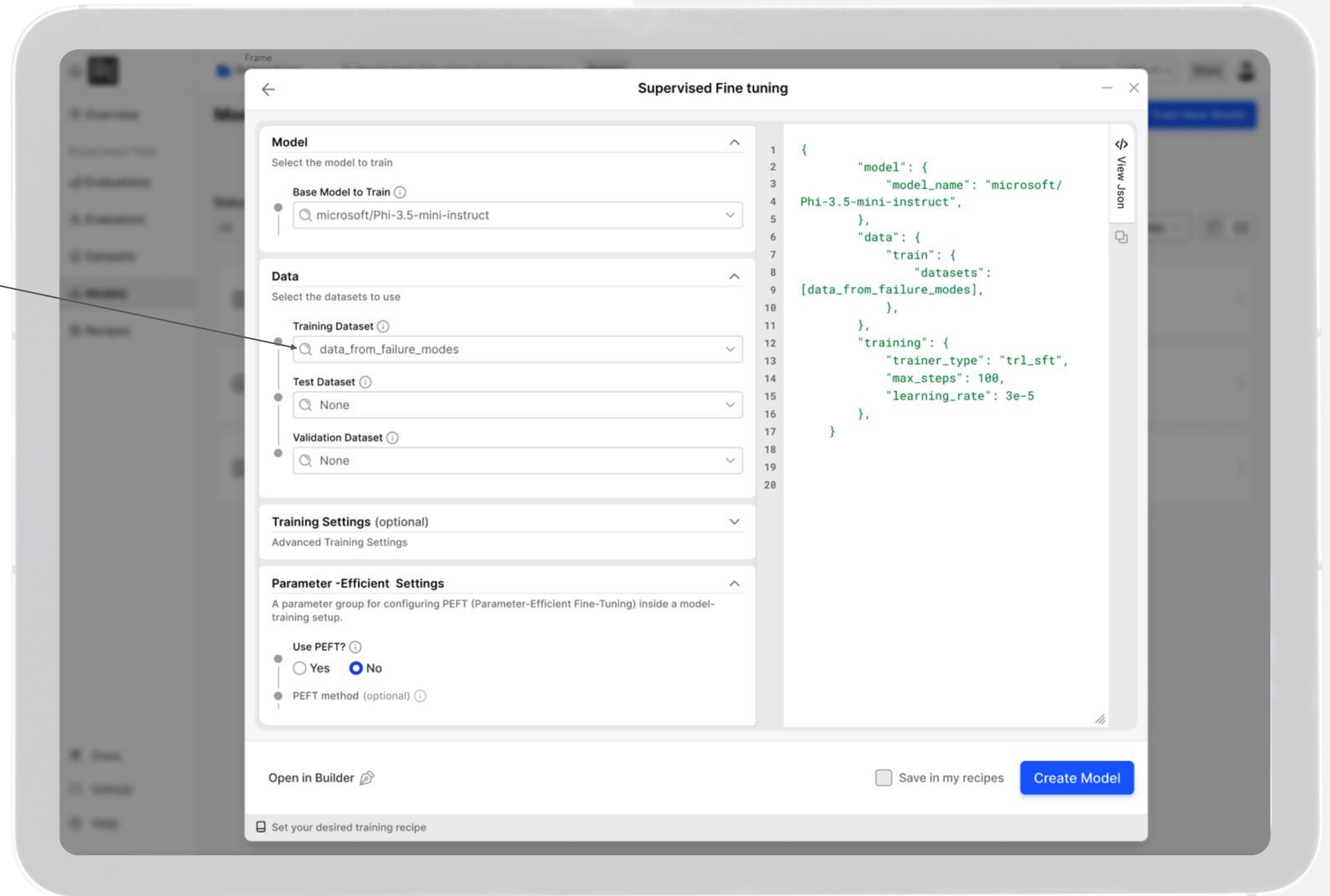
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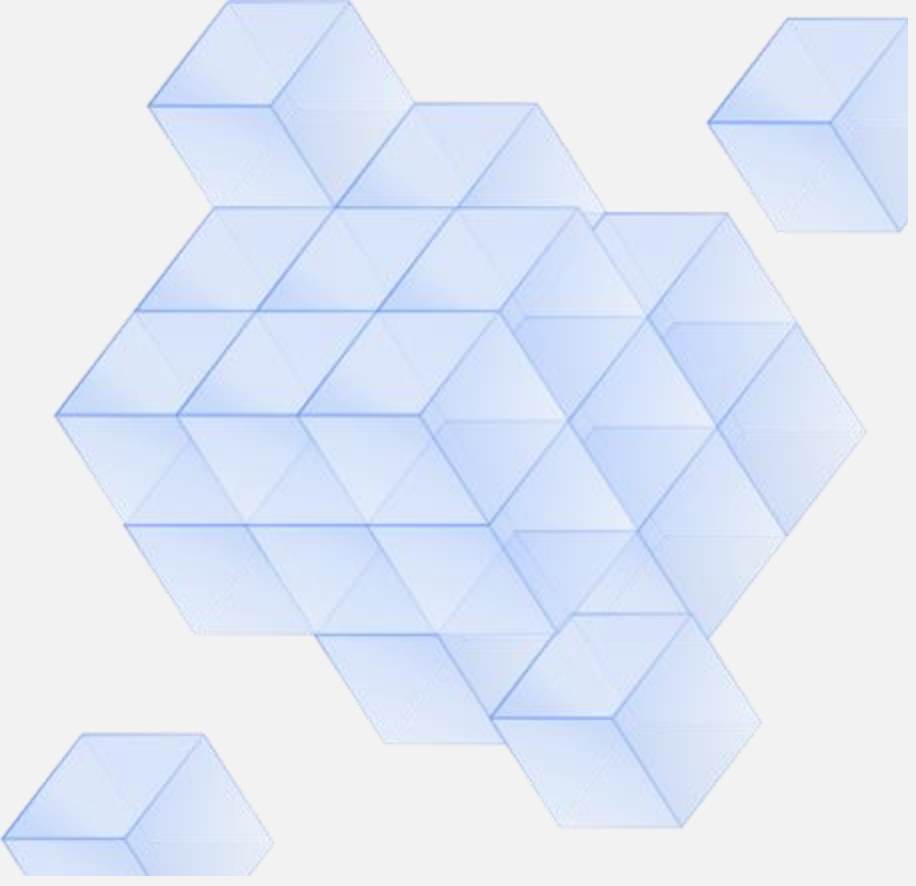
Create Training Data
Auto-synthesize training data to close quality gaps



Easily use data created to **improve model on failure modes**

Full control over the model training process, but also with proven recipes for the most common open source models





The Outcome

Teams can create high performing custom models in hours.

They can take use cases to production much faster with better performance and at lower cost.

That's Oumi



Leading Healthcare Provider

Use Case

Agent to extract info from medical records and automate processing

Challenge

Prohibitively poor quality with OpenAI's leading models, high latency & cost

Solution

>10 custom models built with LoRA for each use case

Outcome

Quality improved by >20%, cost reduced by 70%

Global Media Giant

Model to test faithfulness (no hallucinations) in RAG scenario

Low quality & no confidence scores increasing human review time

Model trained that improves quality & provides required scores and citations

Quality improved by >10%, human review time slashed dramatically with scores & citations

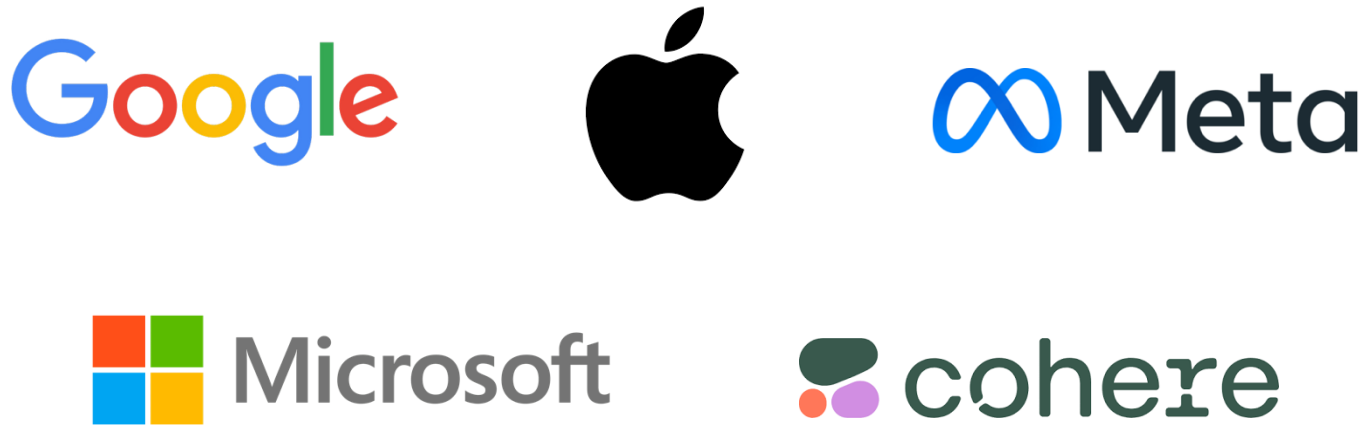


Oumi is adopted by more world leading enterprises



Core team 20+

with experience building foundation models at Google, Apple, Meta, Cohere, Microsoft

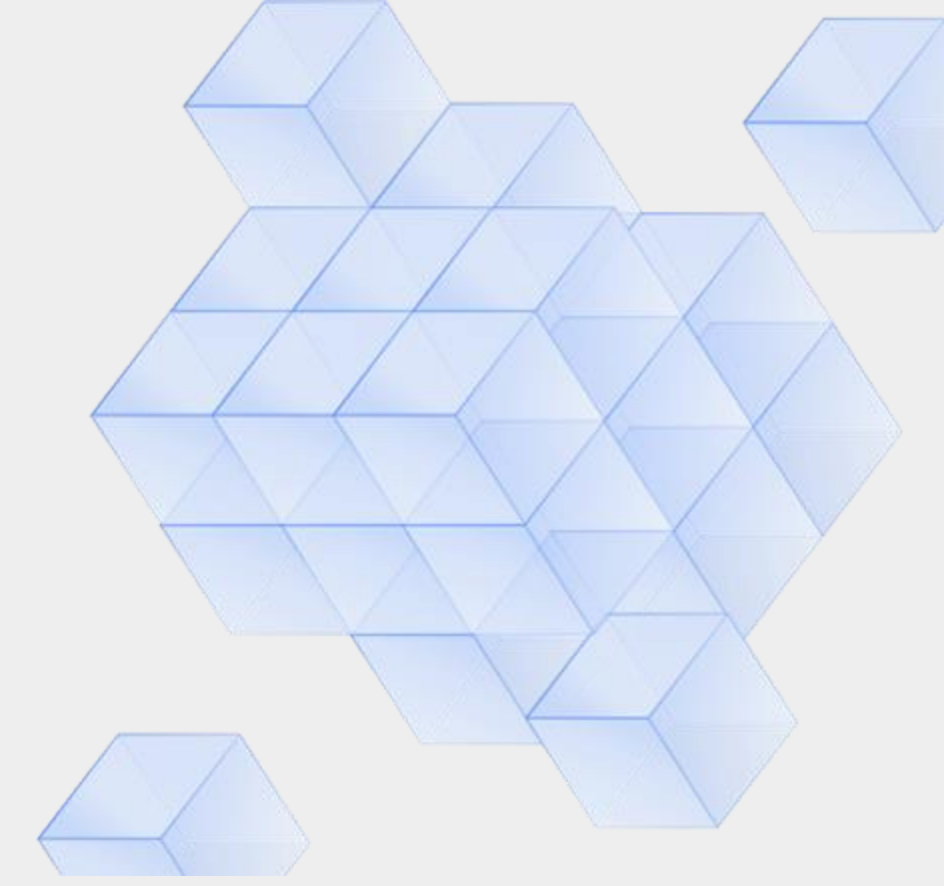


Scholars: 20+

across 13 leading academic institutions, keeping Oumi at the cutting edge



The Oumi Opportunity & Ask



You should be customizing models. But if it's on the roadmap for 2026, you can get started with Oumi's automated evaluation suite.

If you're interested in better, cheaper, faster models that you control reach out to manos@oumi.ai.



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STARTUP PRESENTATION



FINDEVOR

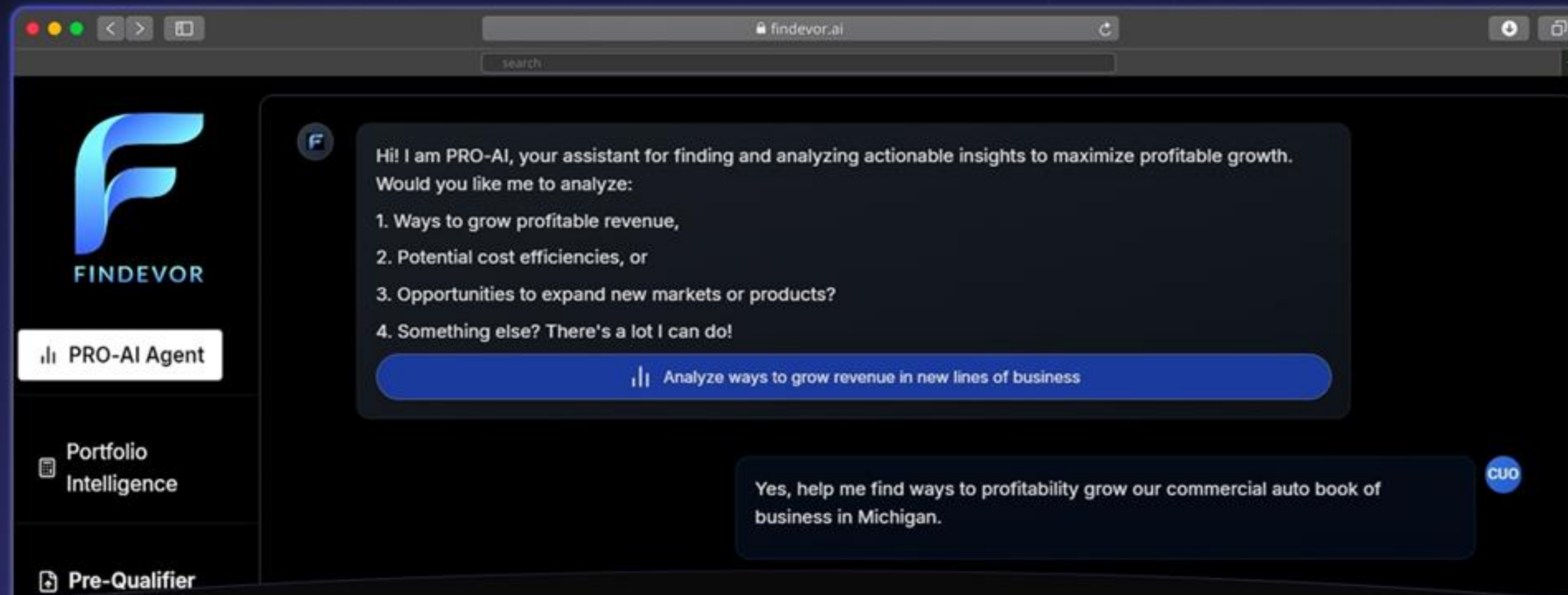
Findevor helps insurance portfolio managers run real-time book reviews to improve profitability 10x faster and 10x smarter than manual reviews.

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Next Generation Portfolio Management to Maximize Profitable Growth



Cost of Undetected Loss Trends

In 2021, a Florida jury issued a \$1B trucking accident verdict — among the largest in U.S. history.

\$550B total



Insurers cover roughly 85% of all tort costs — hundreds of billions annually.

Social inflation adds a hidden tax of \$1,600+ per American.

Third-party litigation funding (TPLF) has doubled in 5 years, reaching \$4.5B.

U.S. tort costs total \$550B (2.1% of GDP), growing at 11% annually.

