PLUG AND PLAY

SILICON VALLEY SUMMIT

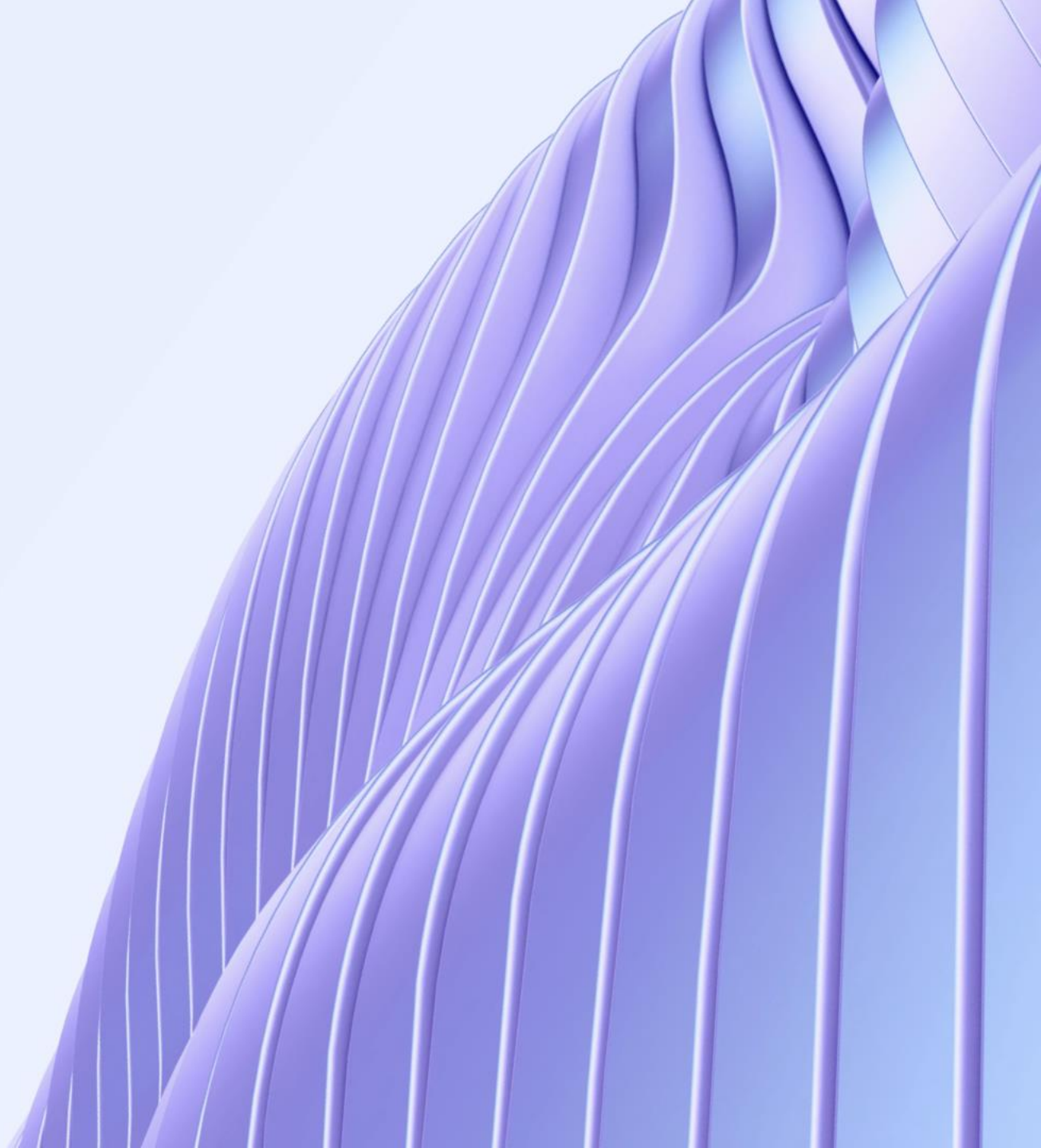
JUNE 10-12 2025



PLUG AND PLAY

Insurtech EXPO

SV SUMMIT



PLUGANDPLAY

Sv summit



Opening Remarks

Kristi Choi

Operating Partner

Plug and Play Tech Center

Agenda

11:00 AM	Opening Remarks
11:05 AM	Welcome to our Ecosystem
11:15 AM	Trends Presentation
11:40 AM	Startup Group One
12:00 PM	Partner Innovation Award
12:05 PM	Startup Group two
12:30 PM	Closing Remarks

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Why Plug and Play

You're in good company



Welcome to the Ecosystem



Anna Pray-Holzapfel

Innovation Manger
Grange Insurance

Grange Insurance®

Welcome to the Ecosystem



Ayuko Futakuchi

Business Development
Group Manager

MEIJI YASUDA

明治安田
MEIJI YASUDA





GO BEYOND.

Meiji Yasuda, the oldest & new life insurer, and going beyond

MEIJI LIFE 1881 + YASUDA LIFE 1894 =



Merged and reborn in 2004

5

ConsolidatdT otal Asset

$ 308 bln

5th largest life insurer in Japan

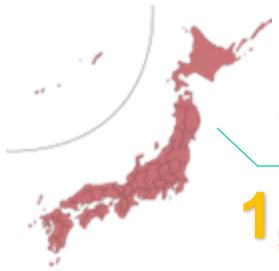
Our Philosophy

'Peace of Mind, Forever'

Mutual life, for everyone

Tied Agents "MY Link Coordinators" + Emoloyees

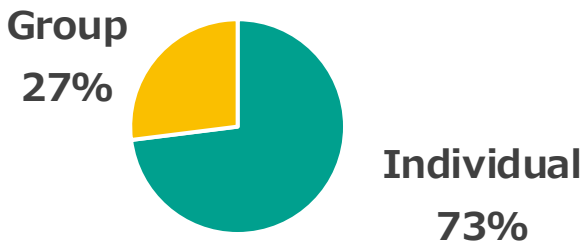
11,000 employees + 36,000 tied agents as employees



105 Branches

1,026 Agency Offices

105 branches all over Japan



LoB: Individual + Group

J.LEAGUE 明治安田 TITLE PARTNER

Title sponsor of soccer league

*1 Exchange rate was 149.52 to 1 US dollar at the end of March 2025.
*2 2024 Annual report base (FY 2024), and LoB based on insurance premium

明治安田 MEIJI YASUDA

Our Strengths

Focus on Face-to-Face sales, serving approximately 6 million Policyholder*1



Strong Trust Built with Our Clients

Mutual Company

Established in **1881**



Financial Robustness

Moody's insurance financial strength rating
A1
S&P Insurer financial enhancement rating
A+



Strengthen Sales Approach

Tied agents approximately

36,000 People



Solid Network with Corporations

Group life insurance in force **No.1** domestic share

* As of March 31, 2025

明治安田 MEIJI YASUDA

Our vision towards 2030

MY Mutual Way 2030

The most accessible, industry-leading life insurer capable of
"Wellness for People, Vitality for Communities."

Best regional life insurance company for customers

- Social Value -

Market leader of life insurance

- Economic Value -

MY Mutual Way Ⅱ (FY2024-2026 Mid-Term Plan)

Expanding our roles as a life insurer

Deliver diverse value via engagement in co-creation involving like-minded businesses and organizations that empathize with the Meiji Yasuda Philosophy

To go beyond - with MY Mutual Way Ⅱ

Contribution to healthcare and QOL

Expanding our roles as a life insurer

Vitalization to regional communities

Strategy for growth

Strengthen sales, service and front-line functions with sophisticated operations

IT / DX　Healthcare

Expand functions afforded via life insurance

Healthcare

Upgrade asset management and overseas insurance business

Strategy for expanding management foundation

Promote people-centeric management and enhance job satisfaction

Accelerate IT / Digital investment (DX strategy 2.0)

IT / DX

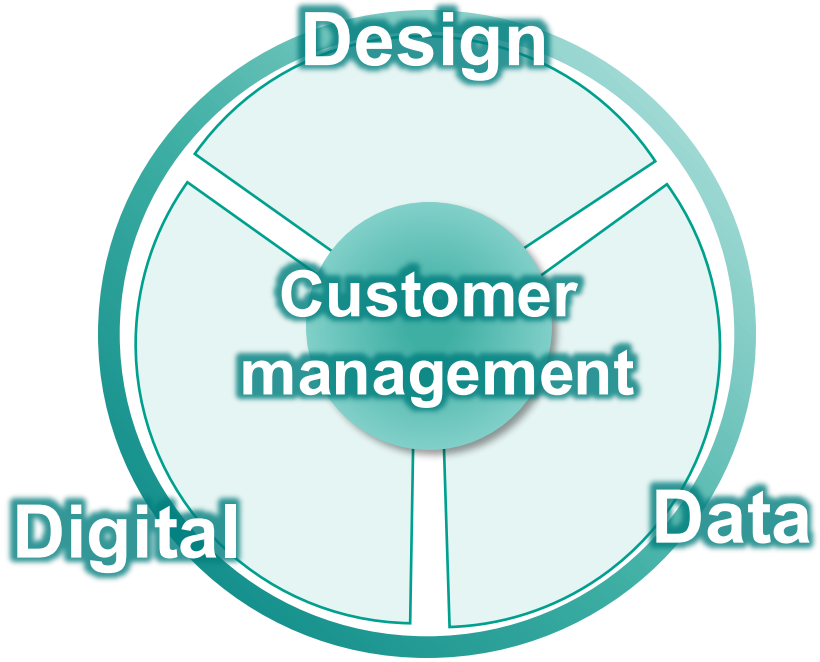
Upgrade corporate governance and promote sustainability management