Corrective Actions Take 3-6+ Months

Manual book reviews are **slow and retrospective**—corrective actions happen months after the event

66

We're drowning in dashboards... I need a Bloomberg Terminal for the book, not another static report.

dd

66

When I need to investigate something, it takes weeks just to corral analysts, IT, and actuaries. By then my question may be irrelevant.

dd

66

Our data team takes months to tell us *what happened*... Then underwriters spend weeks deciding *what's next*. That gap is where we lose money.

dd

300 hours of discovery with Top 100 P&C Executives

Financial Consequences

Manual portfolio management costs hundreds of billions

\$325 BILLION PER YEAR

Global Property & Casualty

MISSED PREMIUM

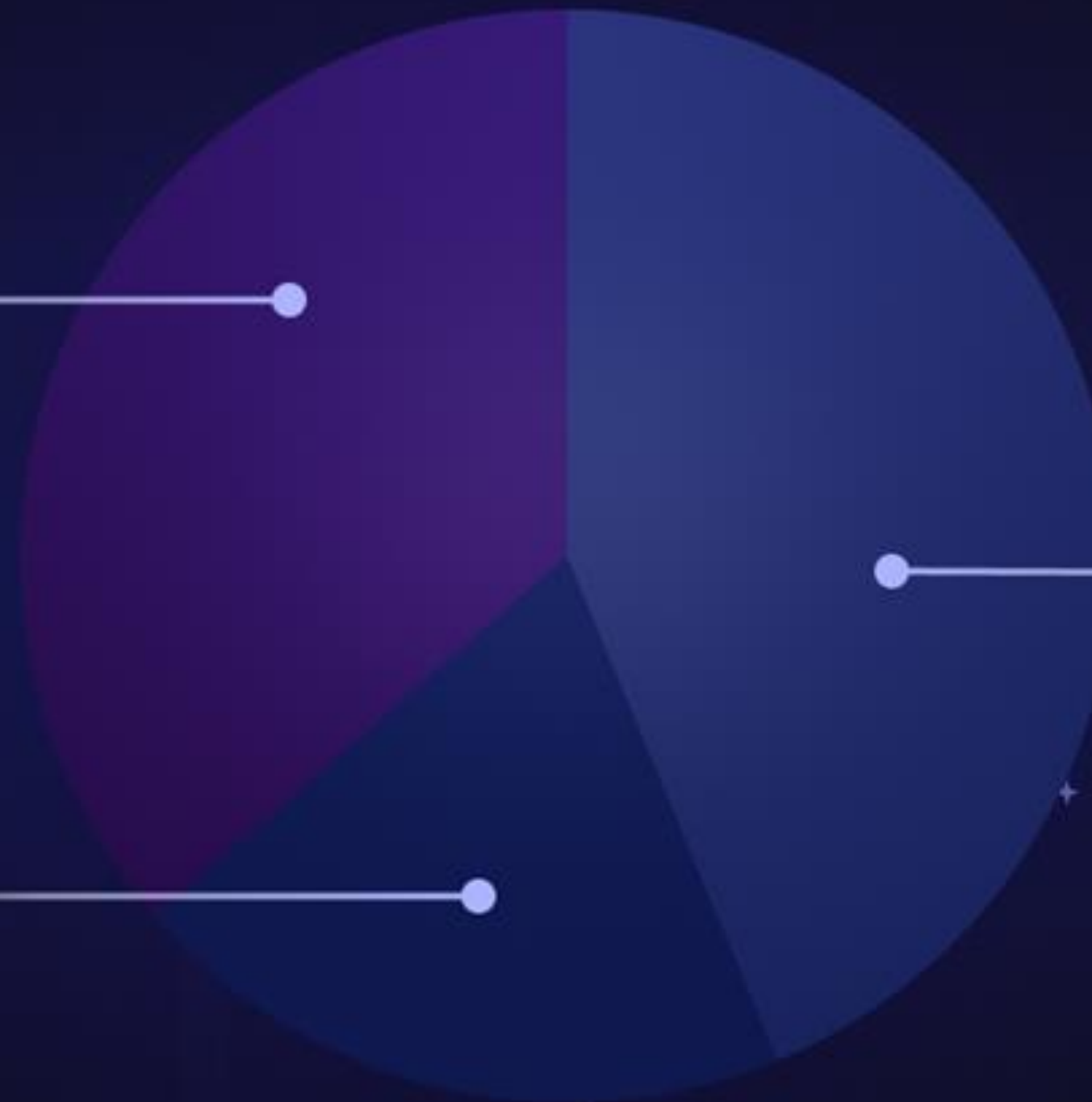
Missed revenue due to slow or unrefined underwriting decisions

\$125B annually

WASTED SPEND

Manual and disconnected systems bloat staffing and processing expenses

\$65B annually



AVOIDABLE CLAIMS

Avoidable claims driven by poor risk selection or delayed appetite adjustments

\$135B annually

Portfolio Intelligence

Monitor → Investigate → Act — in minutes, not months

PORTFOLIO DASHBOARD & ALERT CENTER

Loss Ratio
(Rolling 12-Month)

62.3% ↓ 4.1%

Gross Written Premium
(YTD)

\$428.6M ↑ 12.7%

Submission Volume
(Last 30 Days)

9,483 ↑ 8.2%

Quote-to-Bind Ratio
(Prior period)

26.4% ↓ 2.5%

DIGITAL PORTFOLIO ANALYST

SAM Chat



SAM

Hi! I am SAM, your Strategic Analytics Manager. I can help you find and analyze actionable insights to optimize profitability.

Analyze our claims data and identify any emerging trends in litigation losses.



SAM

Spike in Claims



Open Claims Monitoring Dashboard

ACTION SIMULATOR

Spike in Claims Identified - CA
Construction GL

Selected Policies
47

Estimated Exposure
\$23,800,000

Active

Volume Broker
Mismatch

Investigating

Q4 Loss Ratio Spike - Construction
Segment

Resolved

Outcome: Real-time book reviews deliver >1% underwriting profitability lift per year

Active Tiles
6

Alerts
4

Last Updated
30 minutes ago

Data Sources
12

Loss Ratio Trends - Construction
Quarterly loss ratio trends for small contractor policies in California

Quarterly Loss Ratio Deterioration

Quarter	Loss Ratio
01 '23	52.0
02 '23	55.0
03 '23	59.0
04 '23	62.0
01 '24	65.0

monthly Updated 2 hours ago

[View](#) [Continue Analysis](#)

Submission Conversion Rate
E&S Casualty capacity allocation efficiency and broker performance analysis

58% ↗ +12%

monthly Updated 1 day ago

[View](#) [Continue Analysis](#)

Retention Analysis
Commercial auto market capture analysis - semi-trucks with snow tires in Michigan

Commercial Auto Semi-Truck Market Share - Michigan

Company	Market Share
Progression	24.0
National	22.0
Liberty	19.0
Multi-Traveler Company	16.0

monthly Updated 3 hours ago

[View](#) [Continue Analysis](#)

Premium Growth
Untapped premium opportunity - Michigan commercial auto semi-trucks with snow tires

\$24.3M ↗ +8%

monthly Updated 30 minutes ago

[View](#) [Continue Analysis](#)

Litigation Exposure Alert
Monitor catastrophic verdict exposure for contractor policies in California

Critical: Loss ratio at 70% - 35% increase in litigation losses

daily Updated 1 hour ago

[View](#) [Continue Analysis](#)

Adverse Selection Detection
Portfolio composition analysis - small contractors in California by safety training status

Loss Ratio by Safety Certification Status

Category	Loss Ratio
With Certification (398)	30.0
Without Certification (182)	140.0

monthly Updated 4 hours ago

[View](#) [Continue Analysis](#)



\$5,000,000

Seed Round (Two Tranches)

KEY TERMS

USE OF FUNDS



INSIDER

\$1M

\$16M post-money



INSTITUTIONAL

\$4M

\$25M-\$30M post-money



COMPLETE R&D

for scalable
platform

(12-18 months)



\$10M ARR

from enterprise
licensing

(12-18 months)

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STARTUP PRESENTATION



ADOPT

Adopt AI turns any app into a natural-language agent to automate workflows and tasks.

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Architecting for AI:
Building the Foundation for
Autonomous Enterprise Agents

Anirudh Badam, Co-Founder & CAIO @ Adopt

“

95%

of enterprise AI pilots **FAIL** to
deliver measurable ROI

”



Our Mission

Empowering every application with AI agents to transform user interactions and unlock endless innovation



Why Agents?

- UIs deliver functionality, but lack intelligence
- GenAI enables natural language interaction via simple APIs
- Agents aid, assist, and advise users toward their goals

GOAL: Transforms your app from a tool into a partner

How do Agents Actually Work?

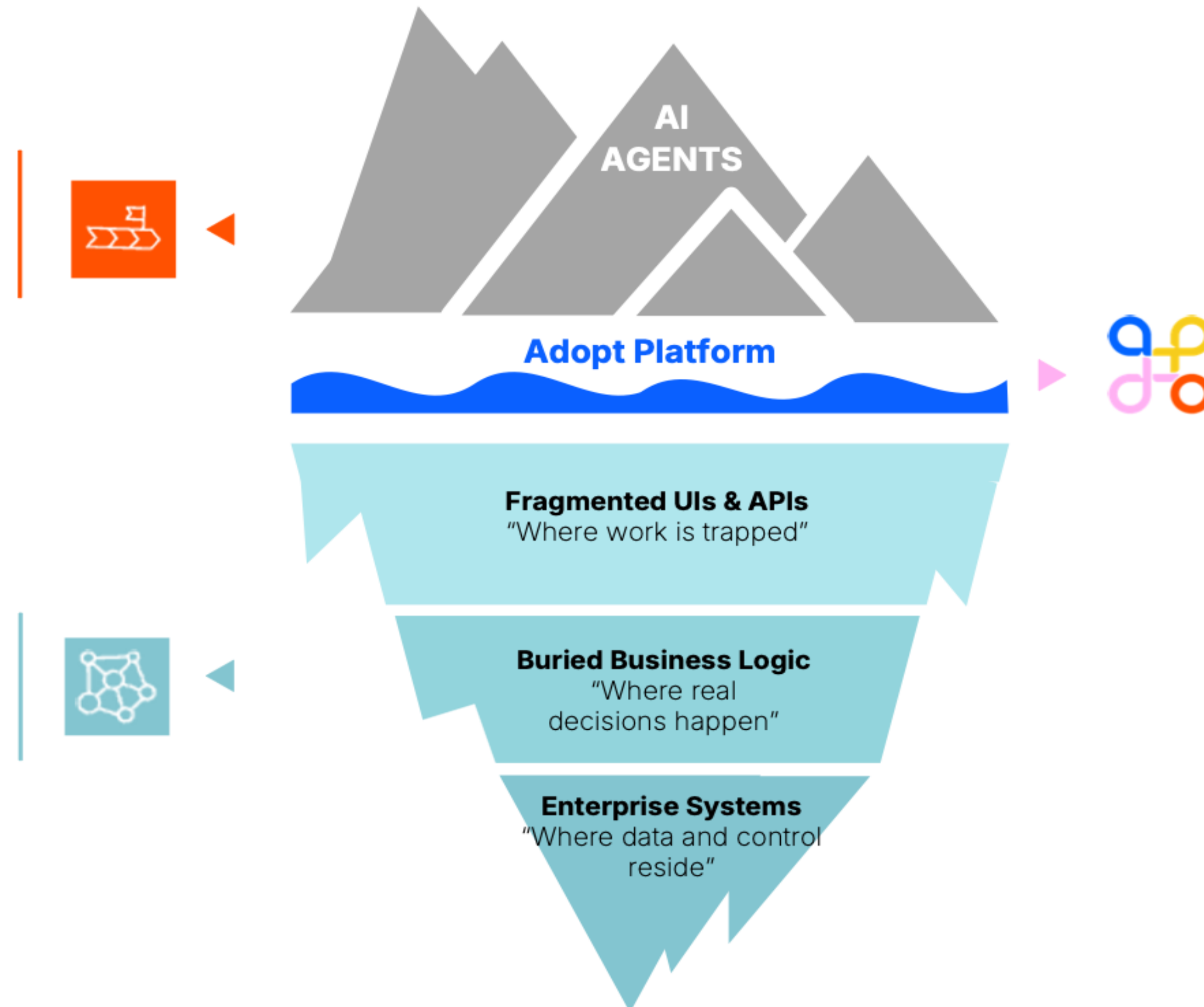
Business logic hides behind UIs and logins. Agents **MUST** act—not just talk.

Agents reason, plan, and act — BUT only as far as they can see.

80% of enterprise logic lives behind logins and legacy systems — inaccessible without the right bridge.

Disconnected systems and data mean disconnected intelligence.

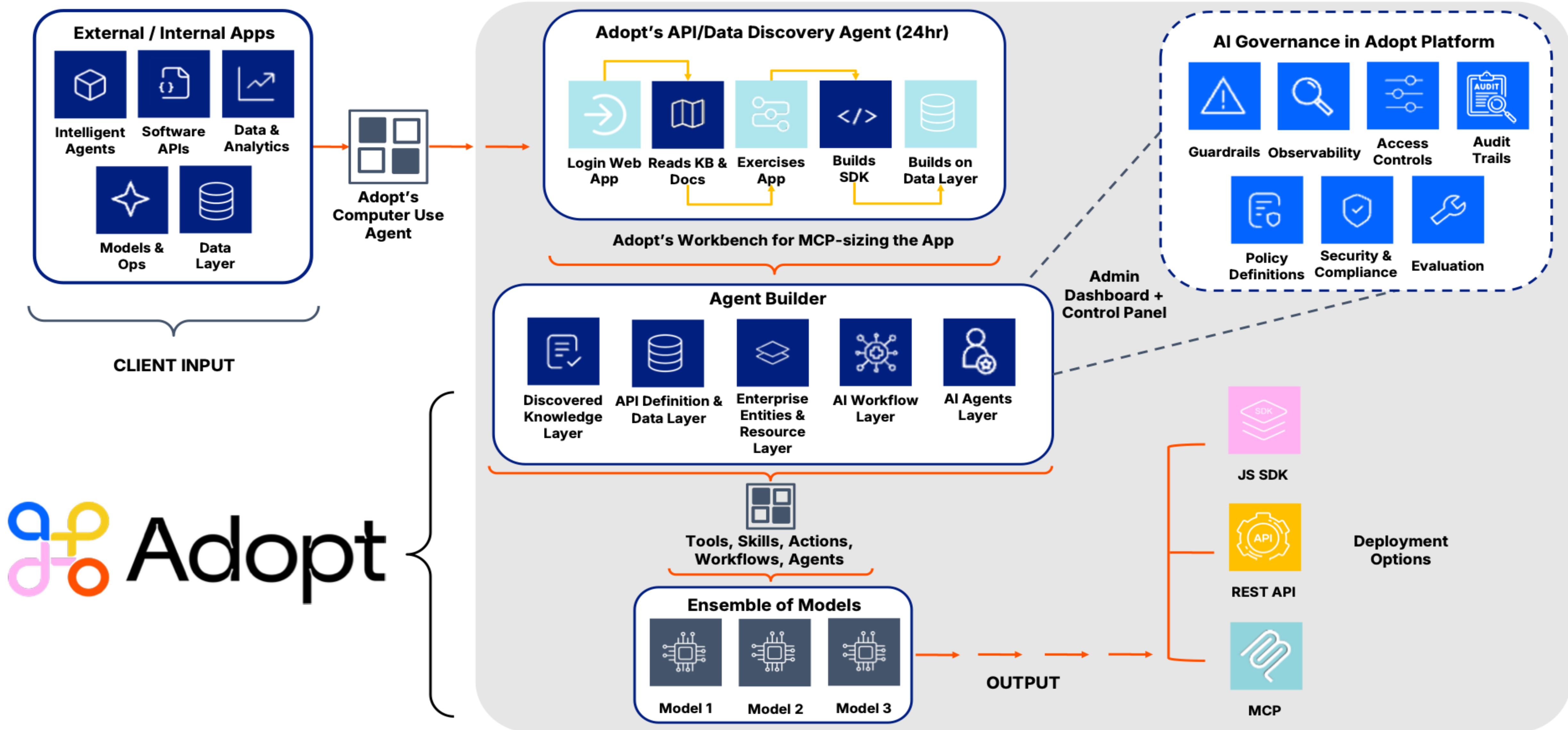
Agents without access can't execute business workflows — leaving automation, personalization, and insight potential untapped.



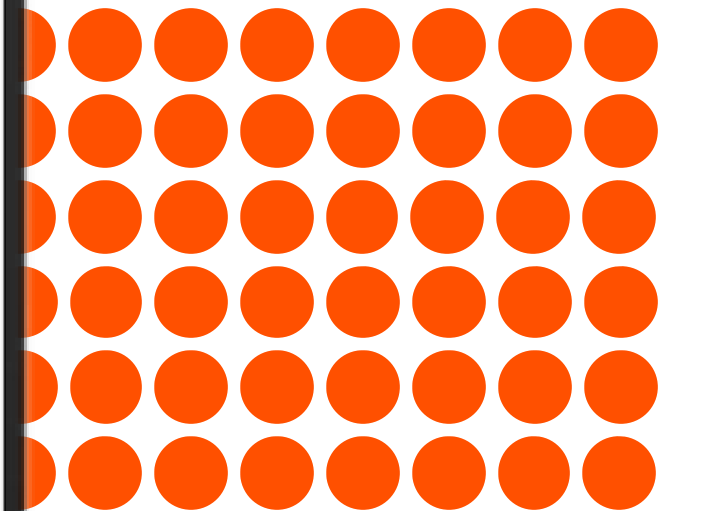
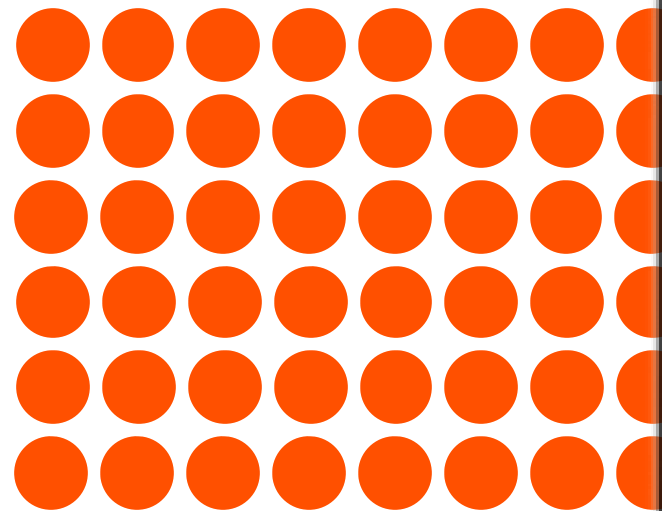
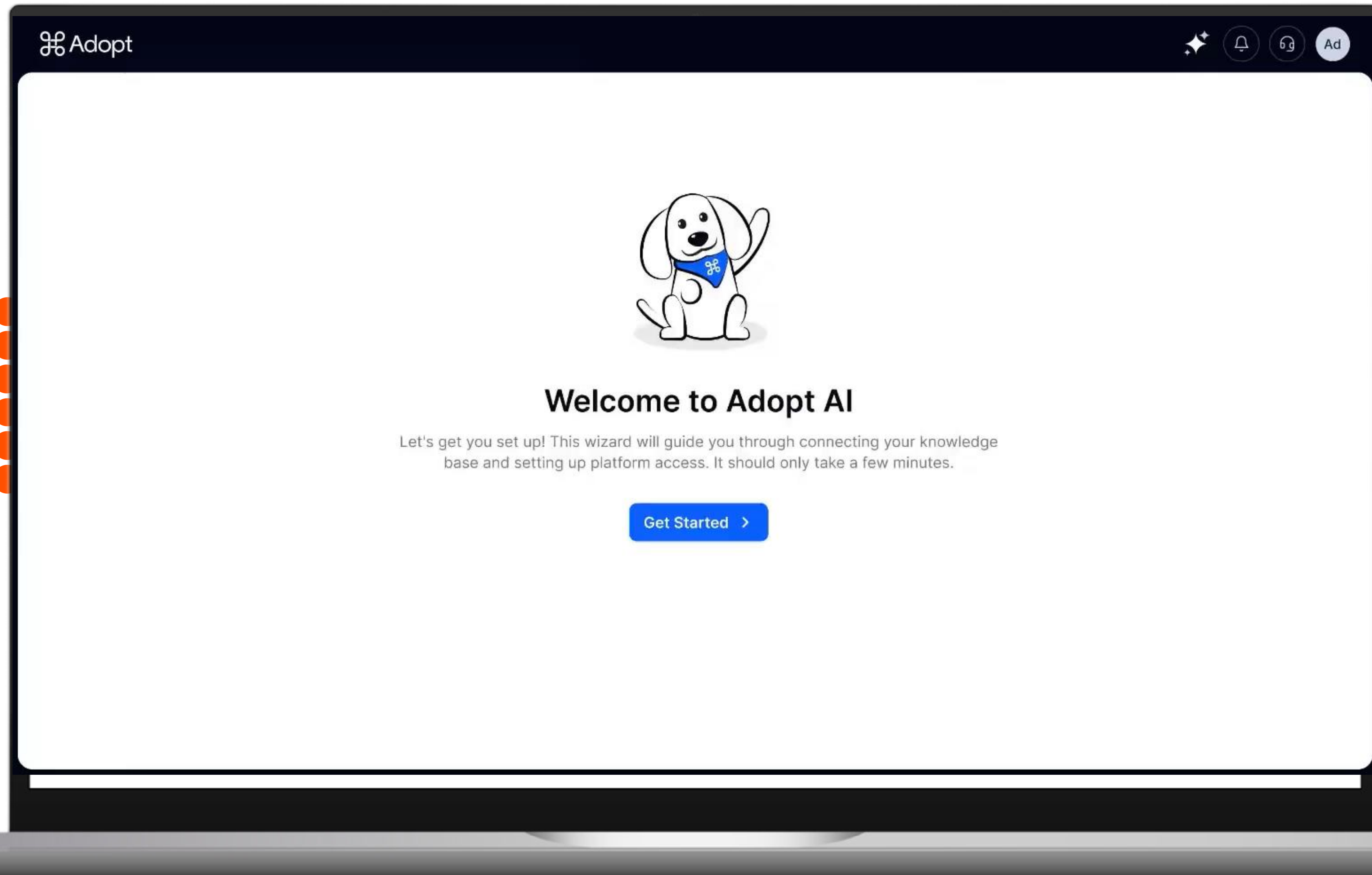
Adopt bridges the gap between reasoning and reality.