明治安田 MEIJI YASUDA

Our DX Strategy

Pursuing effective Integration of Human and Digital Technology through DX

1 Unprecedented Optimization and Advancement



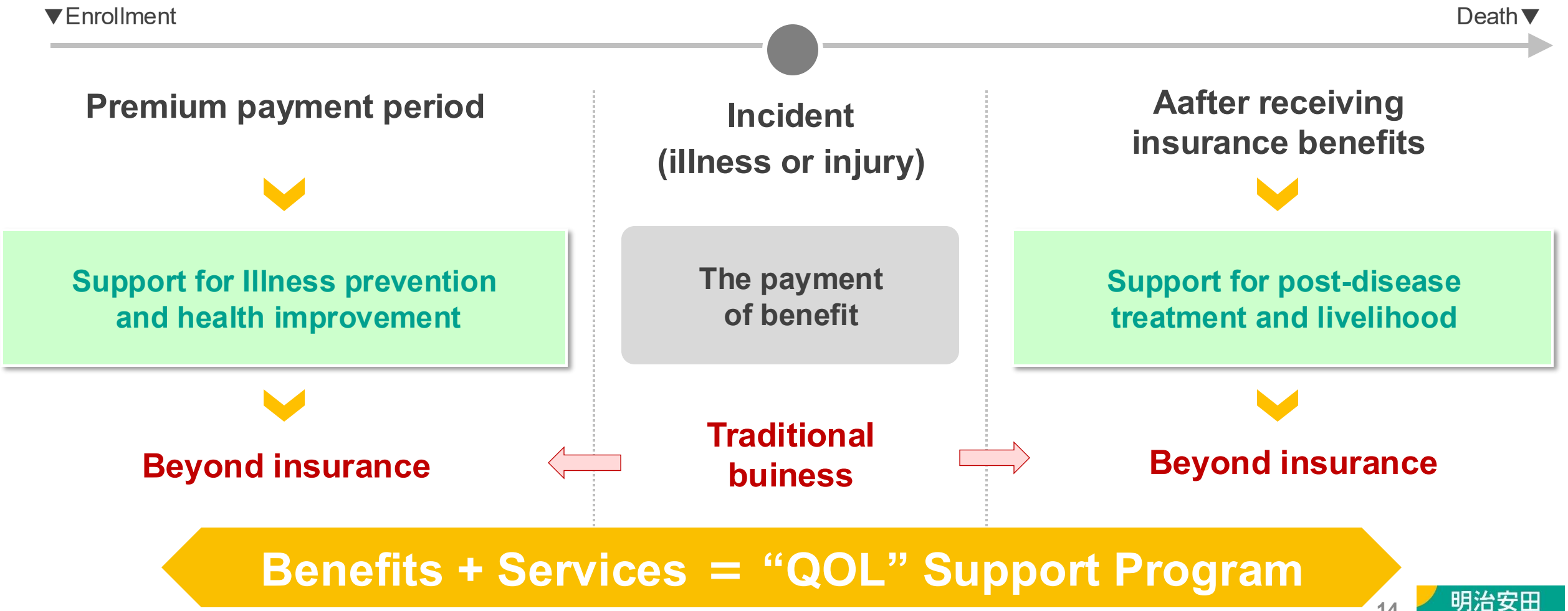
2 Innovation in Customer Communication

3 Further Strengthening of DX Strategy Promotion Structure

Expand the role of a life insurance company

Healthcare

Go beyond insurance by extending towards Healthcare to ensure Quality Of Life with new experiential value



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Area of activity and exploration in Silicon Valley

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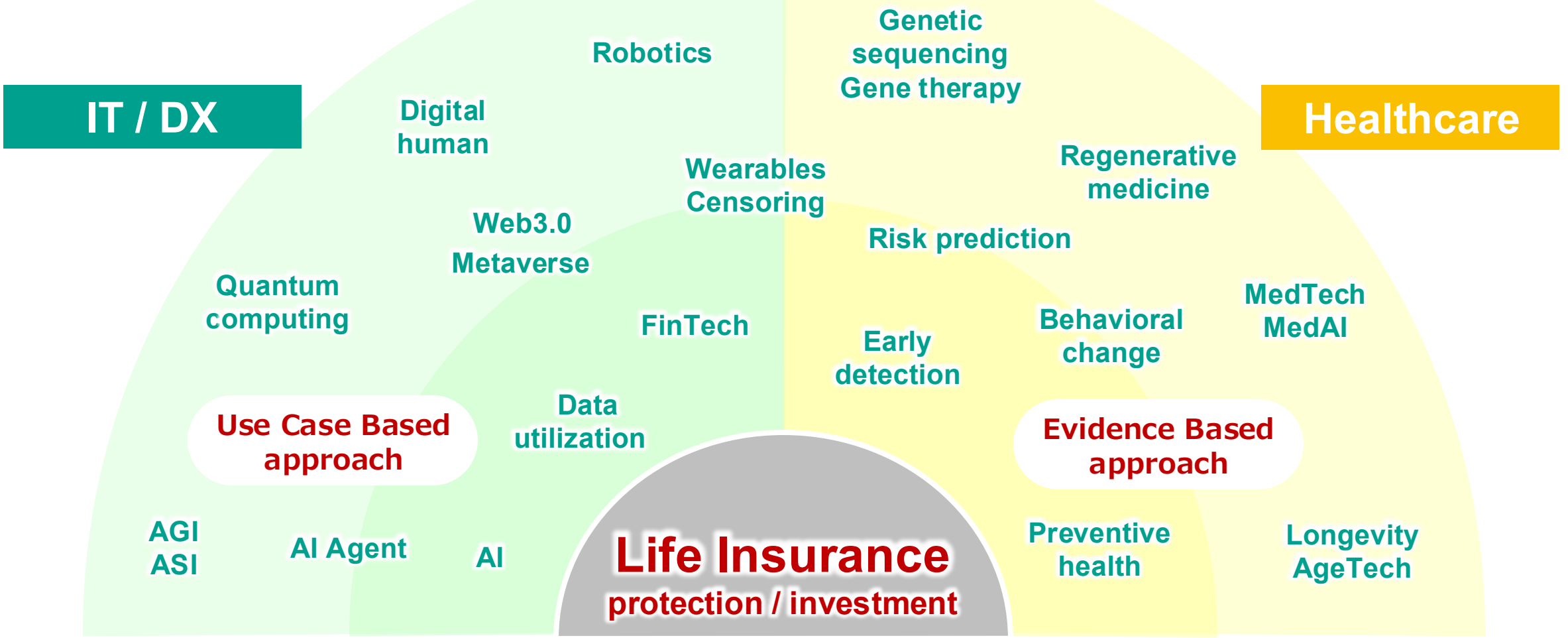
and all the players in this ecosystem!



明治安田 MEIJI YASUDA

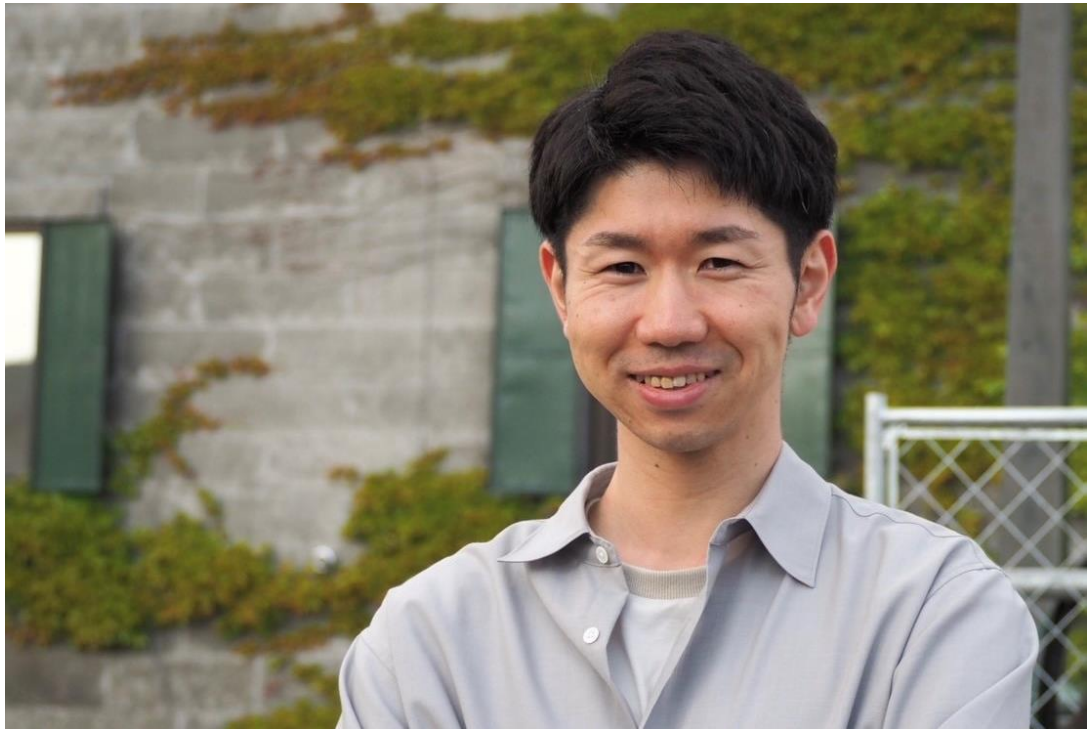
Thank you and see you soon, from July 2025!