- **ZAPI** – Discovers APIs & UI logic
- **ZACTION** – Generates safe, composable actions
- **Guardrails** – Adds validation, approvals, and tracing
- **Indexing** – Makes hidden capabilities "agent-ready"

Operationalizing Intelligent Applications



Adopt in Action



How Customers Are Using Adopt



Logistics Use Case

Challenge

- Fragmented carrier systems slowed quoting, booking, and shipment tracking
- Manual coordination limited visibility and growth

Solution

- Adopt connected internal booking APIs with external carrier platforms
- Agents now automate shipment creation, updates, and approvals with guardrails

Perceived Impact

- Teams estimate **70–90% faster shipment coordination** across partners
- Carrier onboarding feels **significantly easier and more scalable**
- Operations describe a **clear drop in manual status follow-ups**



Construction Use Case

Challenge

- Field teams relied on phone calls and manual forms for material requests
- Language barriers and paper-based invoicing caused frequent delays

Solution

- Adopt connected ordering and billing workflows through chat-based agents
- Requests are translated, verified, and routed automatically into existing systems

Perceived Impact

- Managers estimate **notable time savings** in day-to-day coordination
- Order accuracy improved by an **estimated 50%**, based on fewer rework incidents
- Teams say materials now **arrive more predictably** at job sites

Accelerate Your AI Journey Today

Lets Connect!

Start Your Journey

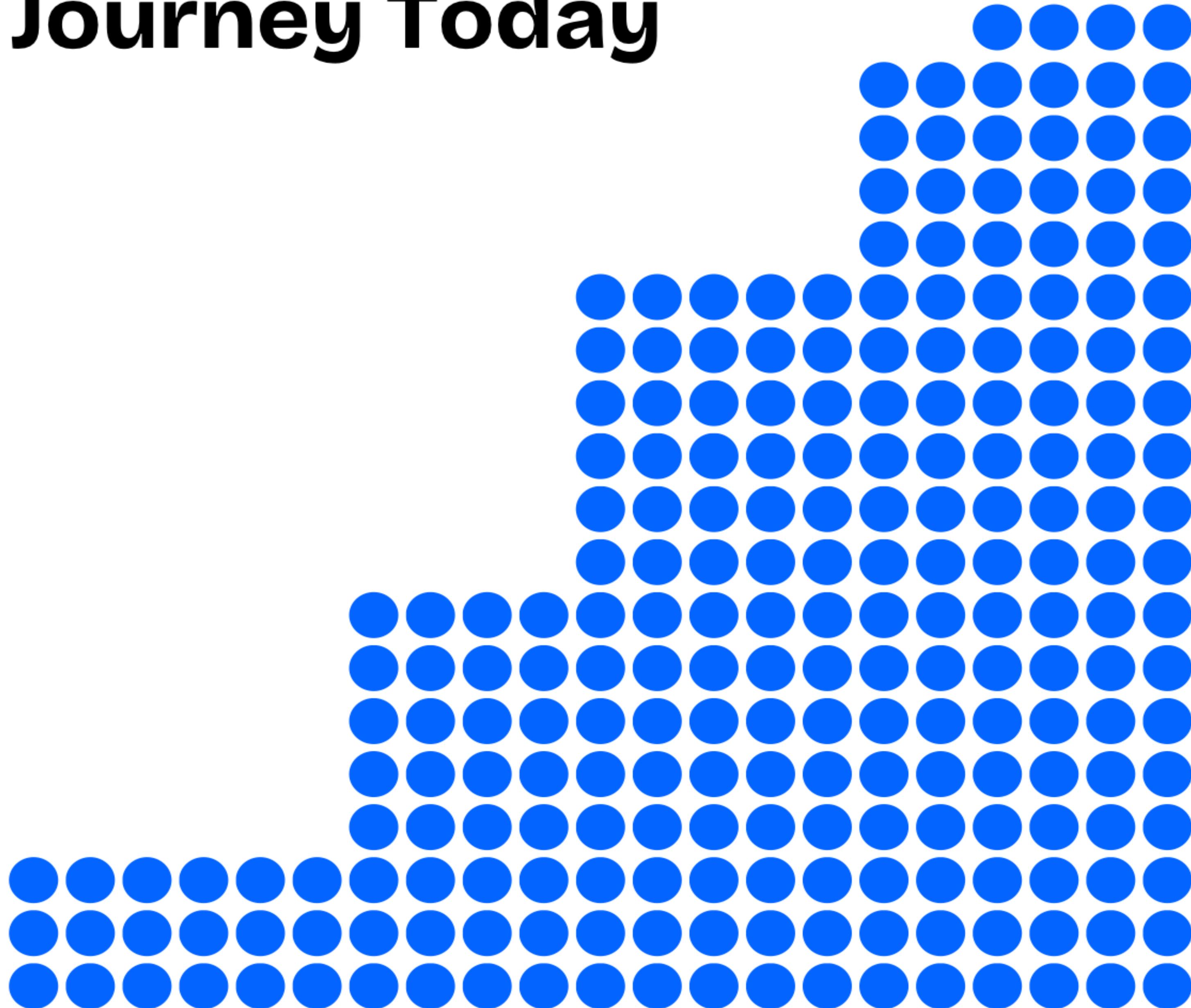
Get a custom Agent Builder tailored to your product

Learn More

Visit [Adopt.ai](https://adopt.ai) to explore the full capabilities of Agent Builder and Agent Experience.

Request a Demo

See a live, personalized demo of the platform.



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STARTUP PRESENTATION

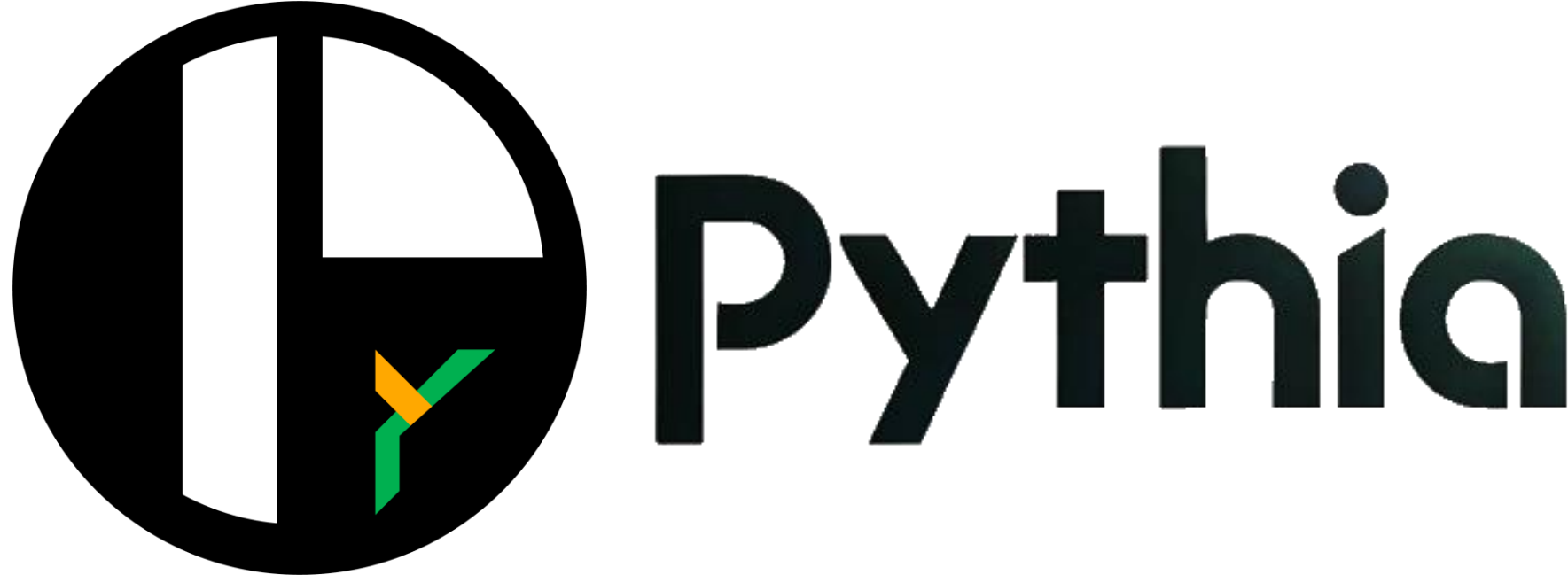


PYTHIA

Pythia Insurance is an AI-driven data and intelligence platform for Property & Casualty insurance.

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100m sprint
World record
Usain Bolt
9.58 seconds

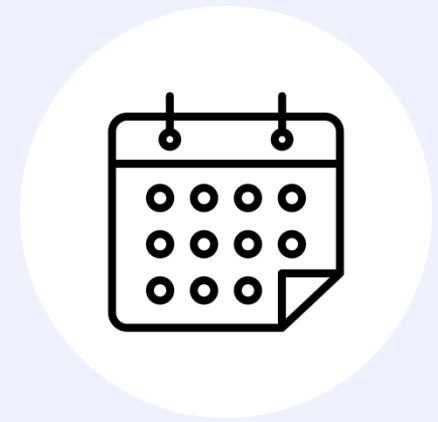


Success is data-
driven

For many of your orgs, ***competitive intelligence*** is not the top priority.

This is exactly what Pythia's partners count on.

Pythia outperforms legacy providers in coverage, granularity, strategic utility and efficiency



30+

years of data



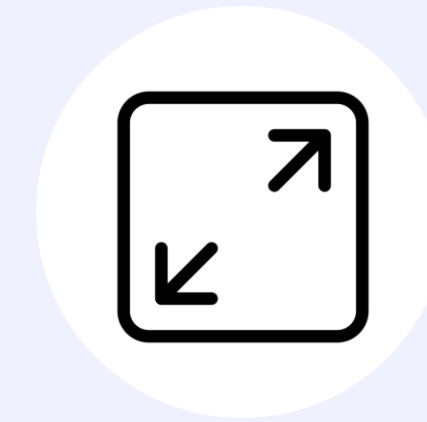
450+

unique industries



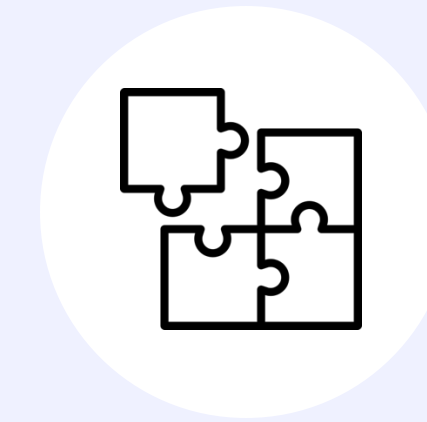
3,000+

states, cities & counties



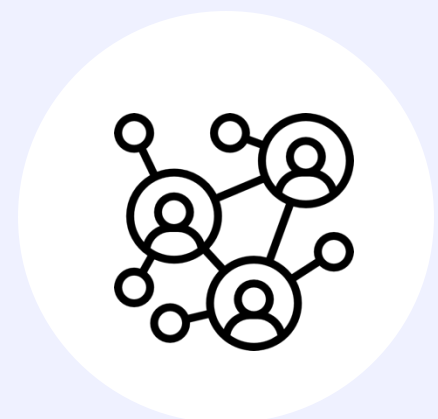
10+

size segments



50+

insurance LoBs



5,000+

writing carriers



10+

carrier classes



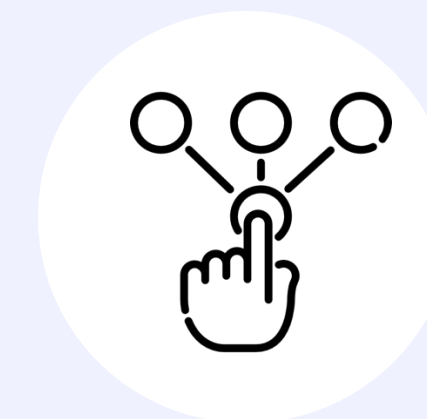
15M+

SERFF docs ingested



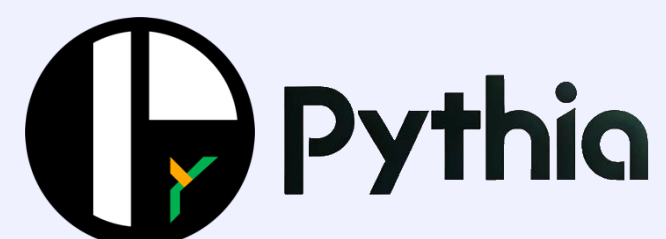
5M+

transportation policies



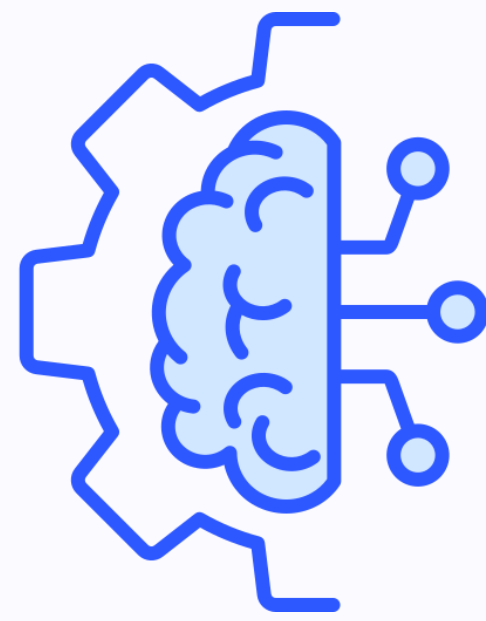
100+

distinct use cases



Pythia AI providing unique research & intelligence

Strat AI



SERFF AI

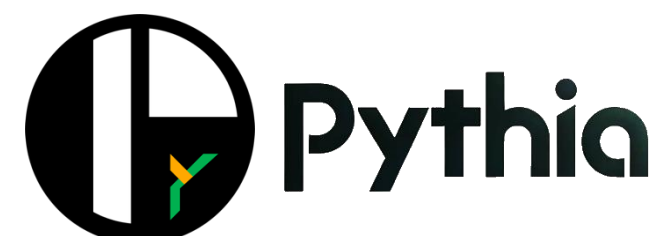


“I haven’t touched SNL since we started using Pythia, and, honestly, I dread the next time I have to go to their portal again.”

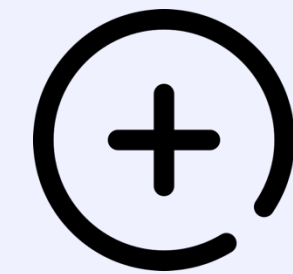
- Senior Strategy
Manager at **Markel**

“We are just scratching the surface on potential applications for your data. We are doing some serious thinking internally on how to incorporate your data in our strategic thinking”

- Head of M&A at
Applied Systems



Bloomberg for Insurance



AI-native **agent**

the highest-impact
data & intelligence

proactive, AI-driven
decision-making
using internal &
external data

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Sv summit

STARTUP PRESENTATION

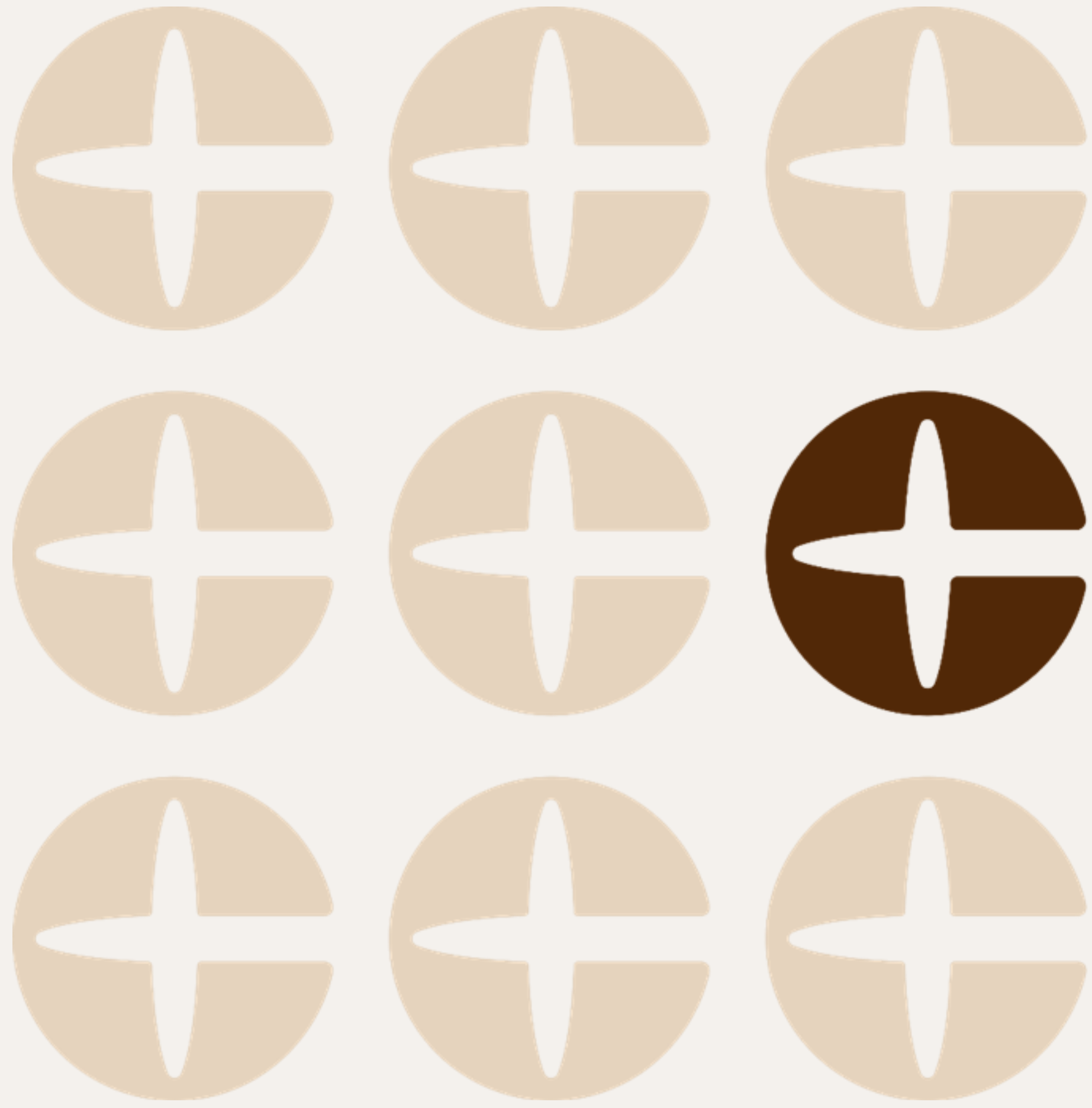


CHESTNUT

Chestnut provides an AI-native, cloud-hosted operating system for insurance distribution that centralizes producer lifecycle management, incentive compensation, and compliance workflows.

#PNPTCSiliconValley

Join us at pnptc.com



chestnut

- **Plug & Play**
11/20/2025

Life is Too Short for Bad Software

ABOUT CHESTNUT

2022

Year founded

andreessen.
horowitz

Lead investor

ETHOS

Leadership team
from Ethos



Additional industry
expertise via advisory
council & insurance hires

Existing solutions are uninsightful, error prone, and manual



Legacy Insurance Vendors



General Market Platforms



Homegrown Solutions

INTRODUCING CHESTNUT:

Modern, AI-native, end-to-end insurance distribution management platform

MODERN

Scalable, feature-rich, real-time, modular

AI-NATIVE

API-first workflow automation, fast deployment, intelligence built-in

END-TO-END

Onboard, reward, and retain all your producers in one platform

Onboarding

Demographics	Complete
Licenses & Appointments	Complete
E&O Coverage	Complete
Continuing Education	Complete
Background Questions	Complete

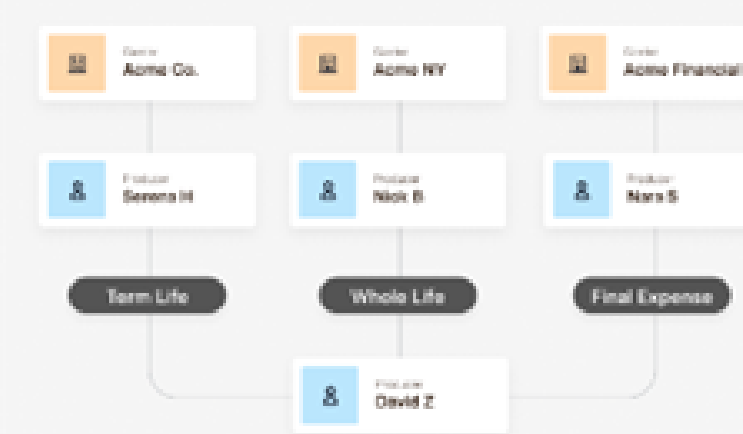
Producer management

Producer	David Z
Active with ABC Insurance since Jun 1, 2023	
Individual	Edit
Status	NPN
Active	8225

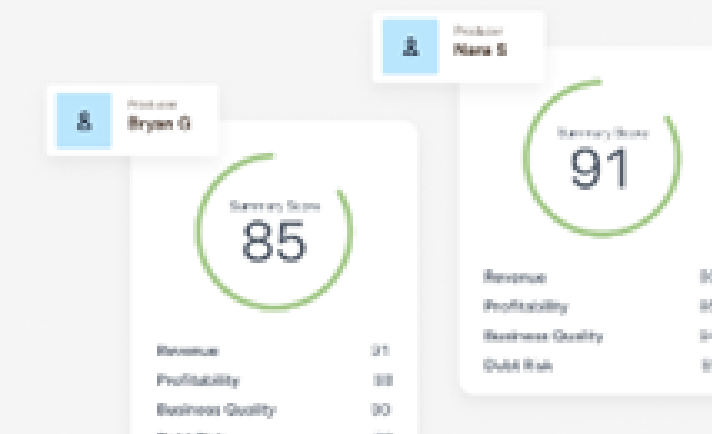
Incentive Compensation

Product	Partition Categories		
Term Life	Policy Year	Issue State	
Whole Life	Policy Year	Issue Age	Producer Rating
Final Expense	Policy Year	Issue Age	Issue State
Short Term Disability	Policy Year	Issue Age	Issue State

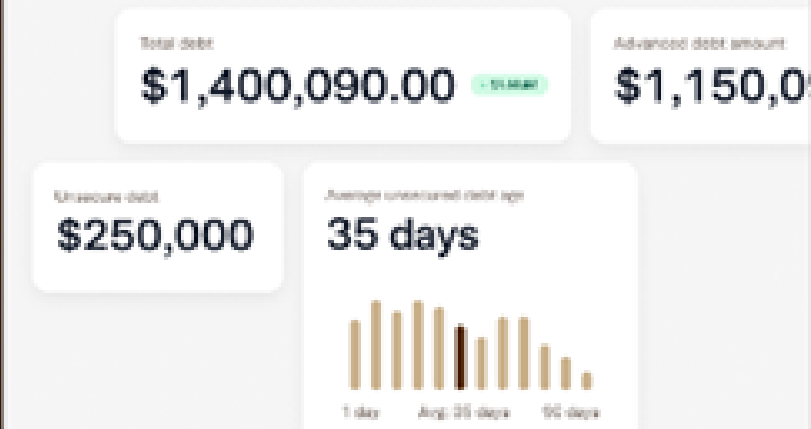
Hierarchy Management



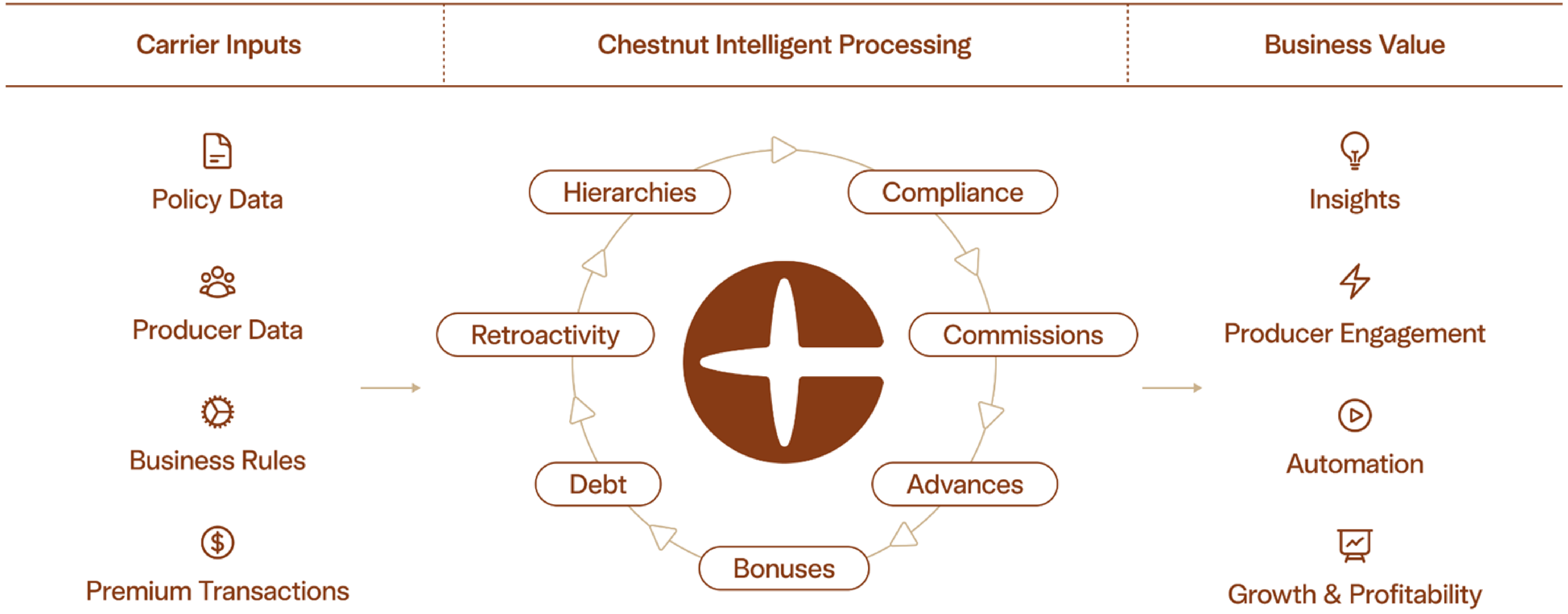
Insights Framework



Debt Management & Collections



Purpose Built for Insurance



Backed by Stalwarts

The logo for Andreessen Horowitz, featuring the company name in a white, lowercase, sans-serif font on an orange background with a subtle topographic pattern.

Andreessen Horowitz is Chestnut's lead investor and has a track record of backing industry leading startups

The logo for the Insurance Advisory Council, featuring a white cross icon inside a dark brown circle, followed by the text "Insurance Advisory Council" in a white, sans-serif font on a dark brown background.

Chestnut's Insurance Advisory Council includes leaders with decades of insurance experience from:





Nationwide Case Study

SAP/Callidus Customer

Engaged Chestnut to solve acute pain points

6-month paid pilot

>4x ROI

90% error reduction

2x efficiency

9/10 user rating

3 year renewal



Distribution Management is a
tough nut to crack

Life is Too Short ...

ABOUT CHESTNUT

2022

Year founded

andreessen.
horowitz

Lead investor

ETHOS

Leadership team
from Ethos



Additional industry
expertise via advisory
council & insurance hires



chestnut



PLUGANDPLAY

Sv summit

STARTUP PRESENTATION



PATHWORK

Pathwork is the AI platform built for the distribution side of insurance turning manual workflows into intelligent systems that reimagine how life and health policies are sold, placed and retained.

#PNPTCSiliconValley

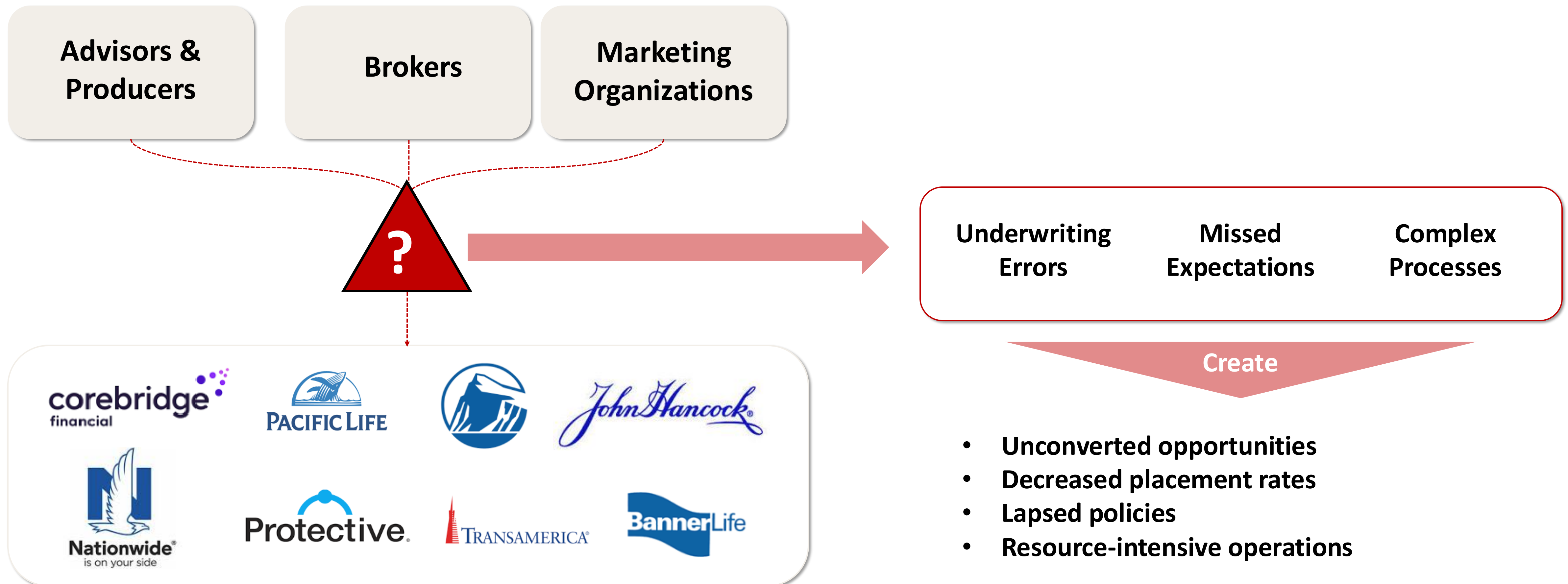
Join us at pnptc.com

Pathwork

Evolving Life & Health Insurance Distribution for the AI Era



Complex workflows and errors cost U.S. Life & Health Insurance distribution >\$100B annually



Leadership with proven success in insurance & AI



Ian Levinsky
CEO & Co-Founder

Built the back-office for a \$100M, 250+ agent, tech-enabled insurance brokerage



Blake Butterworth
CTO & Co-Founder

Scaled commercial AI solutions for the Fortune 500



Brandon Murphy
Head of Revenue

Led commercial teams working with the nation's largest brokerages



Backed by:



Pathwork is rebuilding the workflows that control how policies are sold and placed for brokers & carriers

Pathwork Platform

Broker Solution Suite



Carrier Solutions



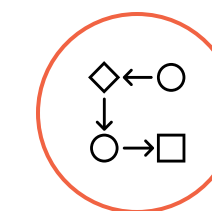
Case Underwriter

AI-powered underwriting workflows that help brokers qualify faster, earn better offers, and close with confidence—all in minutes, not days.



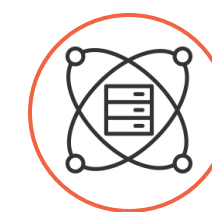
Knowledge Assistant

Insurance-trained AI assistant that delivers instant, accurate answers. Powered by real data, fine-tuned to your business, and designed to keep your team moving.



Submission Triage

AI-powered submission inbox that instantly triages underwriting inquiries—so teams respond faster, quote more accurately, and place cases more efficiently.



Medical Record Summarization

Combine your rules with Pathwork's workflow automation capabilities to aggregate, structure, summarize, and act on new business opportunities.