Akifumi Yamada



Department : IT & Digital Strategy & Corporate Planning
Title: Manager
Email:ak1-yamada@meijiyasuda.co.jp

Yasunori Honda



Department : IT & Digital Strategy &Corporate Planning
Title: Deputy Manager
Email: ya2-honda@meijiyasuda.co.jp

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Thank You!

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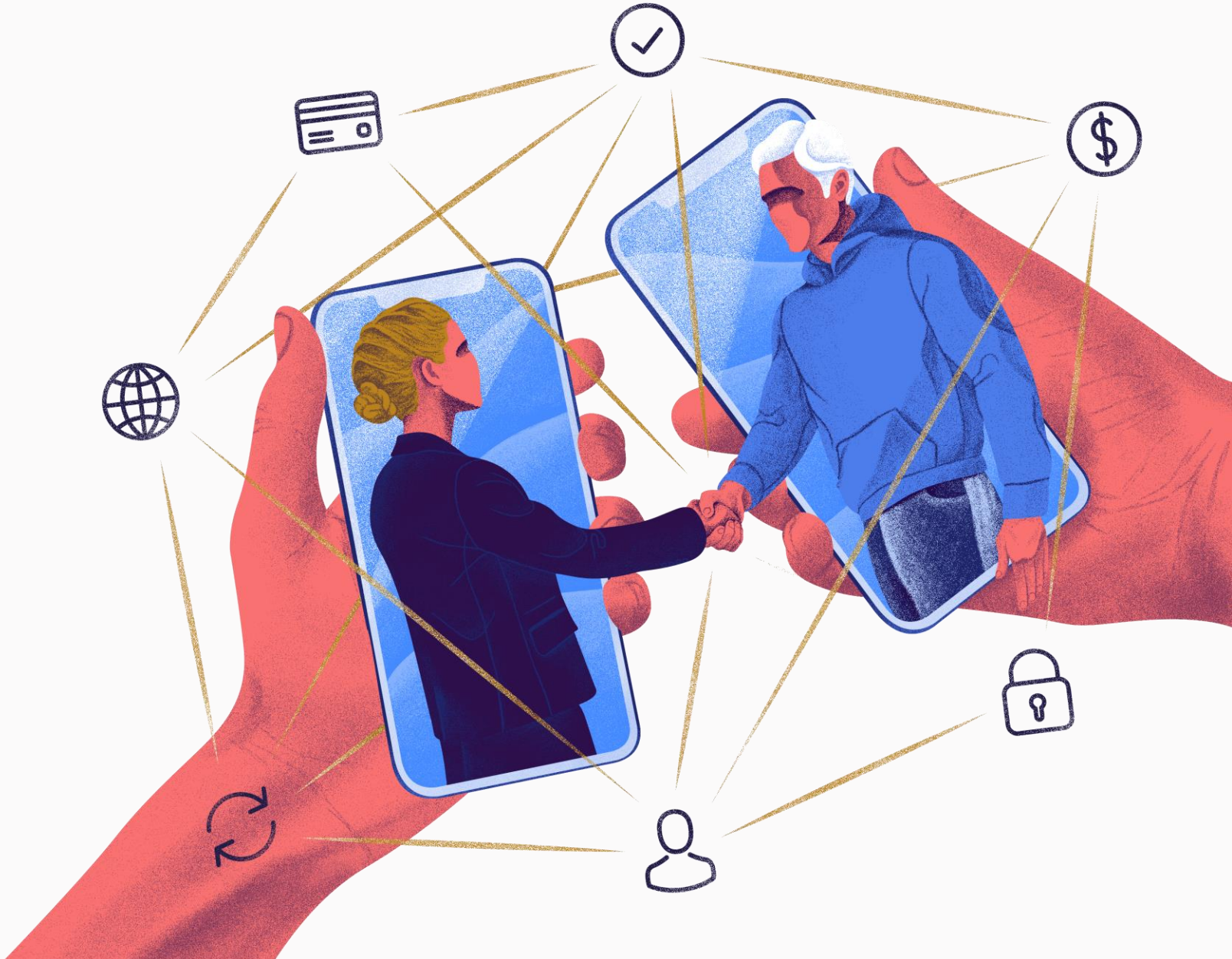
Trends 2025

The rise of InsurTech 3.0



Eugenio Gonzalez
Partner &
Director of Insurtech

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About me



Eugenio Gonzalez

Partner & Director of InsurTech

eugenio@pnptc.com

@egonzdp

Why Plug and Play

Our impact - boosting innovation and businesses

ACCELERATE GROWTH	ENHANCE EFFICIENCY	DRIVE INNOVATION
1. Market Intelligence	Understand state-of-the-art technologies in your industry through our unique market insights, startup engagements, and peer connections.	
2. Business Expansion	Tap into new markets, technologies, and customer segments through our global network.	
3. Operational Efficiency	Reduce costs and maximize productivity by leveraging cutting edge technology and AI.	
4. Risk Mitigation	Make informed, strategic, data-driven decisions with insights from startups and industry leaders.	
5. Competitive Edge	Stay ahead of your competitors. Actionable trends and technologies to differentiate your product in a rapidly evolving market.	

This is not about startups

Sorry to disappoint…



Source: Timo Elliot

Back to the cubicles

For the first time in 7 years, I heard multiple corporations saying they don't want to work with startups.

The Atlantic

Start-Ups Aren't Cool Anymore

A lack of personal savings, competition from abroad, and the threat of another economic downturn make it harder for Millennials to thrive as entrepreneurs.