Brokers use Pathwork to reduce errors and >70x the speed of their work

Pain Points & Inefficiencies

- Uncertainty
- In-series inefficiencies
- Manual review
- Fragmented industry data
- Disjointed workflows



Pathwork Broker Solution

The screenshot displays the Pathwork AI interface. At the top, a 'Carriers' dropdown menu is open, showing options: Banner, Corebridge (...), John Hancock, Mutual of Om..., Principal, Protective, and +2 Ca... The main content area is divided into two sections for carrier information:

- Banner:** Tobacco Status: Non-Smoker (checkbox), Favorable Rating: Standard. Carrier Insights include: Moderate sleep apnea well-controlled on CPAP typically qualifies for Standard to Table 2 at Banner per guideline; Coronary calcium score of 122 (Agatston) falls into a moderate risk category, generally rated around Standard; Lung findings of a benign calcified granuloma and Lung-RADS Category 2 nodule are considered non-significant; Controlled hypertension and cholesterol under treatment are viewed favorably and consistent with Standard.
- Corebridge (AIG):** Tobacco Status: Non-Smoker (checkbox), Favorable Rating: Standard. Carrier Insights include: Moderate sleep apnea with documented CPAP compliance supports a Standard rating per Corebridge and globi; A coronary calcium score of 122 (Agatston) suggests mild atherosclerotic changes—per guidelines, this typically; BMI of approximately 30.7 indicates slight excess weight, consistent with a Standard or light substandard (Table); Pulmonary findings (Lung RADS 2) and controlled hypertension/hyperlipidemia are considered benign and shou.

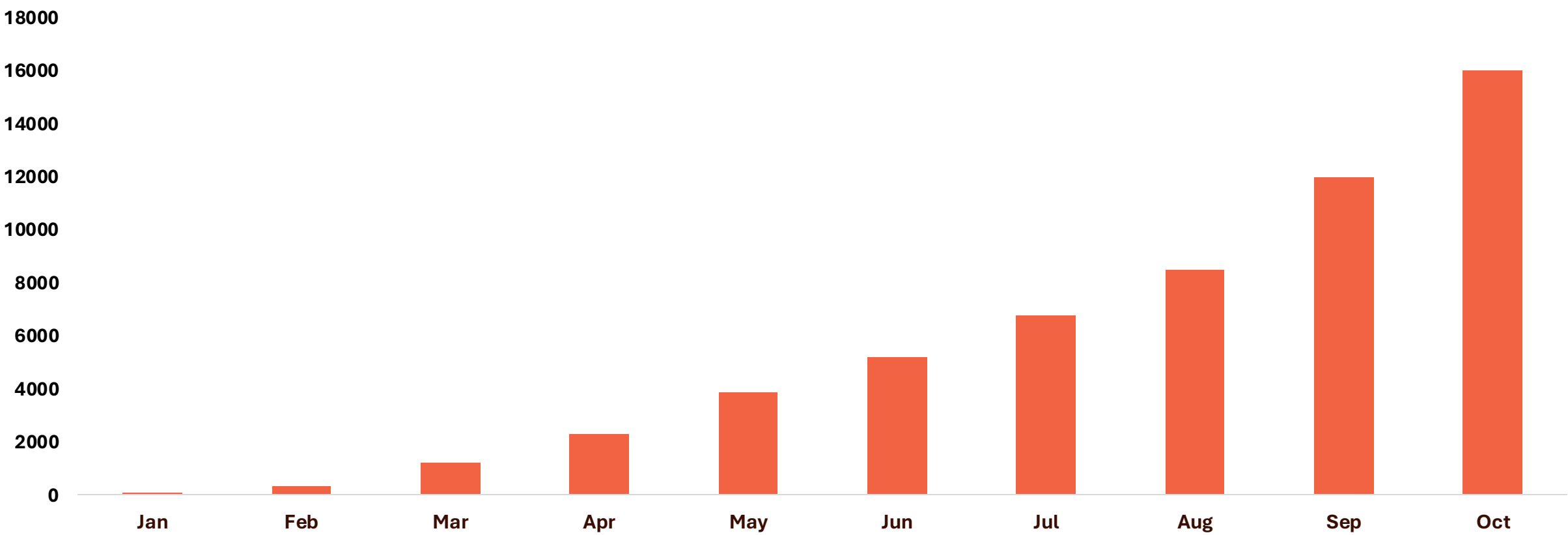
On the right, an AI chatbot window titled '@ Ask Pathwork AI Anything' is active. The user asks: 'How should I handle a client with Lyme Disease'. The assistant responds: 'For a client diagnosed with Lyme disease: Protective: If the client is medically standard risk and has no other adverse conditions (like cancer, heart disease, stroke, diabetes, or substance abuse), they may qualify for standard rates. Over age 70, regular preventive care is required. John Hancock: No specific Lyme disease guidance is provided. Underwriting will likely focus on the severity, treatment, and any residual effects or complications. Be prepared to provide details on diagnosis date, treatment, and current health status. In summary, if the client has recovered fully and has no ongoing complications, standard rates are possible with Protective. For other carriers, expect a case-by-case review based on the client's current health and any lasting effects. Do you have details on the client's current symptoms or treatment status?' The chatbot interface includes a timestamp '01:05 PM Nov 14, 2025' and a text input field at the bottom with the placeholder 'Type your message here...'.

Since launching in 2025, significant adoption by leading brokers

16,000+ Policies Supported YTD

80+ brokers & growing

Insurance Cases Analyzed per Month




500,000+

Medical Record Pages Analyzed



11,000+

Carrier Inquiries Sent & Managed



Brokerage AI Demonstration

app.pathworklife.com/cases

Work Finish update

Inbox (9) - ian@pa... Pathwork Longevit... Services Figma Links Resources Google Sheets Google Docs ChatGPT Sessions | Pathwo... LIDMA Demo All Bookmarks

Pathwork

Ask Pathwork K

Cases

Dashboard

Chat History

Total Cases

5,000

5,000 of 100,000 5% used

Pages Processed

100,000

100,000 of 1,000,000 10% used

Prequal Emails

877 Sent 864 Responses


Good 98.52% Response Rate

Underwriting Cases

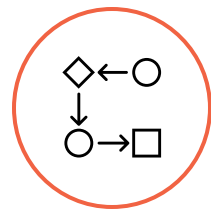
Status Created by + New Case

Status	Client	Agent/Creator	Last Modified	Progress
In Progress	No name No Snapshot	No Agent Ian Levinsky	Nov 14, 2025 1:21 PM	Analysis Ready
In Progress	No name No Snapshot	No Agent jolie@pathworklife.com	Nov 14, 2025 8:25 AM	Draft
In Progress	No name Sleep apnea, coronary calcium score	No Agent Pablo Piedrahita	Nov 11, 2025 5:32 AM	Prequals Sent
In Progress	No name Zyn user, non-smoker	No Agent Ian Levinsky	Nov 10, 2025 3:13 PM	Analysis Ready
In Progress	No name Recent DUI offense	No Agent Ian Levinsky	Nov 10, 2025 3:10 PM	Analysis Ready
In Progress	Demo Nailba Sleep apnea, lung nodules, heart risk	No Agent brandon@pathworklife.com	Nov 10, 2025 1:12 PM	Analysis Ready
In Progress	Demo Nailba ADHD and anxiety issues	No Agent Albeiro Espitia	Nov 10, 2025 1:12 PM	Analysis Ready
In Progress	Demo Nailba	No Agent		

Ian Levinsky
Pathwork Crew

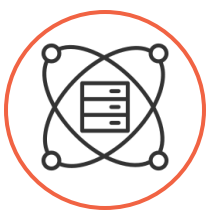


With Pathwork carriers assess risk earlier, more effectively, and efficiently



Submission Triage

AI-powered submission inbox that instantly triages underwriting inquiries—so teams respond faster, quote more accurately, and place cases more efficiently.



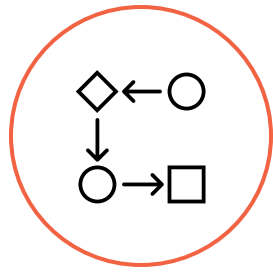
Medical Record Summarization

Combine your rules with Pathwork's workflow automation capabilities to aggregate, structure, summarize, and act on new business opportunities.

The screenshot displays the Pathwork Assistant interface. At the top, a message from Pathwork Assistant reads: "Unfortunately, we will not be able to consider due to the following factors: Fibromyalgia treated with narcotics, such as Tramadol, is not insurable. Additionally, the use of Citalopram raises concerns about associat...". Below the message are two buttons: "Edit Response" and "Decline". A second message box is overlaid, stating: "Consideration will be contingent upon the following factors:" followed by a bulleted list: "Condition monitoring and treatment" and "Most recent test results indicating nominal...". Below this is an "Info Needed" button with a dropdown arrow and a play button icon. At the bottom, three automation tools are listed: "Carrier Guidelines Logic", "Underwriting Ruleset", and "Workflow Automation". Red arrows point from the message and the automation tools towards the right side of the interface.



Carrier Partnerships & Roadmap



Submission Triage



Customer



Nationwide

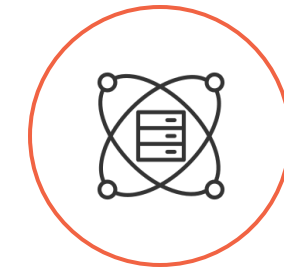
POC

Top 5 Carrier

POC Design

Top 15 Carrier

POC Design



Medical Record Summarization



M Financial Group®

Pilot

Top 20 Carrier

Pilot Design

Leading BPO

Pilot Design





Thank You, Plug & Play

Brokers, carriers, and third-party service providers serving the Life, Health, and Annuities space

Let's Meet
on AI workflow
automation for
new business

PLUGANDPLAY

Sv summit

STARTUP PRESENTATION

MELURNA

MELURNA

Privacy Risk Management for Modern Enterprises

#PNPTCSiliconValley

Join us at pnptc.com

MELURNA
PRIVACY RISK

AirTags for data

A stylized illustration of a flashlight beam illuminating a white surface with semi-circular patterns, set against a blue background with a large white semi-circle.

How did we get here?



Nacho Analytics

Sponsored ·



It's like God-Mode for the internet.

See Anyone's Analytics Account
See their sales and how they get them, in real time

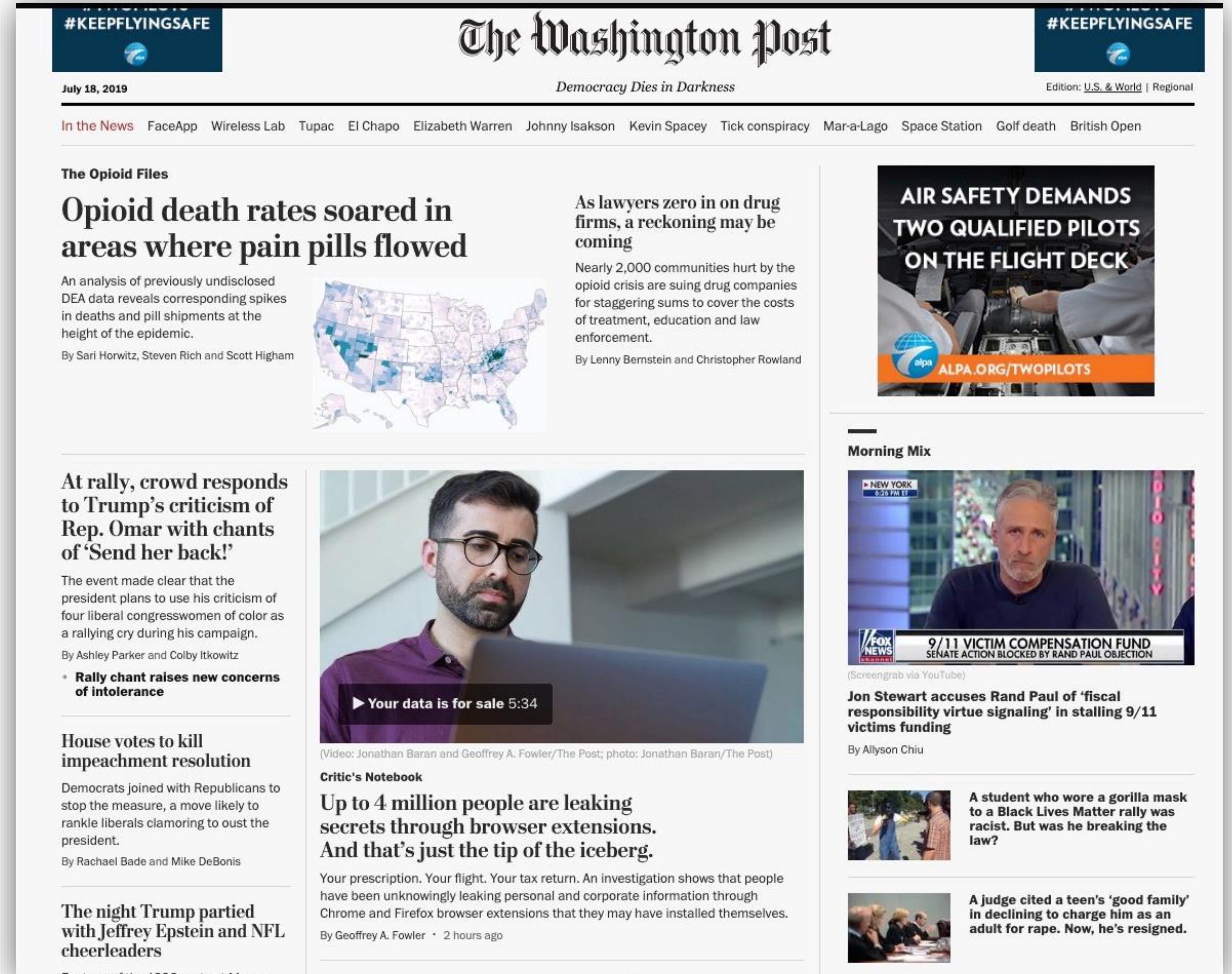
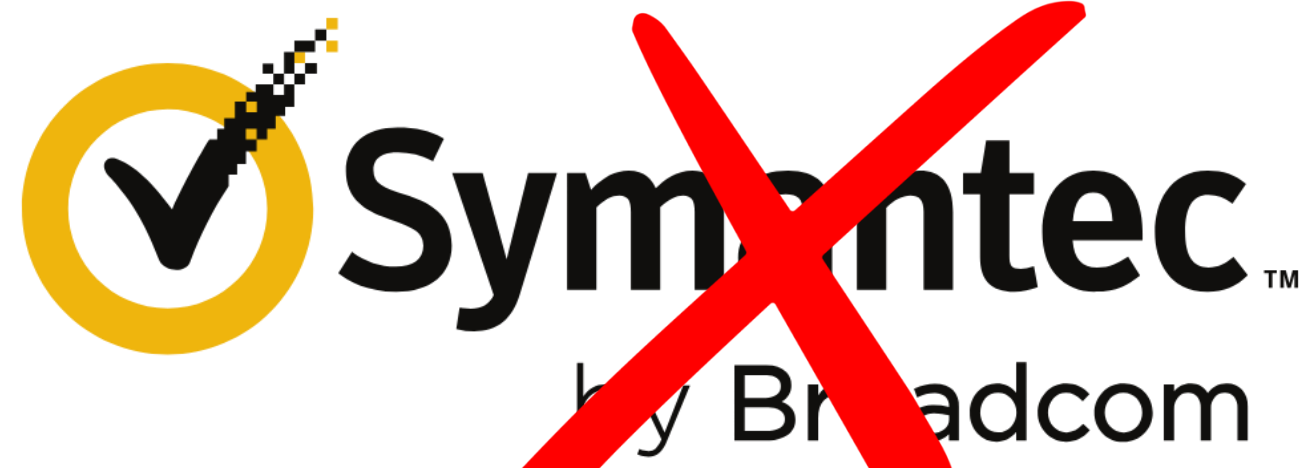
[START FREE TRIAL](#)

NACHOANALYTICS.COM
How is this even legal?
You can literally view any website's R...

[Learn More](#)

97

89 Comments 17 Shares



MELURNA

Privacy and Compliance platform that provides risk intelligence based on where companies send their sensitive data.

The screenshot displays the MELURNA website with a navigation bar (Platform, Solutions, Use Cases, About, Contact) and a main heading: "Privacy Risk Management for Modern Enterprises". A sub-heading reads: "AI-based privacy intelligence that discovers, traces, and scores privacy risks across your vendors." Below this are two buttons: "Request Demo" and "See Platform Live".

On the right, a detailed dashboard is shown with the following components:


- Agentic Compliance Intelligence** (highlighted in a blue pill)
- Privacy Risk Intelligence Dashboard** with four score cards:
 - Total Risk Score: 763 / 1000 (-8.2%)
 - Availability Score: 892 / 1000 (-2.1%)
 - Network Score: 678 / 1000 (+0.5%)
 - Compliance Score: 624 / 1000
- Portfolio Health**: A gauge showing 1842 of 3000, with a range from Poor (0) to Excellent (3000).
- Score Breakdown**: Horizontal bars for Network (yellow), Compliance (red), Availability (green), and Data Security (yellow).
- Latest Total Score by Company** table:

Company	Total Score	Network	Compliance	Availability	Data Security
Acme Corp	763	Yellow	Red	Green	Yellow
Globex Inc	542	Red	Red	Yellow	Red
Initech LLC	825	Green	Yellow	Green	Green
Umbrella Corp	498	Red	Red	Red	Yellow
Stark Industries	912	Green	Green	Green	Green

30,000

Enterprises unknowingly share sensitive data with **30,000+** [third](#) and [fourth parties](#), often violating compliance, privacy policies and regulations. (Source: Cyentia Institute Report, 2023)

Since 2024, **enterprises** have racked up **billions** in fines and settlements over data sharing violations.



In the first half of 2024,
100% of **large** cyber insurance claims
(those **exceeding \$1.1M**) involved **privacy violations**.