By Stephen Harrison



Source: The Atlantic

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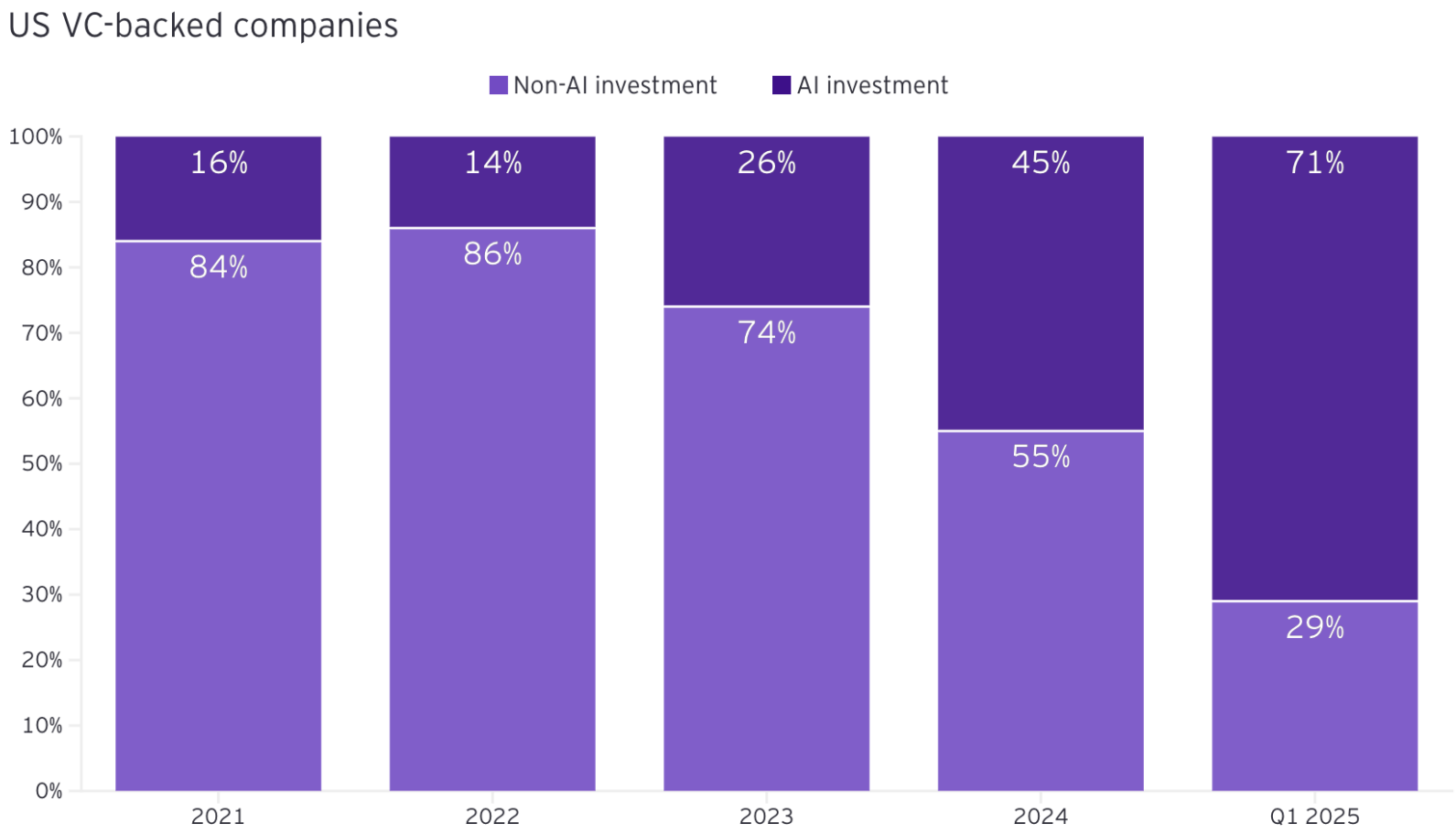
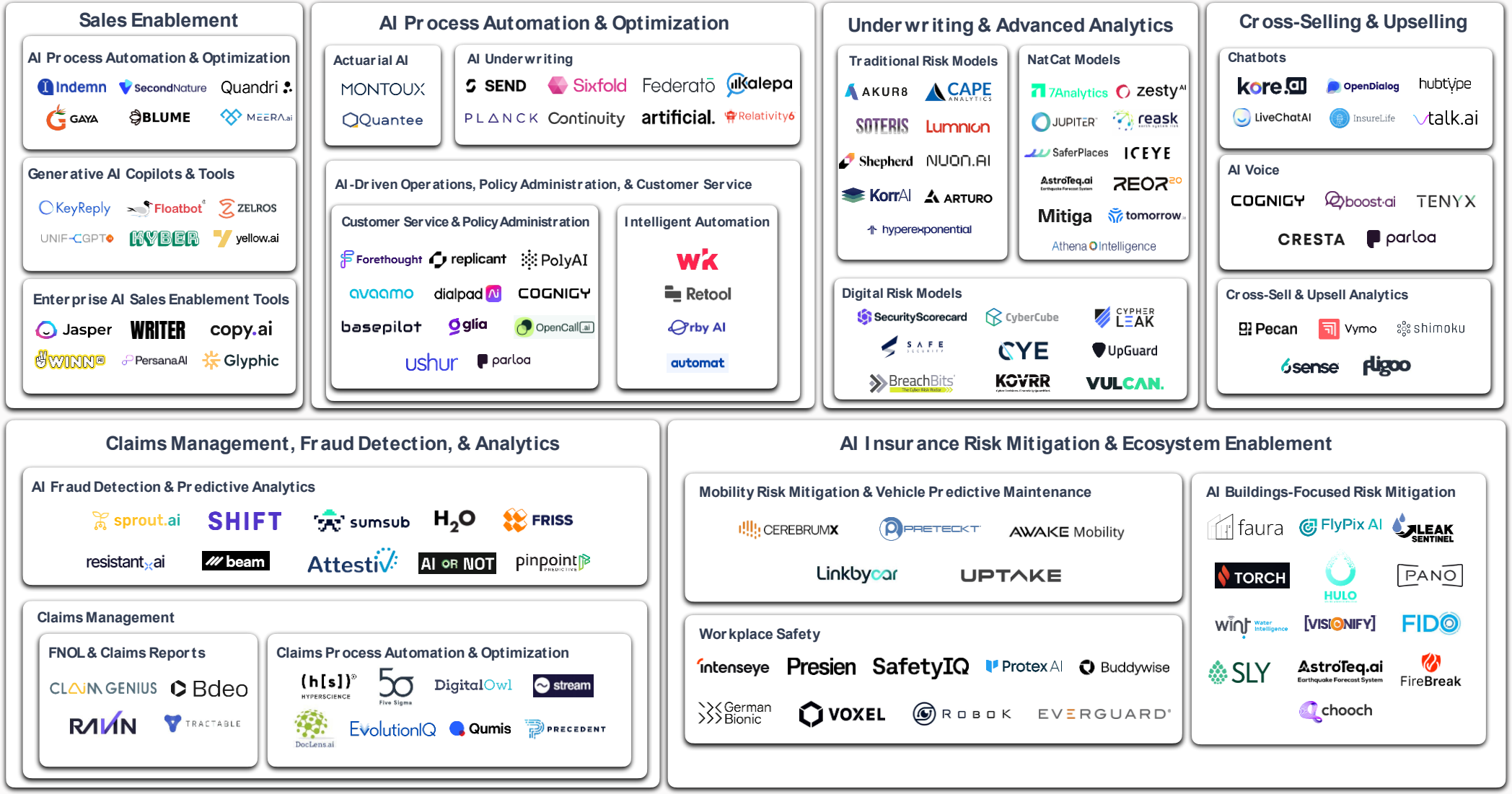
AI boom

2 out of every 3 companies that are being funded in the US are AI startups. Suddenly, every startup became an AI startup.



Source: EY

AI in Insurance - Plug and Play Market Map



Source: PNPTC

The Incredibles

The current gold rush around AI has led nearly every startup to brand itself as “AI-powered,” regardless of whether AI is core to their value proposition, a marginal feature, or simply a buzzword for fundraising.



Source: Disney

The devil you know

Hyperscalers have established a strong competitive advantage in the AI infrastructure market through their specialized hardware, extensive data, and computing resources, making them the preferred choice for companies seeking to leverage AI.



Source: LinkedIn

Analysis par alysis

With so many AI startups, companies are unable to tell signal from noise.



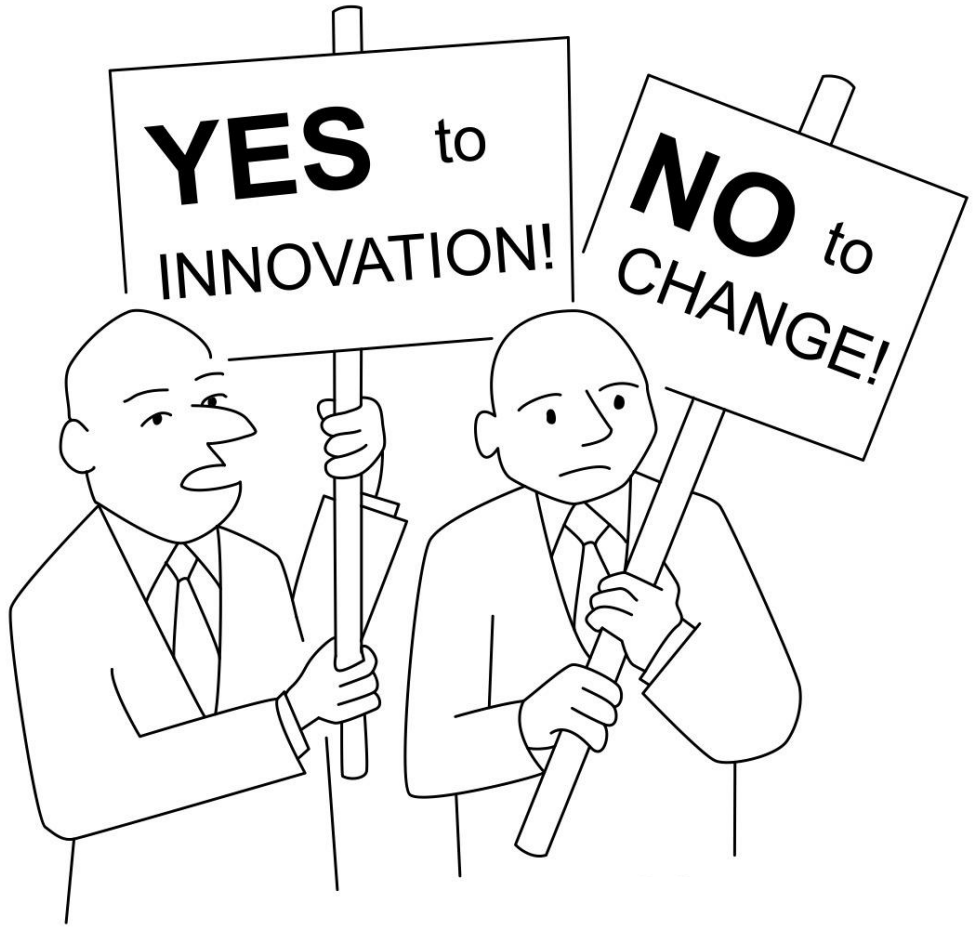
Source: Reddit

InsurTech 3.0

To think about the future, let's take a look at the past.

'History doesn't repeat itself but it often rhymes.'