Source: [Allianz Report \(Oct 2024\)](#)

Data Leak Lawsuits & Settlements – 2024-Present

HEALTHCARE


 **GoodRx** \$25M settlement (2024)


 **CEREBRAL** \$7M settlement (2024)

 **HENRY FORD HEALTH** \$12M settlement (2025)

monument \$2.5M settlement (2025)

Talkspace \$xM recently filed (2025)

 **CVS Health** \$xM recently filed (2025)


 **virtuwell** \$6M settlement (2025)

FINANCIAL

 **Prudential** \$xM recently filed (2024)

 **Capital One** \$xM recently filed (2025)

 **AMERICAN EXPRESS** \$xM recently filed (2024)

CHASE  \$xM recently filed (2024)

 **BARCLAYS** \$xM recently filed (2025)

 **NAVY FEDERAL** \$xM recently filed (2025)

RETAIL

GameStop \$4.5M settlement (2025)

Etsy \$xM recently filed (2025)

 **AMC** \$8.3M settlement (2024)

 **StarTribune** \$2.9 settlement (2025)

 **patreon** \$7.2M settlement (2025)

 **DRAFT KINGS** \$xM recently filed (2025)

 **COSTCO WHOLESALE** \$xM recently filed (2025)

M AI-driven Privacy Risk Management



Legal & Compliance Oversight underpins the entire cycle
Melurna AI maps findings to **HIPAA, CCPA, GDPR, and PCI-DSS** in our dashboard.

ICP

Insurers (Beachhead)

- Carriers
- Reinsurers
- Brokers

Regulated Enterprises

- Healthcare
- Financial Services

Persona

Insurers

- Underwriters (**Beachhead**)
- Actuaries / Modelers

Enterprise

- Chief Legal Officers / General Counsels
- Chief Information Security Officer (CISO)
- Privacy & Risk Compliance Officers
- Security Engineers


Customer: Cyber Insurance Carrier

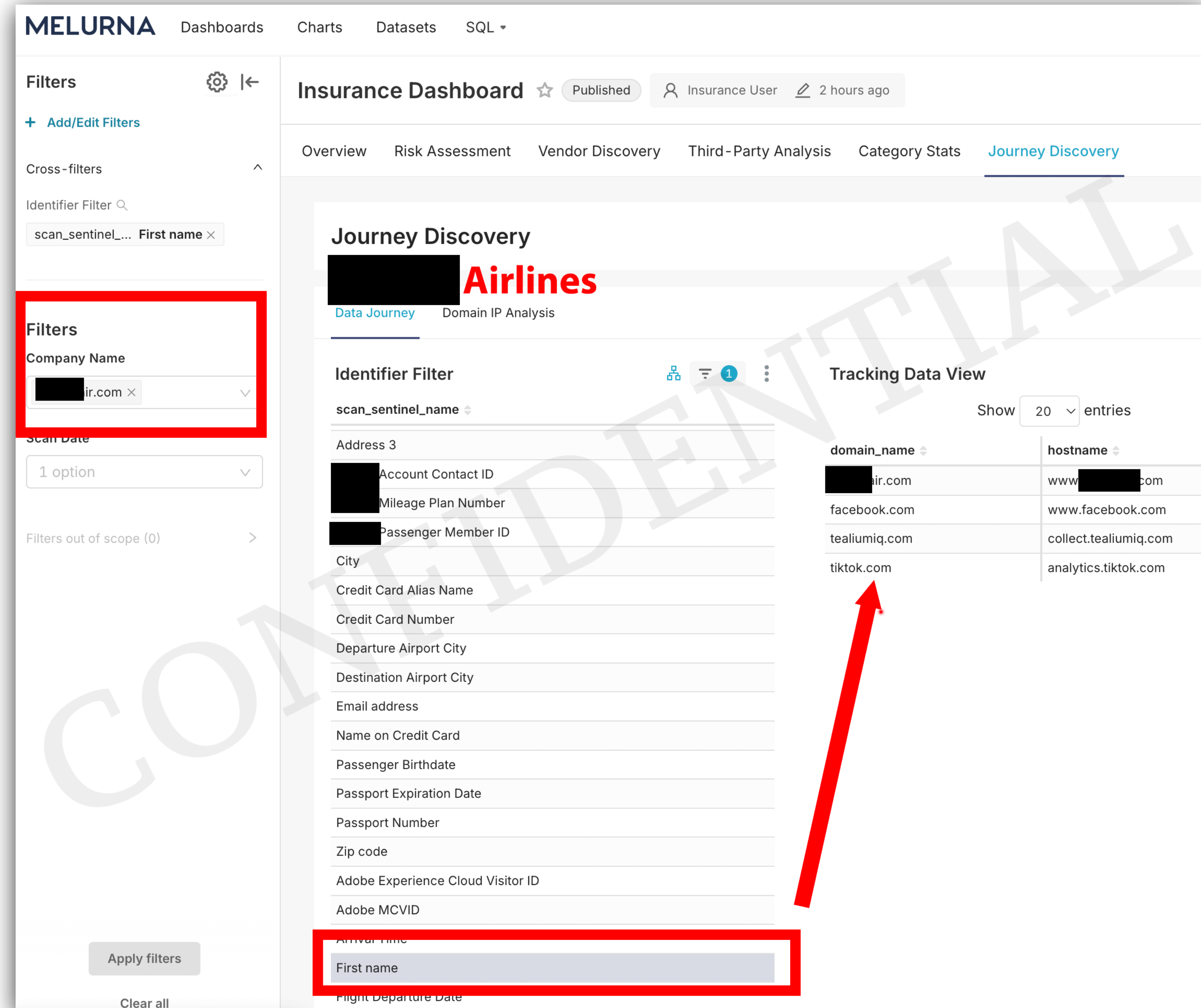
Persona: Underwriter

Action: Underwriter uses MELURNA to discover where a policyholder, e.g., major airline, sends sensitive data.

SEE ACTUAL DATA →

Answer: MELURNA detects the airline **is** transmitting passenger names to:

- TikTok 
- Facebook 
- Tealium IQ



The screenshot shows the MELURNA interface with the following elements:

- Filters Panel (Left):** A red box highlights the 'Filters' section where 'Company Name' is set to 'ir.com'.
- Identifier Filter (Middle):** A red box highlights the 'First name' field in the 'Identifier Filter' section.
- Tracking Data View (Right):** A table showing domain and hostname data. A red arrow points to the 'tiktok.com' entry in the 'domain_name' column.

domain_name	hostname
ir.com	www.ir.com
facebook.com	www.facebook.com
tealiumiq.com	collect.tealiumiq.com
tiktok.com	analytics.tiktok.com

35.5% CAGR

Privacy Management - Fortune Business Insights 12/2024*

\$29.1B TAM: market potential across cyber insurers, mid-market and large enterprises in North America.

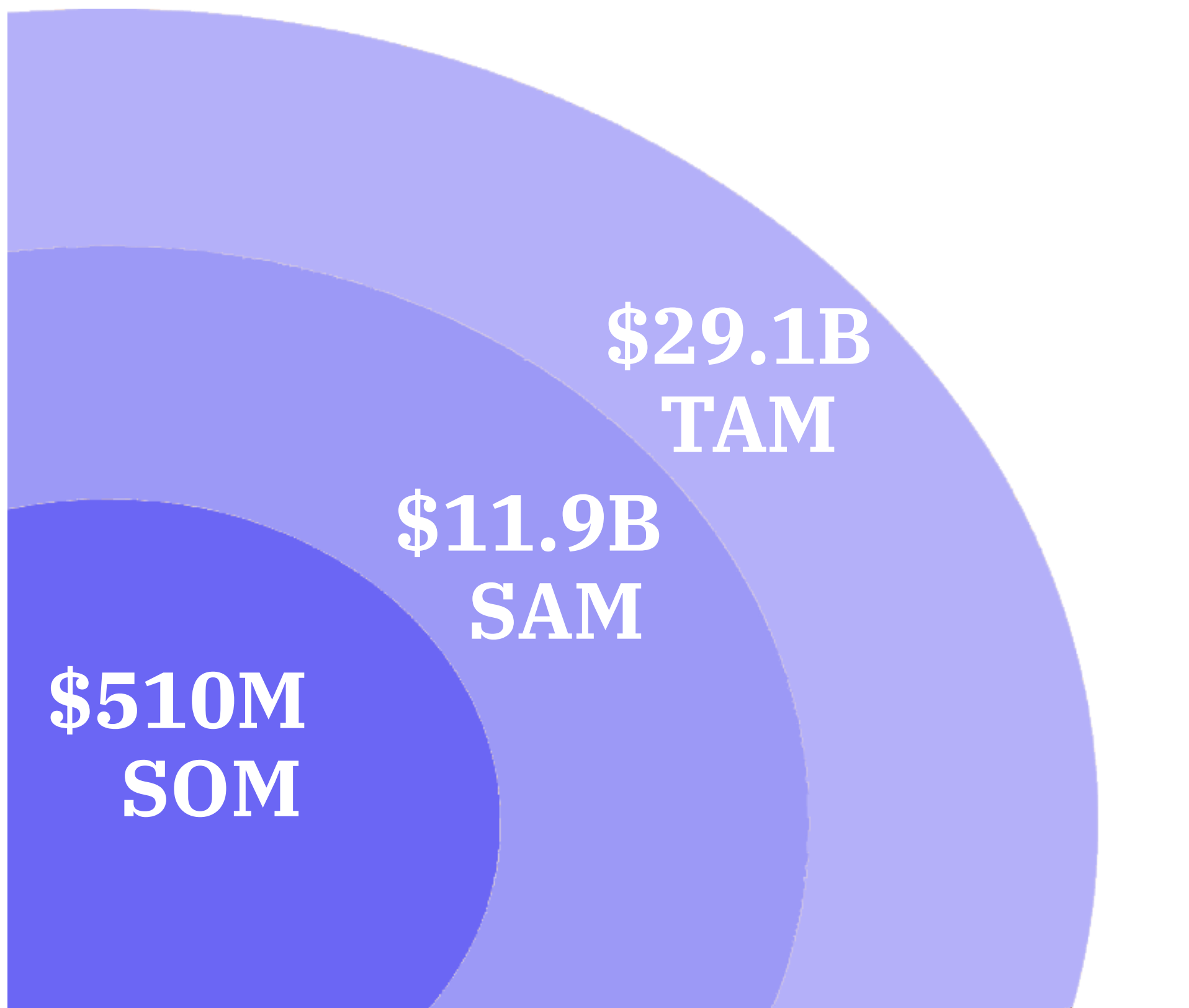
\$11.9B SAM: enterprises likely in need of privacy risk management, and that employ security and cyber risk professionals.

\$510M SOM represents 5% market capture across targeted segments

Key Insights

Untapped market: No competitors address [third-party privacy risk](#)

Growing Demand: Rising legal settlements and regulatory pressure are driving 35.5% CAGR in privacy management.





Sam Jadali, CEO

3x founder, 1 exit | Privacy expert
Advisor to FTC & U.S. Congress

The Washington Post

ORACLE Microsoft



Abhishek Bhattacharyya, CTO

Ex-Cisco, Ex-Intel, Ex-NEC.

M.S. in EE @ **Stanford**, 20+ patents

CISCO intel. **Stanford**

Advisory Board



Alex Shartsis

SAP Opendoor



Ali Khan

REVERSINGLABS



Caitlin Sarian

TikTok

- Piloted by **Nationwide**, **BetterHelp**, **Allied World**
- **500+** Leads and Partnerships
- **\$2M+** Pipeline
- Patent filed with USPTO

“No one talks about data in this way in the insurance industry... this is really **powerful** stuff.”



Charlie Machado
Director of Cyber/Commercial E&O



“The product is **exceptional**—innovative and unlike anything else... a real **game changer** in the data privacy landscape.”

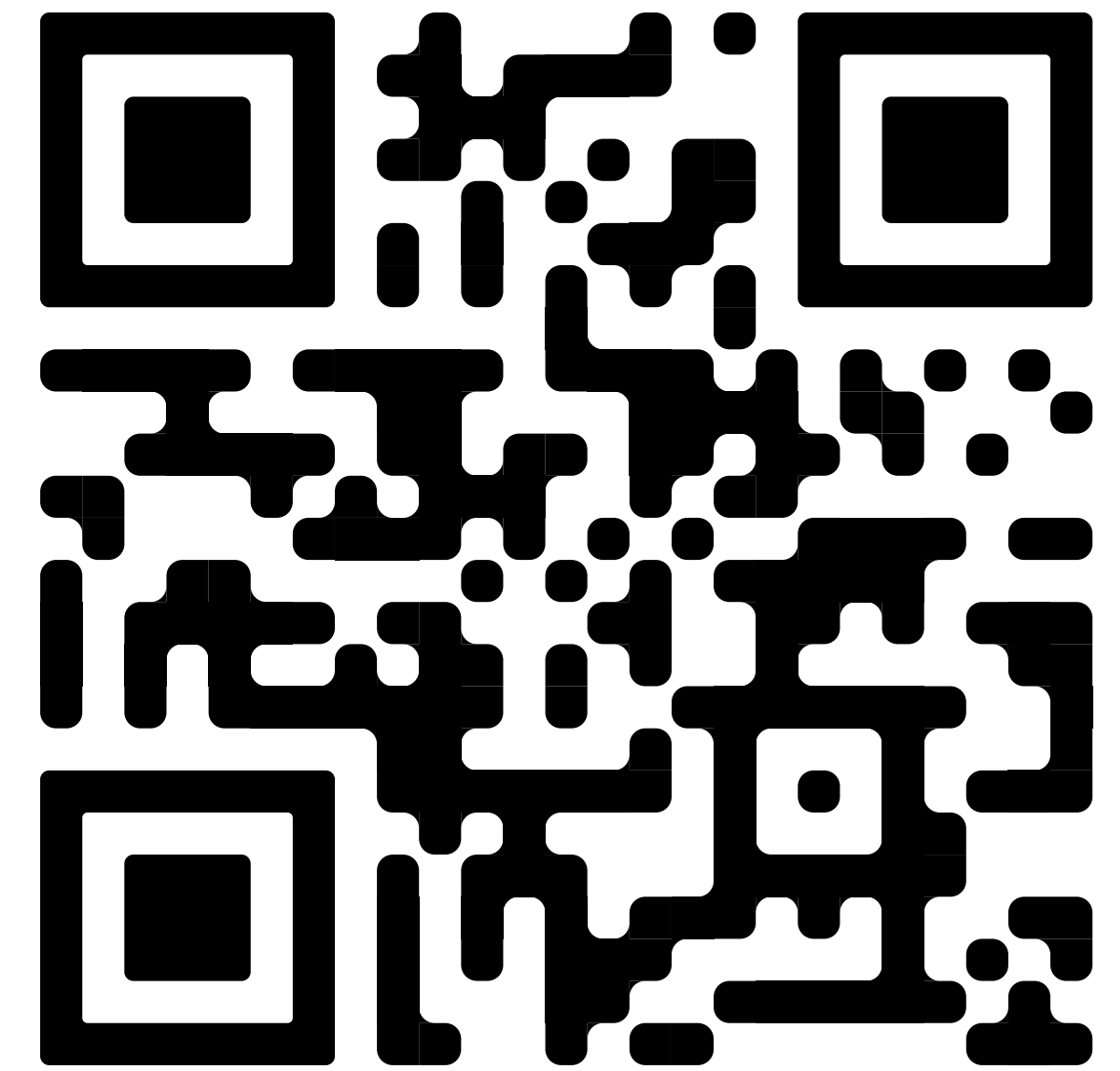


Laura Stern
Director of Legal & Regulatory Affairs



MELURNA

AirTags for Data



SCAN ME

Schedule a meeting

PLUGANDPLAY

SU SUMMIT

STARTUP PRESENTATION



ADJUSTO

Adjusto provides accurate and automated pricing of personal property for insurance claims.

#PNPTCSiliconValley

Join us at pnptc.com



Real-time pricing of personal property
for insurance claims

MY HOUSE NEXT IN LINE



We've worked and lived problems insurance is looking to solve



Homeowner property at risk
of catastrophes:

\$12,700,000,000,000

(That's \$12.7 trillion)



Contents limits are set up
to 75% of rebuilds

Founders



Michael Balarezo

CEO



.monks



James Terry

CPO

.monks

getaround

W Instawork



Reid Greer

CTO



crunchbase

Advisors

AI + ML



Dr. Brad Klingenberg

Chief Algorithms Officer
at Stitch Fix



Enterprise Ops



Christopher Martin

COO of Monks
M&A at Yahoo!

.monks yahoo!

Previous Clients
& Partners



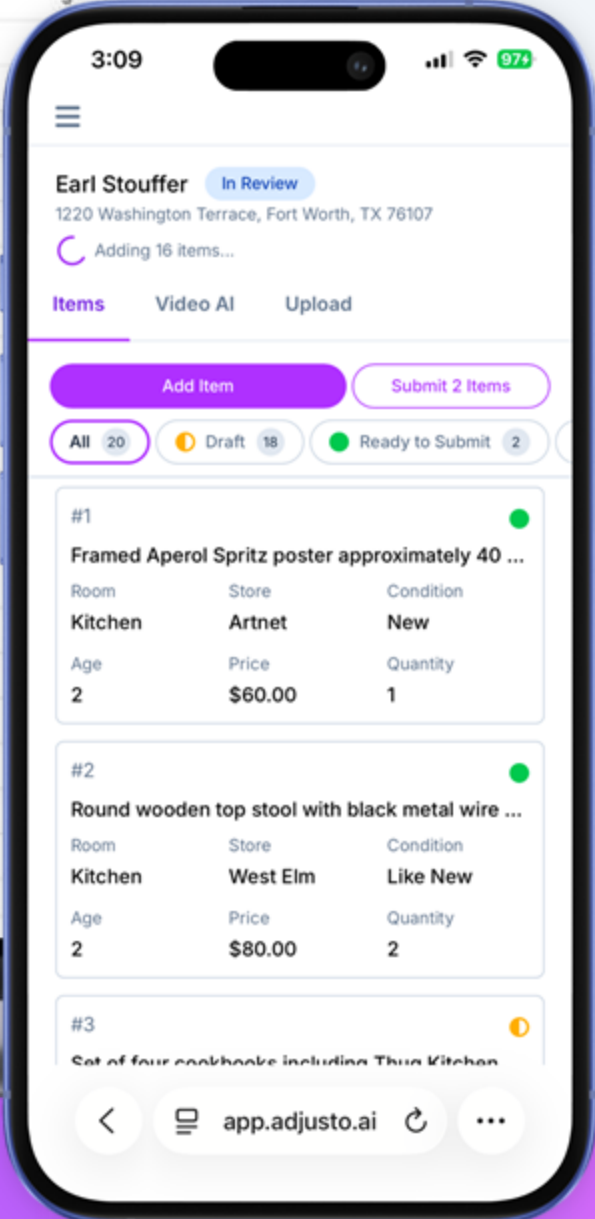
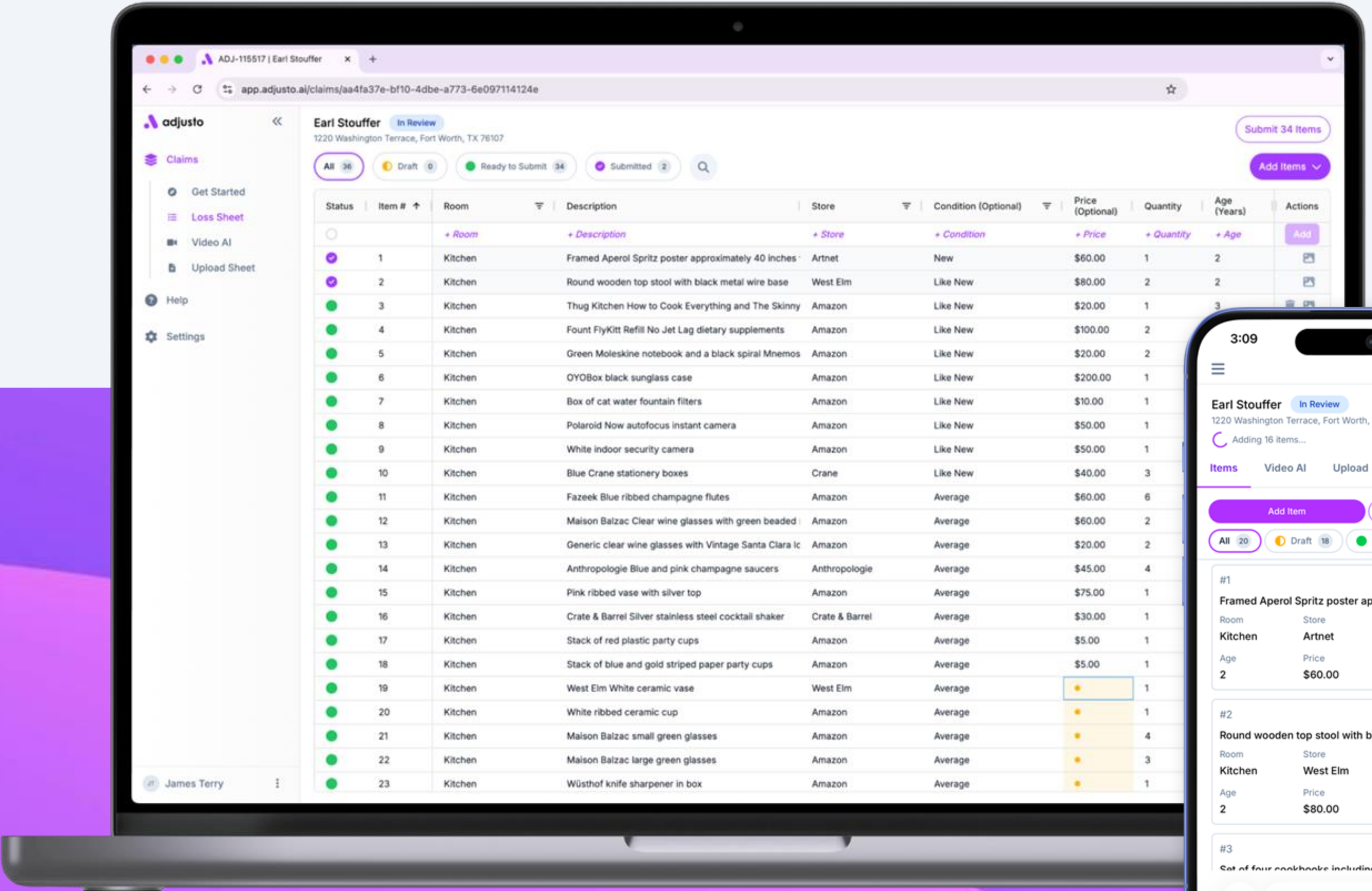
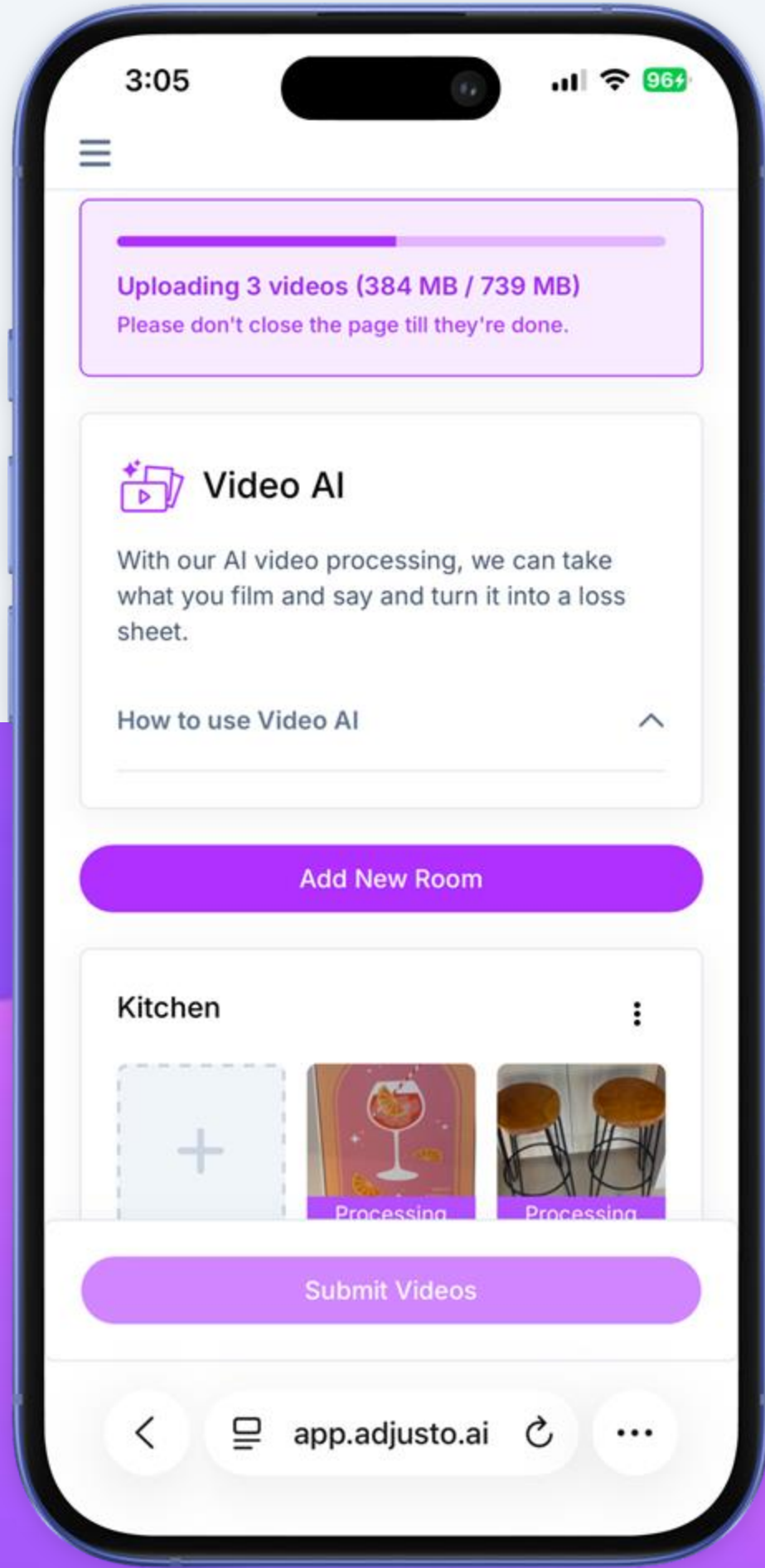
T Mobile



Video AI Self-Inspection

Automated inspections reduce cycle time

Policyholder



Patent-Pending Matching Engine

Cut leakage and reduce loss adjustment expenses (LAE)

AI-Engine

Matched Items



API

Straight Through

Human Review

Human in the loop

Amazon
Sherwin-Williams Emerald gallon paint

RCV	\$51.98
Depr	(\$5.19)
ACV	\$46.79

Best Buy
Maytag Refrigerator MBF2258FEZ

RCV	\$1,599.99
Depr	(\$112.00)
ACV	\$1,487.99

Diamond
Northstar Pressure Washer - Honda...

RCV	\$1,365.00
Depr	(\$136.50)
ACV	\$1,228.50

Trust Building Data & Insights

AI-enabled interface surfacing patterns and fraud

Adjuster

Claims > GC-106

Caroline Stouffer In Review
1220 Washington Terrace, Fort Worth, TX 76107

Collaborate

Items Reports Claim Details Rooms Videos Files Bulk Edit

All Items 1836 Flagged Items 37 Reset Filters Export Items Add Items

#	Status	Description	Store	Quantity	Age	Submitted Unit Price	Matched Description	Matched Unit Price	Unit Price Diff %	Unit Price Diff
662	●	Stereo receiver Harman Kardon #AVR1700 (m...	Best Buy	1	7	\$849.99	Harman Kardon AVR 1700	\$220.00	↓ 117.8%	(\$629.99)
1692	●	Handbag cloth w/leather 12in I Gucci	Tradesy	1	2	\$935.00	Gucci Gg Canvas Abbey ...	\$420.00	↓ 76.0%	(\$515.00)
1289	●	6 string acoustic guitar Breedlove Atlas Serie...	Sweetwater	1	15	\$799.00	Breedlove Ad 25 Sm	\$450.00	↓ 55.9%	(\$349.00)
94	●	Bookshelf speaker Aperion Audio #422-LR	Aperion Audio	2	5	\$898.00	Aperion Audio Novus 5.2...	\$599.00	↓ 39.9%	(\$299.00)
169	●	Camping tent Kingdom 8 REI	REI	1	2	\$579.00	Rei Co-op Wonderland 6 ...	\$499.00	↓ 14.8%	(\$80.00)
663	●	2-way bookshelf speaker Aperion Audio 532L...	Aperion Audio	1	7	\$649.00	Aperion Audio Novus 5.2...	\$599.00	↓ 8.0%	(\$50.00)
36	●	5-drawer cabinet laminate 28in t x 14in w x 2...	Medical Device ...	1	8	\$626.00	Clinton 8805 Treatment ...	\$621.50	↓ 0.7%	(\$4.50)
1625	●	Handbag leather 11in I Gucci	Gucci	1	5	\$900.00	Gucci Women's Soho Le...	\$899.00	↓ 0.1%	(\$1.00)
809	●	(2753-54) Espresso machine w/grinder Brevil...	Bed Bath and Be...	1	0.75	\$699.99	Breville Barista Express E...	\$699.95	↓ 0.0%	(\$0.04)
808	●	Dishwasher Samsung DW80R7060US	Home Depot	1	1	\$1,049.00	StormWash™ 42 dBA Dis...	\$1,049.00	-	\$0.00
1293	●	Nightstand 1 drawer 1 shelf wood West Elm	West Elm	1	10	\$599.00	West Elm Mid-Century Gr...	\$599.00	-	\$0.00
10	●	Band saw Delta 8.5amp 1/2hp 28-243	Home Depot	1	20	\$897.03	Delta Wood Cutting Band...	\$900.00	↑ 0.3%	\$2.97
1700	●	Handbag leather 10in Louis Vuitton	Oriyal	1	1	\$806.00	LV Pochette	\$810.00	↑ 0.5%	\$4.00
1423	●	Womens sandal pumps Manolo Blahnik	Bergdorf Goodman	1	9	\$795.00	Manolo Blahnik Houramu...	\$825.00	↑ 3.7%	\$30.00
1290	●	Electric bass guitar 5-string Schecter Diamon...	Musician's Friend	1	15	\$799.00	schecter Stiletto Custom...	\$849.00	↑ 6.1%	\$50.00
200	●	Snowboard Burton Feelgood 152cm	Peter Glenn	1	15	\$609.95	Burton Women's Feelgoo...	\$649.95	↑ 6.3%	\$40.00
1699	●	Handbag leather 8.5in Louis Vuitton	Louis Vuitton	1	3	\$750.00	LV Pochette	\$810.00	↑ 7.7%	\$60.00
1421	●	Womens pumps Valentino Garavani	Bergdorf Goodman	1	8	\$875.00	Valentino Garavani Wom...	\$980.00	↑ 11.3%	\$105.00
1402	●	Mens high top athletic shoes Nike SB - Limite...	Nike	1	2	\$1,000.00	Nike Dunk High Pro Sb 'p...	\$1,209.00	↑ 18.9%	\$209.00

#1835 Delete Manually Flag X

Description	Store	Unit Price	Quantity	Age	Condition	Room
YY Vertical white ceramic coffee cup with a black climbing hold	Target	\$15.00	1	2 years	Average	Office

Settlement Item Selected by AI Edit

Matched Item	Store
YY Vertical Climbing Mug	Oliunid


Sep 29, 2025 4:17 PM

Unit Price	Quantity	Tax	RCV	Depreciation	ACV
\$19.07	1	\$1.57 (8.25%)	\$20.64	(\$4.13)	\$16.51

Depreciation Selected by AI Edit

Classification	Type	Rate
Crockery (includes dishes, glassware, pottery, plastic, etc.)	Cumulative Rate	20% ⓘ

Images

 Auto-generated screenshot of item YY Vertical white ceramic coffee cup with a black climbing hold 🗑️ 📄

Previous Next

How we're doing?

< Last 90 days

- State Farm ITC Pitch Finalist
- Winner of Guidewire InsurPitch Vegas
- Winner of Guidewire Global Pitch
- Launched Adjusto Onsite Service
- Integrated with SnapSheet
- Accepted to Guidewire Vanguard
- Achieved SOC2 Type 2 Compliance



Sales
pipeline

19

Top 10s in
pipe

2

Active
Pilots

4

Pipeline
value

\$6.08M ARR

Adjusto was

+7X
faster & **85%**
cheaper

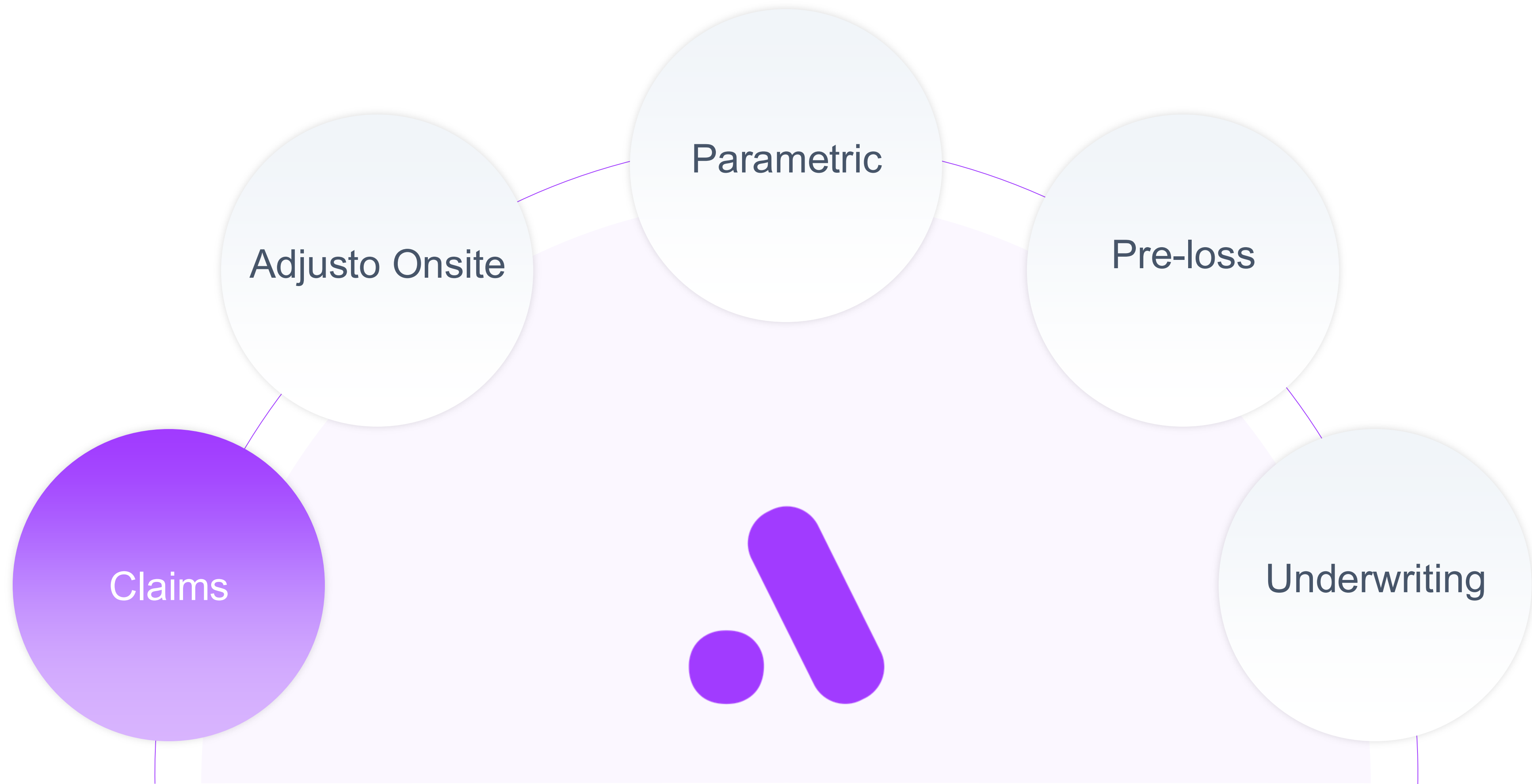
Saving

+7,500 hours

over 12 months

Our Vision

**Transform personal property across
the entire insurance value chain**



What We're Looking For

Seed Funding

\$3.5M of Seed funding via SAFE notes

So we can hit the following milestones:

- *Hire sales lead and land 20 mid-size carriers in 2 years*
- *Land 2 top 25 carriers in 2 years*
- *Expand partnership to Verisk*
- *Hire Additional ML & Engineering to build rest of Fairmatch to further separate lead in market*
- *Expand Onsite service*
- *Get to PMF for next product: Pre-loss tool*

Investor Profile

Able to invest > \$250K. Experience in insurtech space w/network



adjusto

Making personal property claims
instant, accurate, and fair



adjusto.ai

PLUGANDPLAY

Sv summit

STARTUP PRESENTATION



DANTI

Danti allows both novice and expert users to ask questions of all the sensors, analysis and data being generated across our planet.