- Mark Twain

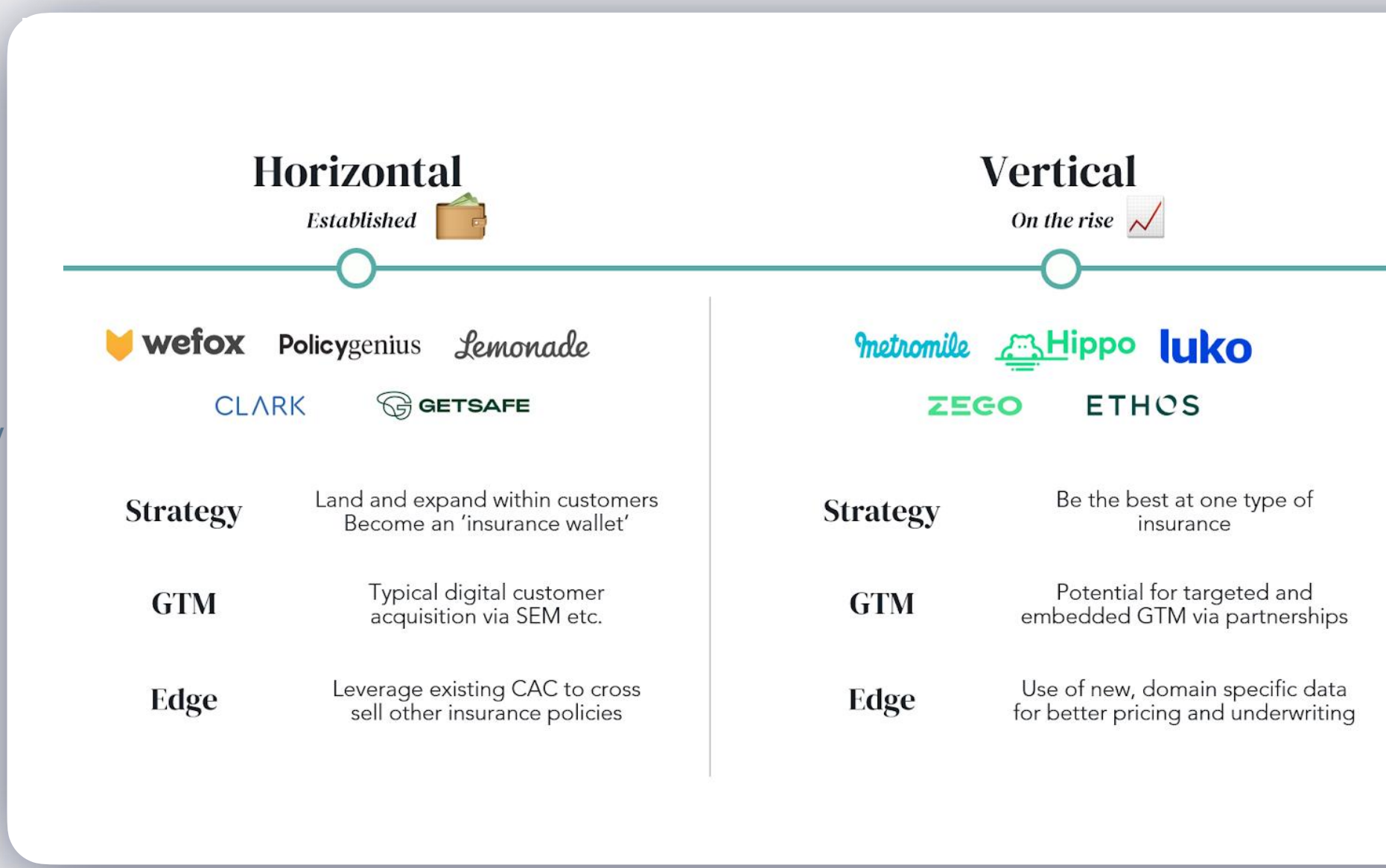


"We only have two demands!

Source: Timo Elliot

Wave 1.0 - Disruptors

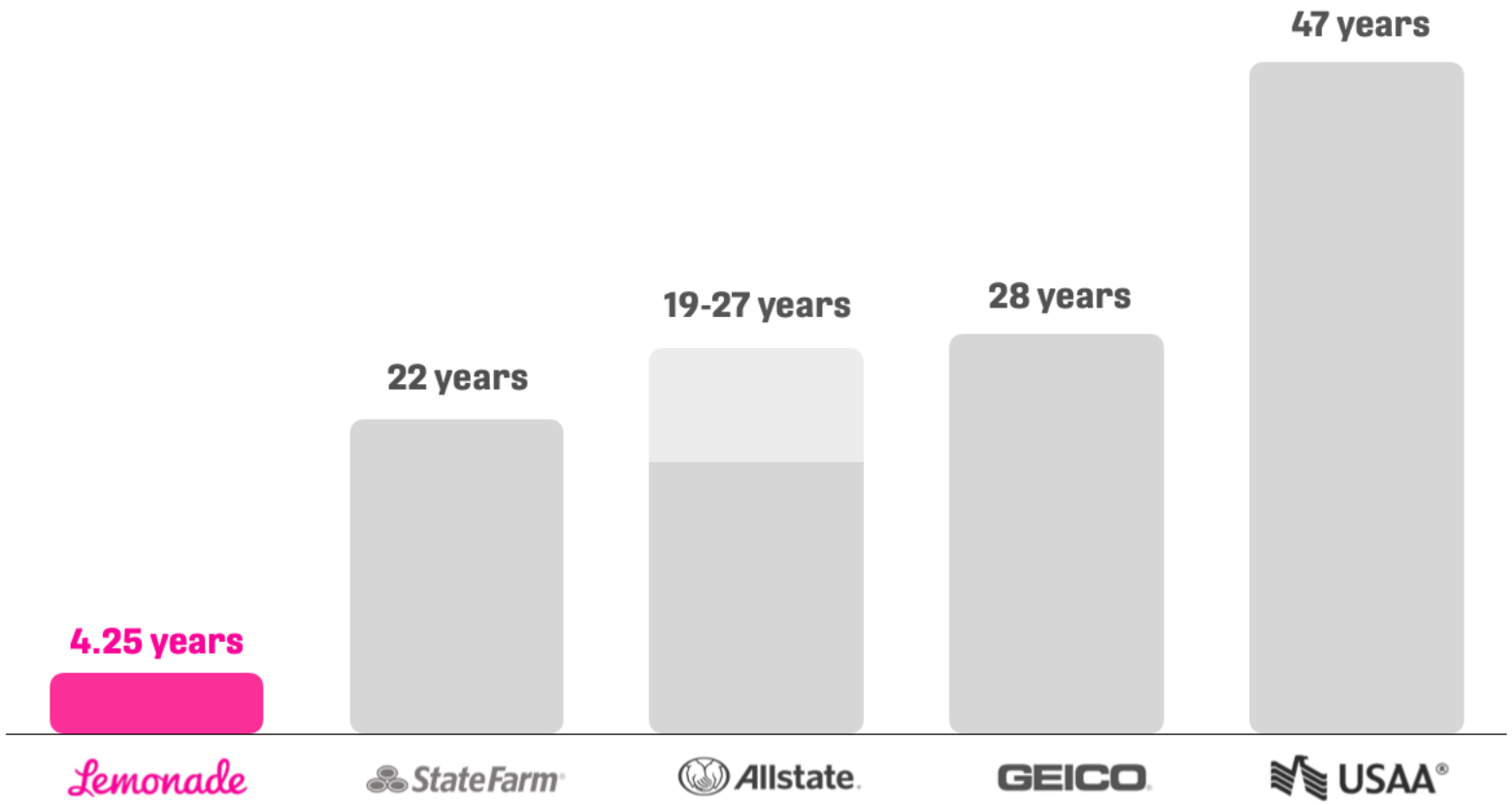
The first wave of insurtech companies challenged legacy insurers with digital-first, customer-centric solutions, changing pricing, claims processing, and policy management,
setting new standards for efficiency...and unit economics.



Source: Accel

Stunning growth

The fast pace of growth of these companies created a real panic among incumbents which saw the quick rise as a threat to their businesses.



Source: NTT Data

The good old days

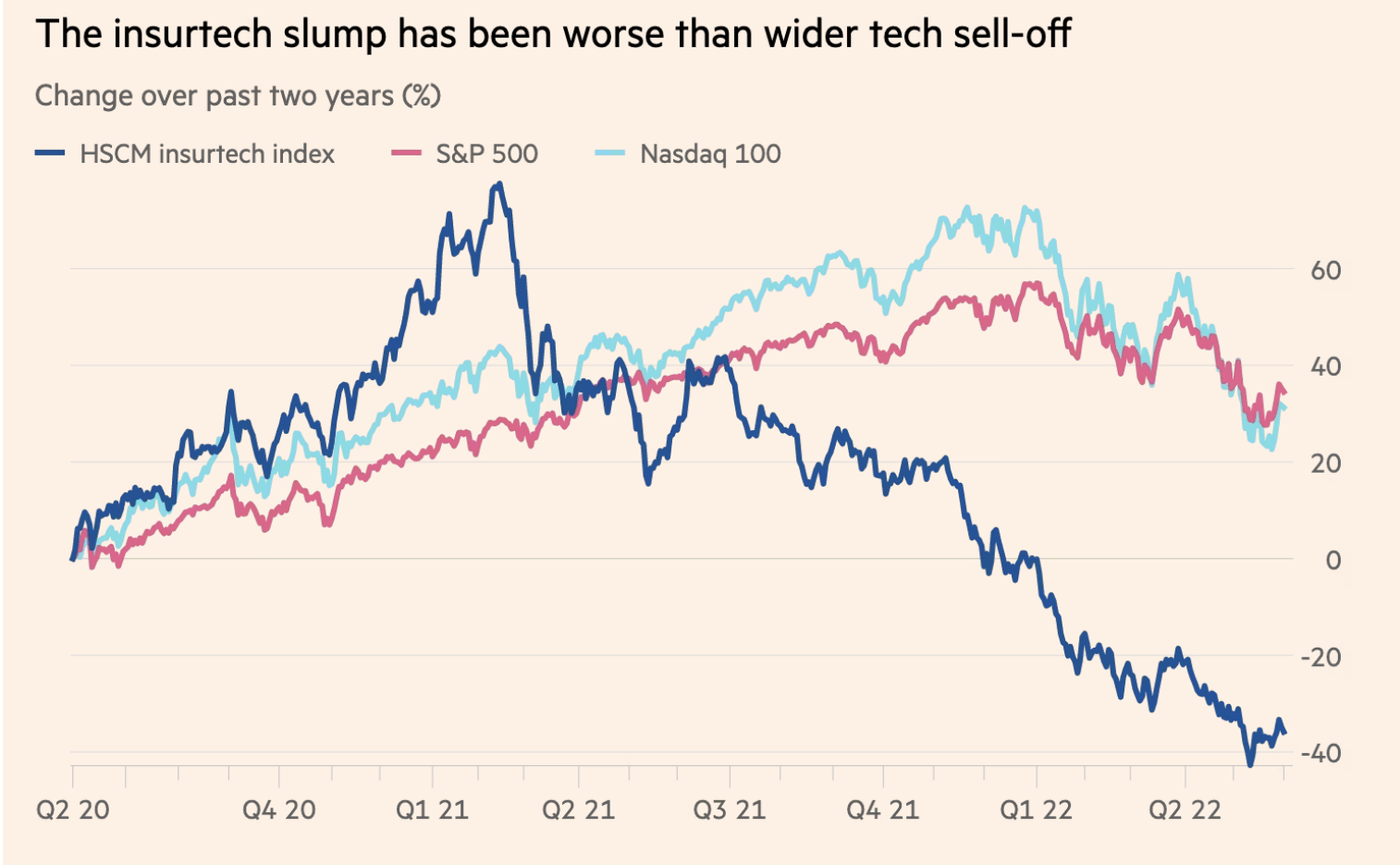
Lemonade, trading under the ticker LMND on the NYSE, went public in 2020, and skyrocketed 135% in its public market debut. The company reported $67M in revenue the prior year with a loss of $108.5M.