#PNPTCSiliconValley

Join us at pnptc.com



The AI Knowledge Engine for data
tied to the real world.

THE CHALLENGE

We are drowning in data.
Yet, we're suffering from a lack of clarity.

For the last two decades we've found new, innovative ways to collect data. And no way to make sense of it all.

OUR MISSION

To enable anyone, regardless of expertise, to search and understand their world of data instantly.

Any data type. Any user. One platform.



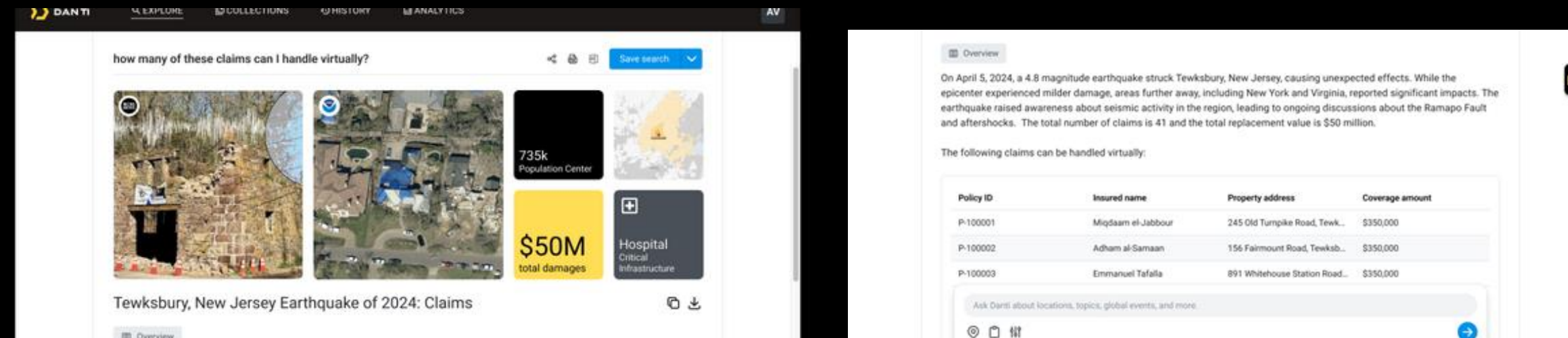
Ask Danti about locations, topics, global events and more



Turning Complex Data into Clarity

Answers in Seconds

Contextualized summary and relevant data



AI-Powered Knowledge Engine

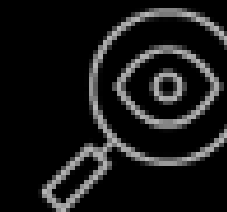
Leverages AI to identify, prioritize and understand data.



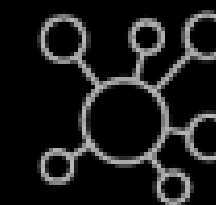
Knowledge Graphs



Index and Ranking



GenAI Insights



Vector Database

Data & Modeling

Tap into internal and external data and models

PIF & Claim Data

Damage Detection

Proprietary Data

Airborne Imagery

Weather Feeds and Models

Intuitive User Interface

Semantic, natural language search



LLM Query Translation

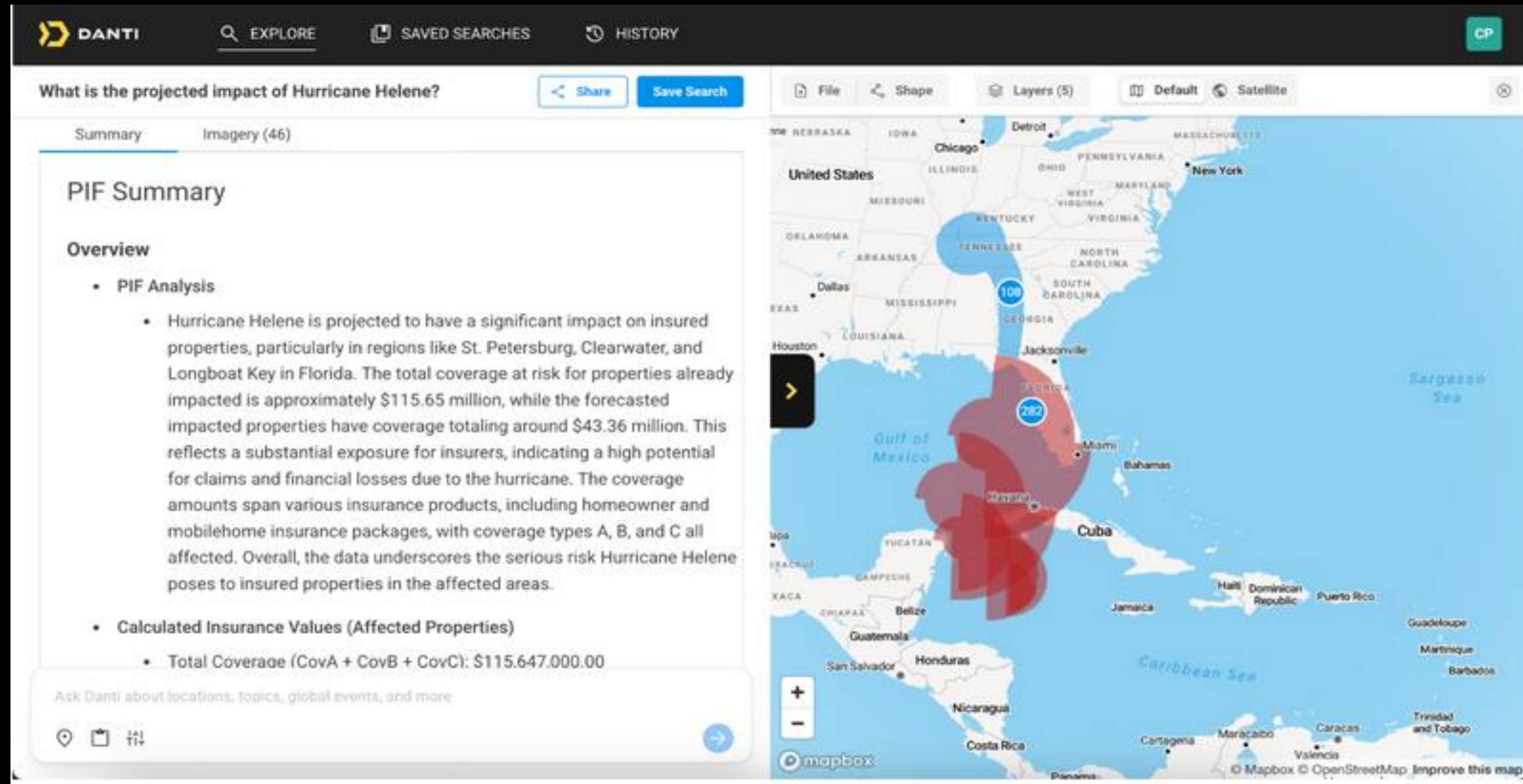
FOR INSURANCE

Danti for rapid insurance intelligence

Value

Pre-Event Awareness

- Hire and deploy adjusters to the highest-damage zones
- Estimate and confirm total losses early for liquidity planning and faster payouts



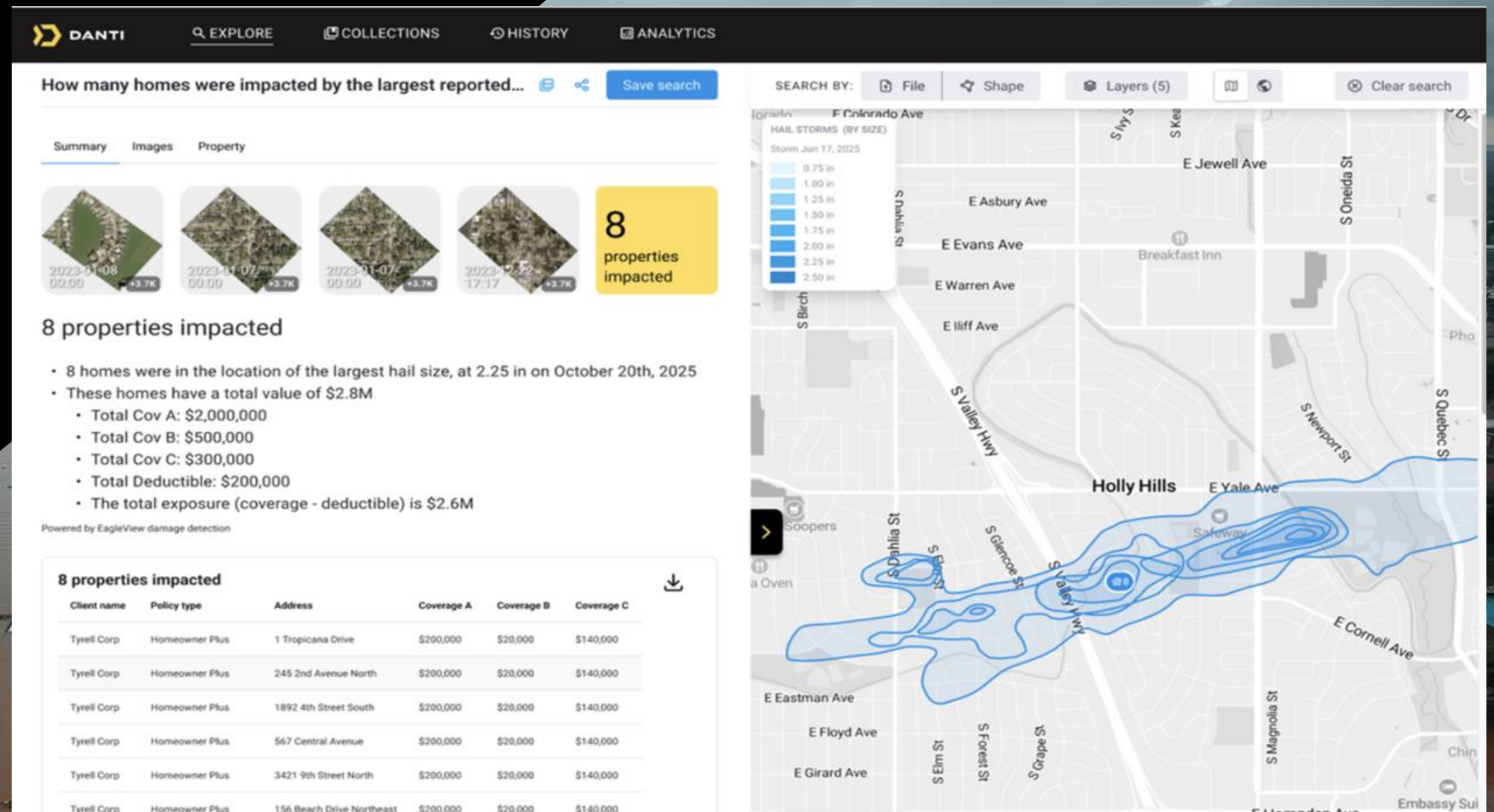
Post-Event Action

Close the gap between claim to payout

- Avoid onsite inspections, rising costs
- Anticipate claims before they happen

Ask Danti

- 🔍 What is the projected impact of Hurricane Helene?
- 🔍 What zip codes are at risk of Hurricane Milton?
- 🔍 How many claims have a policy limit higher than \$300,000?





Annie Neligeorge
annie@danti.ai

Learn more at danti.ai

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Closing Remarks

Dom Abruzzo

Senior Partnerships Manager
Plug and Play

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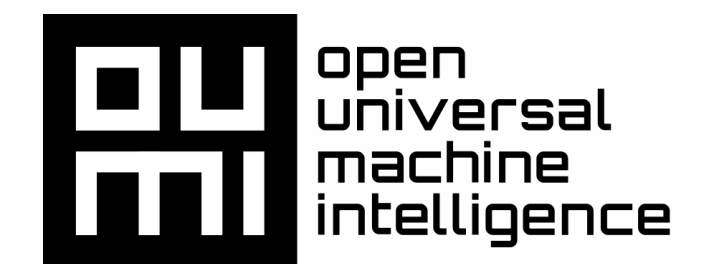
Plug and Play Silicon Valley

Insurtech Batch 19 Program

Featuring 10 Startups



MELURNA



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2026

Insurtech

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Top List Dates

Sending

December 1, 2025

Return

January 12, 2026

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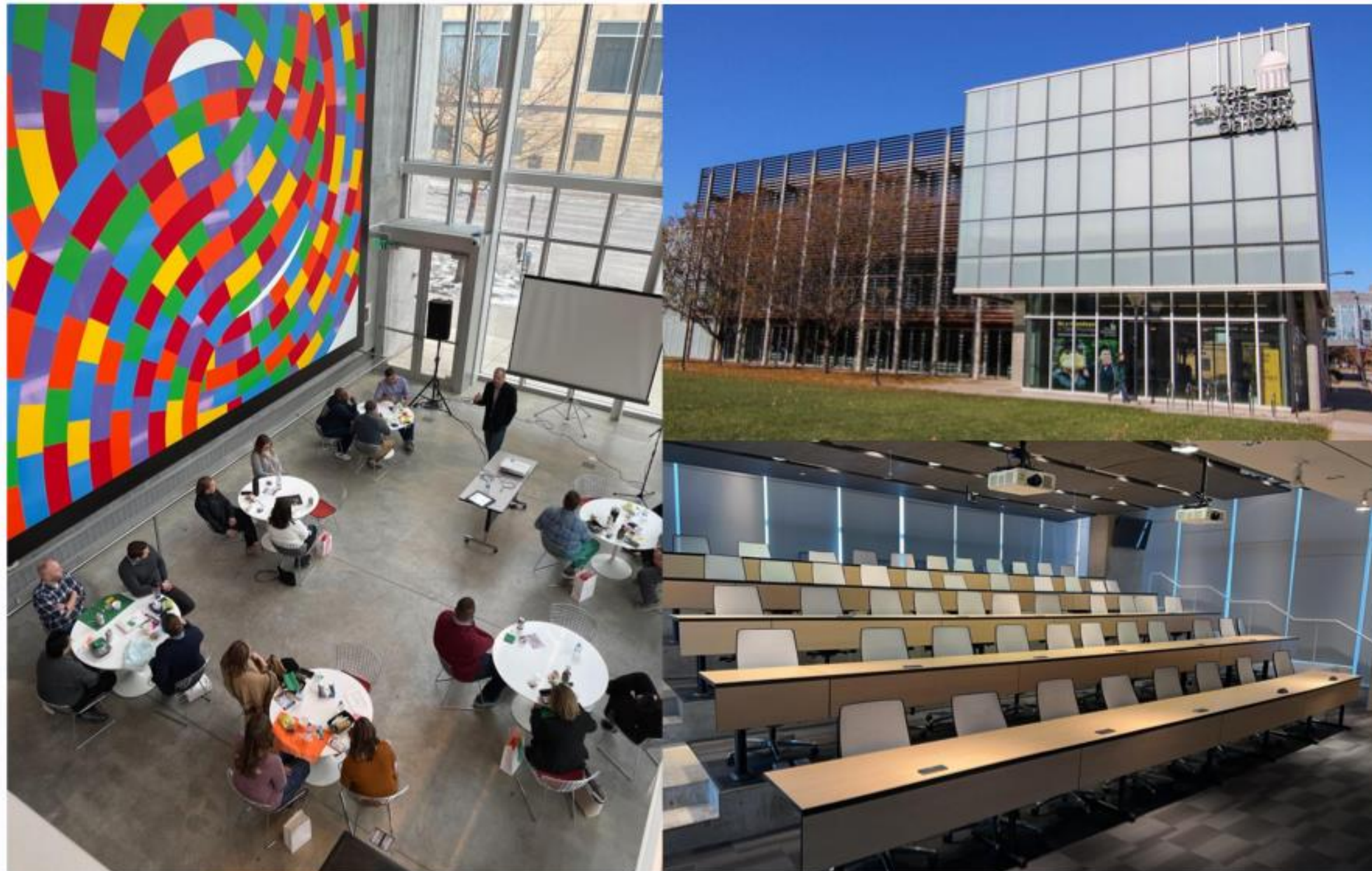
Selection Day

February 11 - 12, 2026
Silicon Valley, CA

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AI Center of Excellence: Des Moines, Iowa



IOWA

PLUGANDPLAY

- *Practical AI Adoption*
- *Workforce Upskilling & Education*
- *Elevating Iowa Ecosystem as AI Leaders*

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THANK YOU
FOR ATTENDING

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