Source: Barrons

Defying gravity

At it's peak, Lemonade was valued at around 100 times sales, according to Bloomberg. By contrast, large US insurers such as Chubb and Travelers traded at 1-2 times sales.



Source: FT

End of an era?

'The reports of my death are greatly exaggerated.'

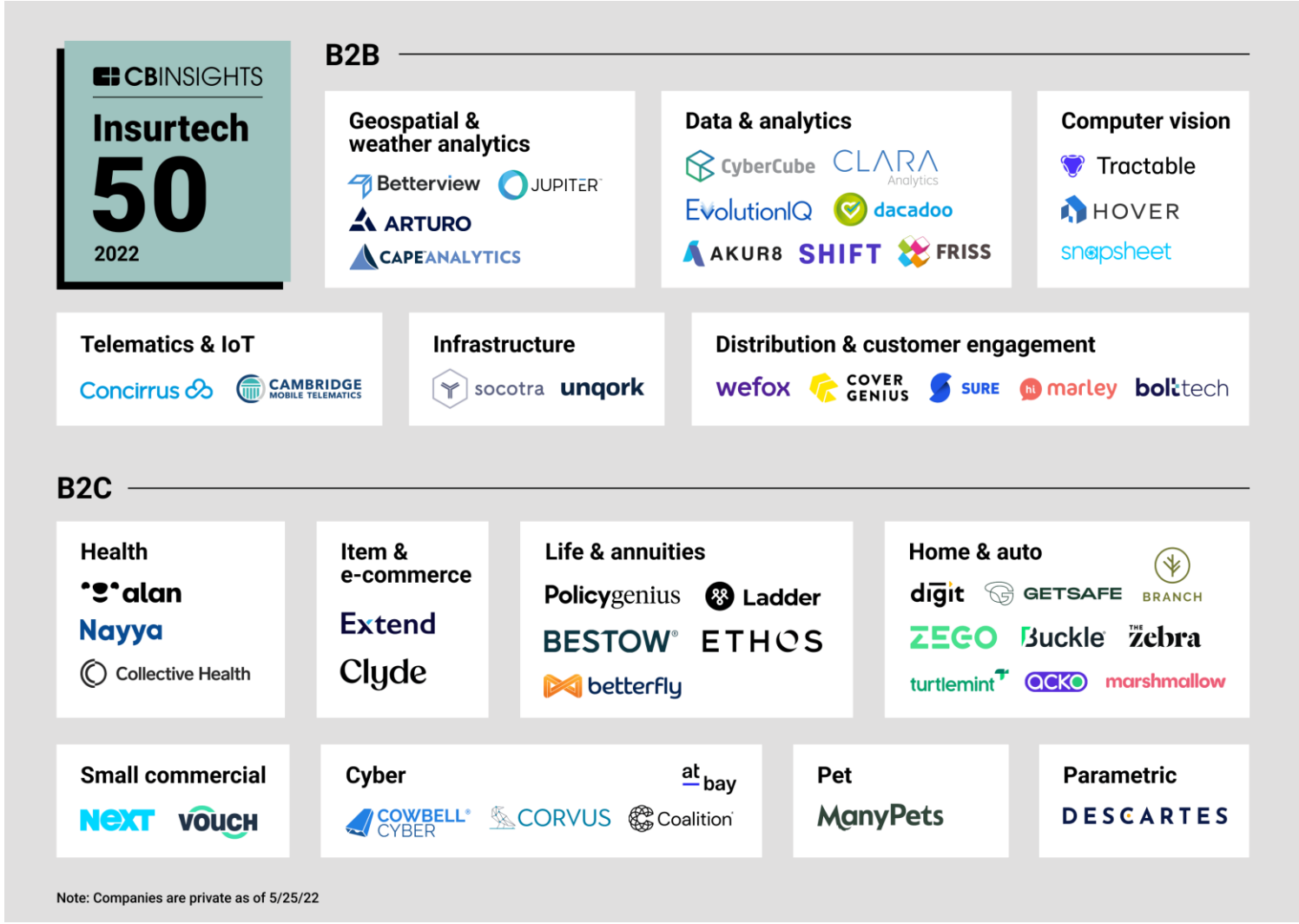
- Mark Twain again



Source: YouTube

Wave 2.0 - Enablers

By 2022, the market changed, a new wave of companies emerged focused on B2B and servicing / enabling the existing insurers, solidifying the incumbents' dominance.



Source: CB Insights

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Key differences between the first and second wave

Area	Insurtech 1.0 (B2C)	Insurtech 2.0 (B2B)
Revenue growth	Revenue growth at all costs.	Underwriting discipline and profitable growth.
Lines of Business	Personal insurance lines.	Commercial insurance lines.
Customer acquisition	High customer acquisition costs. E.g. the CAC for Root was above $3,300.	High but stable customer acquisition costs.
Customer LTV	Thousands.	Hundreds of thousands.
Distribution	DTC digital channels. No agents.	Agents are alive and well. Enterprise sales.
Innovation focus areas	Customer acquisition and digital distribution.	Multiple areas of the value chain e.g. product development, underwriting, claims.
Product approach	Commoditized insurance products, standardized rates and forms.	Actuarial-driven R&D, underwriting innovation.
Founders / management team	Outsiders and entrepreneurs.	Industry and tech veterans.
Balance sheet risk	Focus on building full stack insurance carrier model.	None - predominantly SaaS companies

Source: PNPTC

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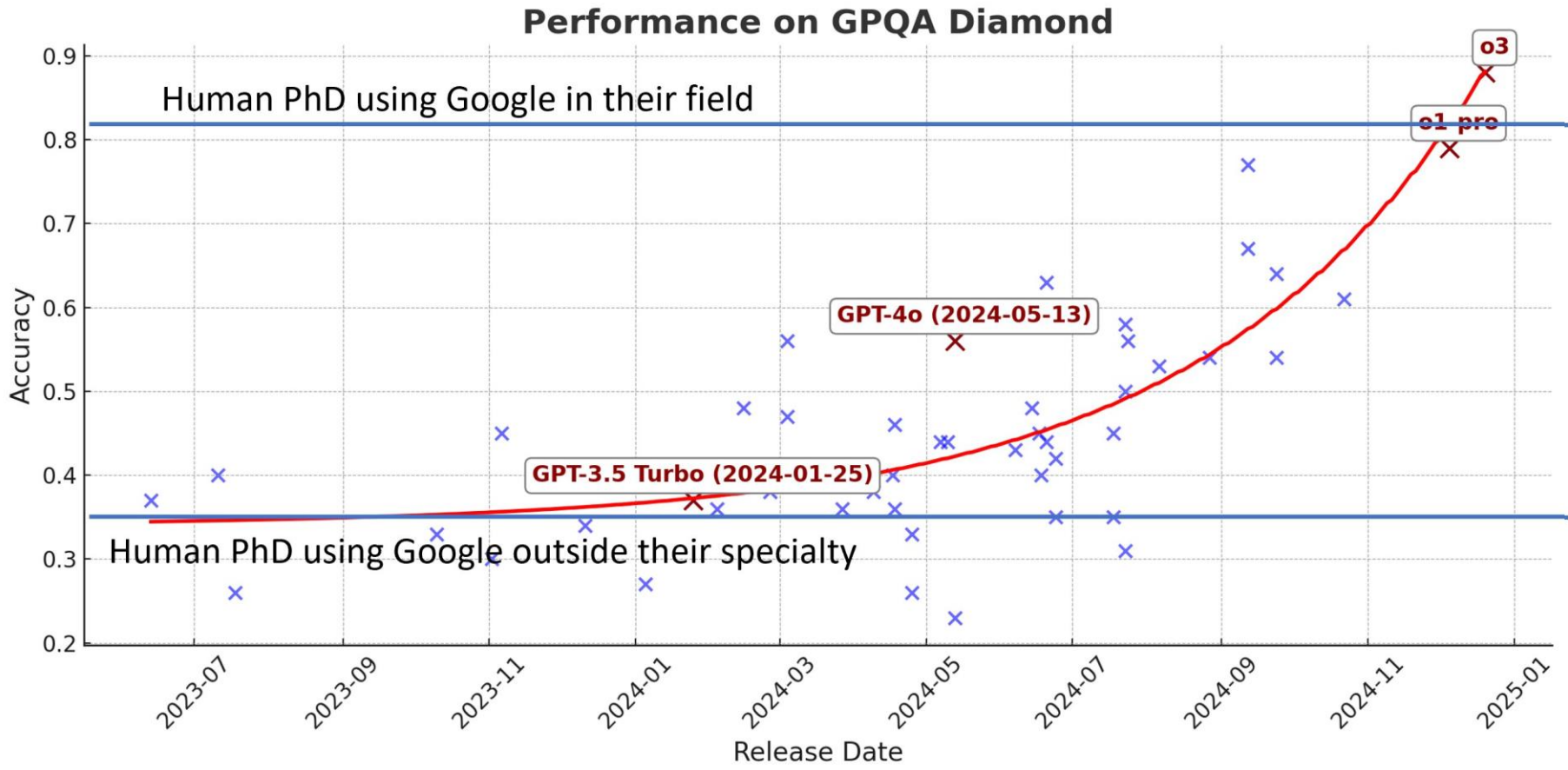
What has changed since

Dario Amodei - co-founder and CEO of Anthropic - says with the pace of progress AI is making, by 2026 / 2027 the capabilities of AI systems will be similar to a "country of geniuses in a datacenter".

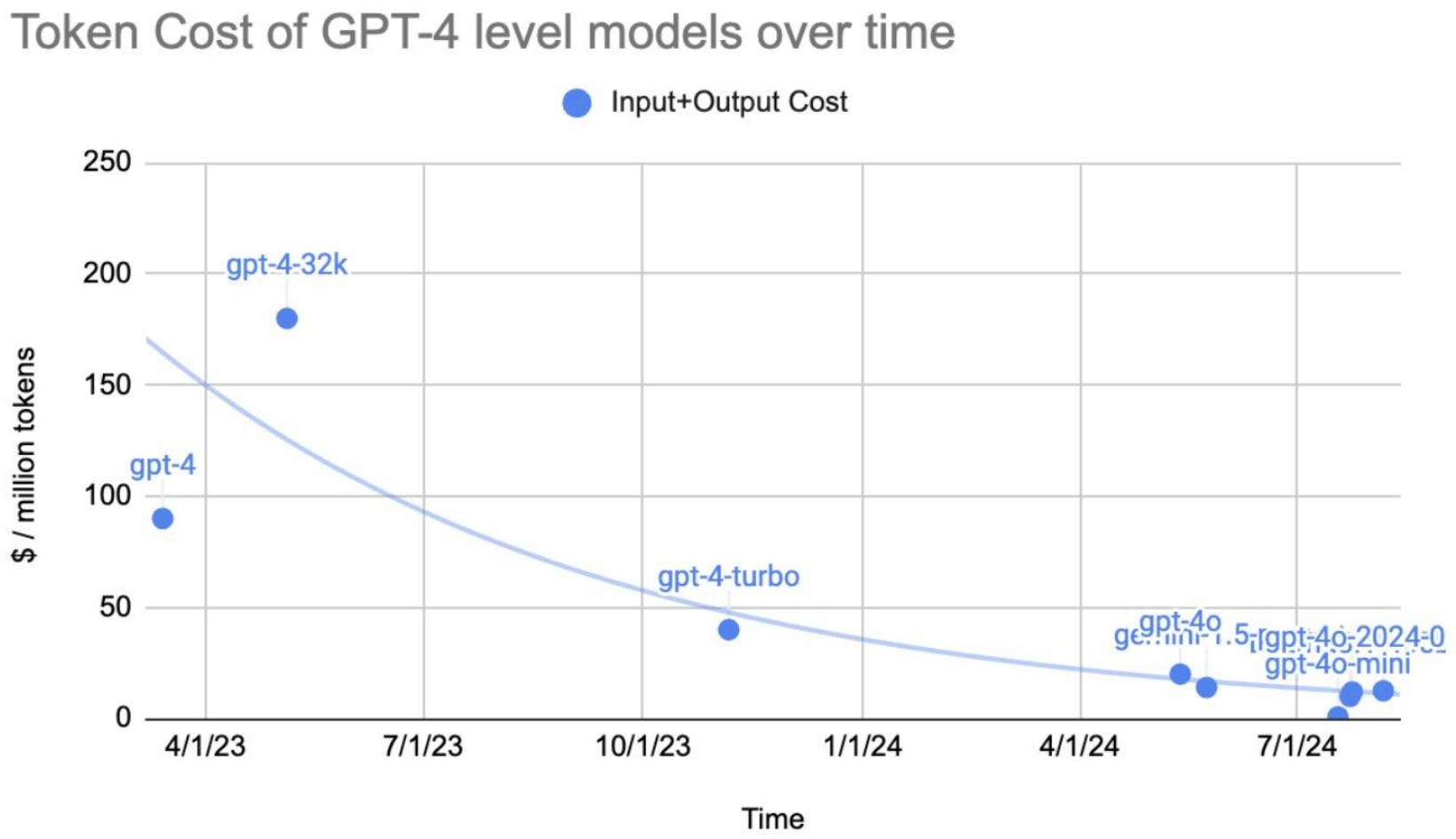


Source: Twitter / X

Falling LLM token prices

The fastest depreciating asset ever. The cost for 2 million tokens (input + output) decreased from $180 to $0.75 in 2 years.

A 240x price drop!



Source: Marginal Revolution

The coming wave

There is now a magical technology readily available and capable of providing more tools & opportunities than ever before.



Source: CNBC

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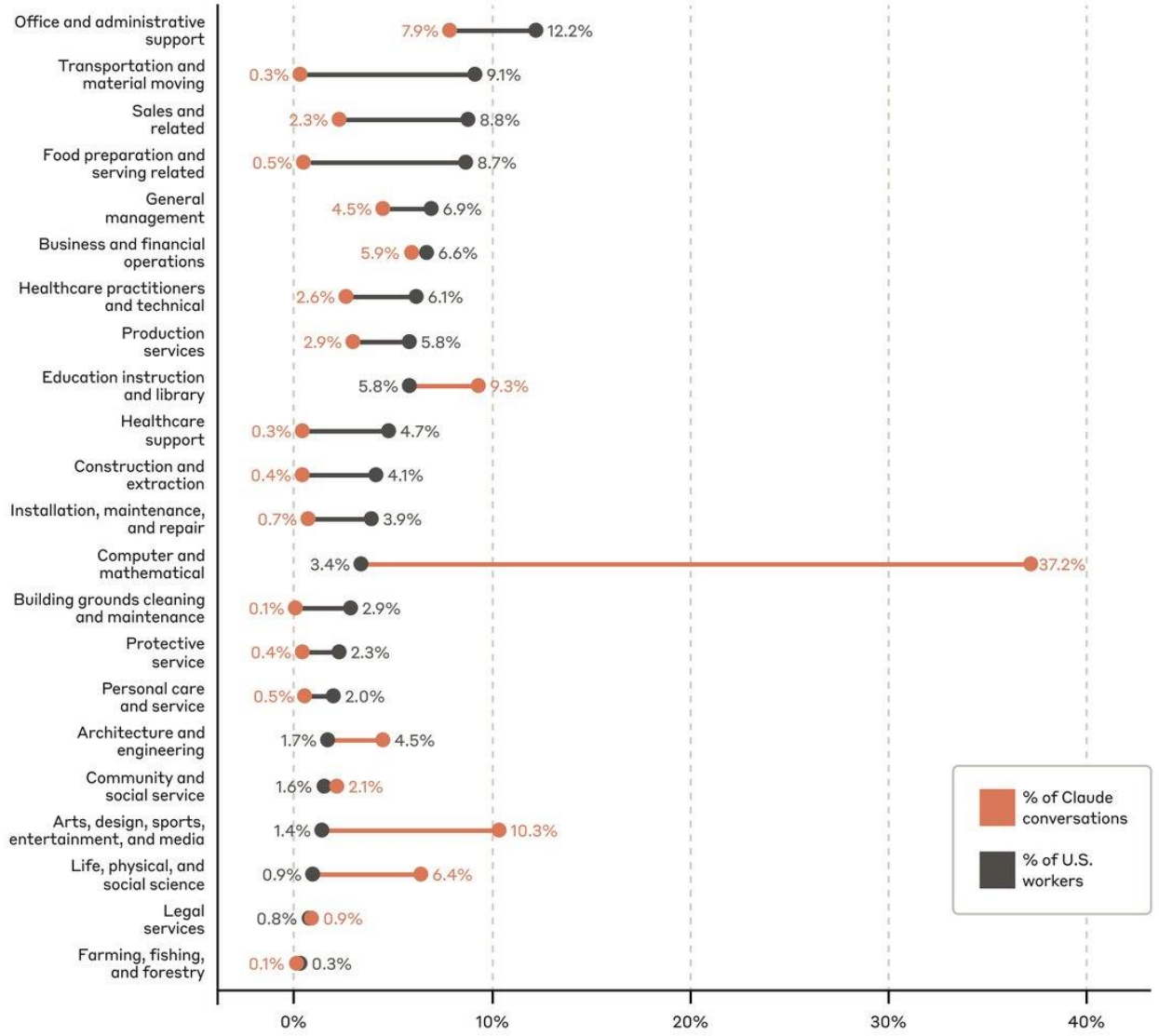
AI usage by job type

Anthropic launched a new initiative aimed at understanding AI's impact on the economy by mapping millions of conversations to tasks and associated occupations.



Source: Anthropic

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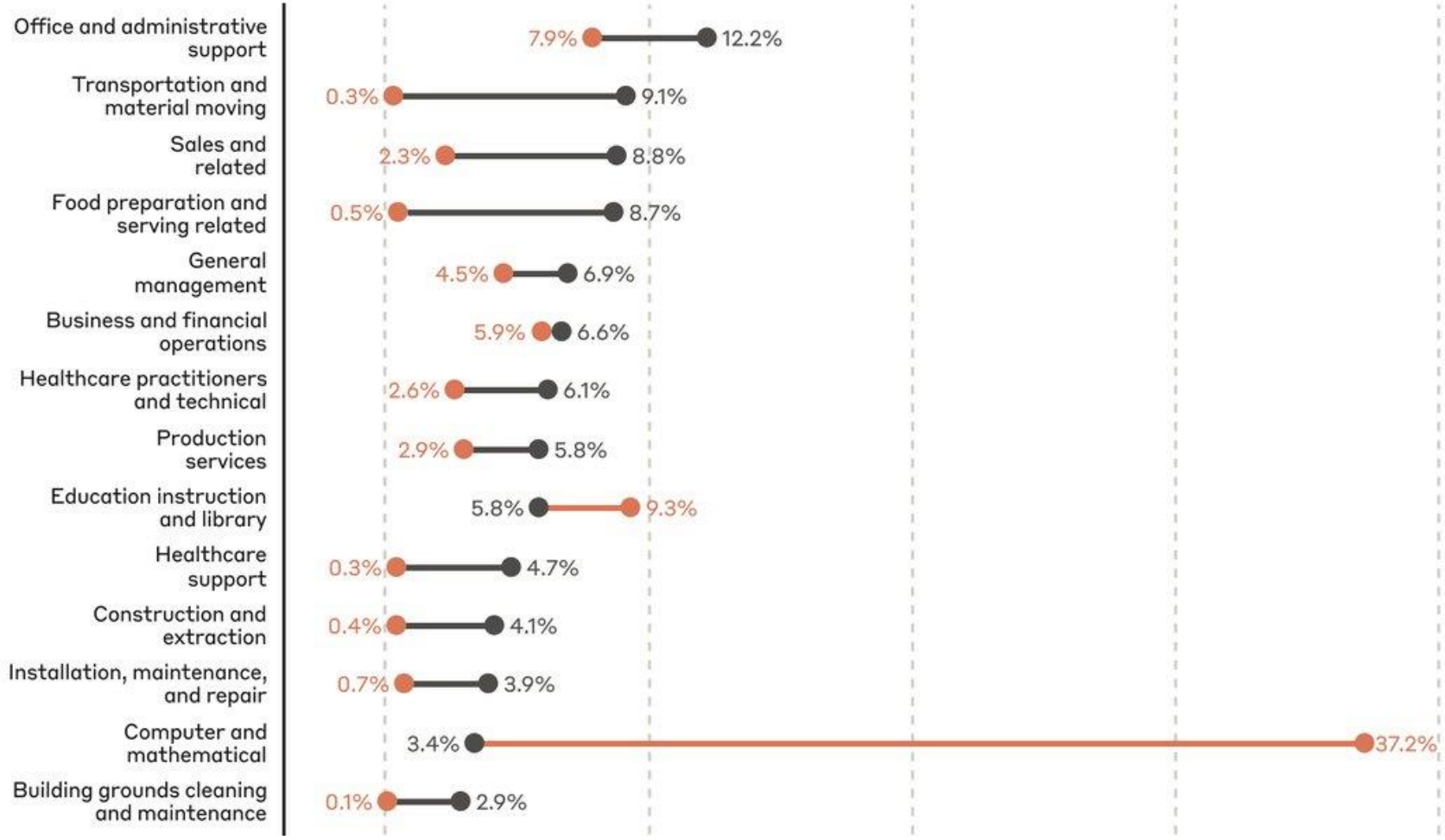

Source: Anthropic

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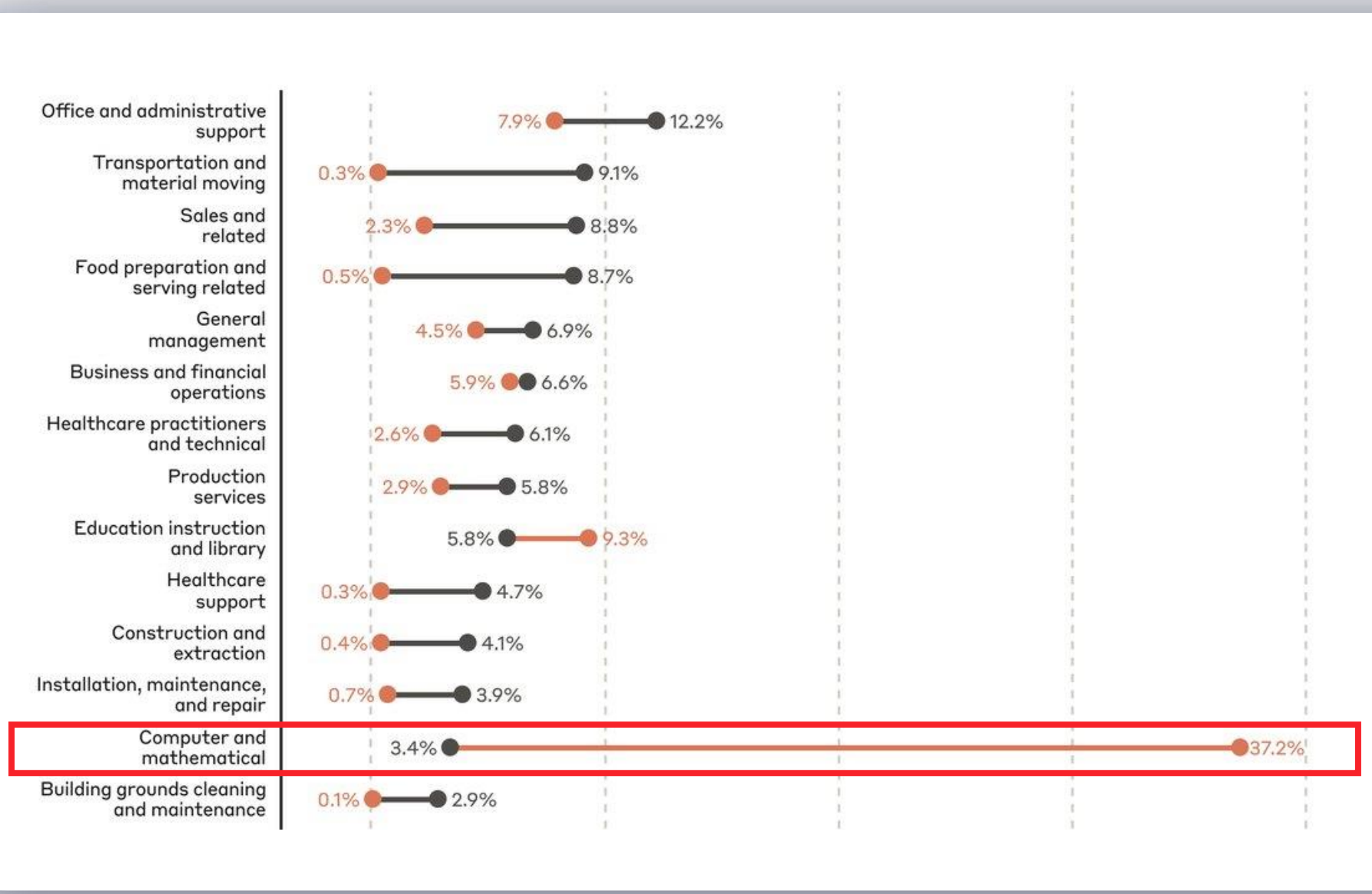

Source: Anthropic

Small but mighty

Small teams are scaling faster than ever. These are not only AI startups but also companies leveraging AI to maximize efficiency.

CURSOR	0 to $100M ARR in 21 months w/ 20 people
Midjourney	0 to $200M ARR in 2 years w/ 10 people
lovable	0 to $10M ARR in 2 months w/ 15 people
MAGNIFIC	0 to $10M ARR in 1 year w/ 2 people
bolt.new	0 to $20M ARR in 2 months w/ 15 people
MERCOR	0 to $50M ARR in 2 years w/ 30 people
Eleven Labs	0 to $100M ARR in 2 years w/ 50 people
Aragon.ai	0 to $10M ARR in 2 years w/ 9 people

Source: Twitter / X

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What about insurance?

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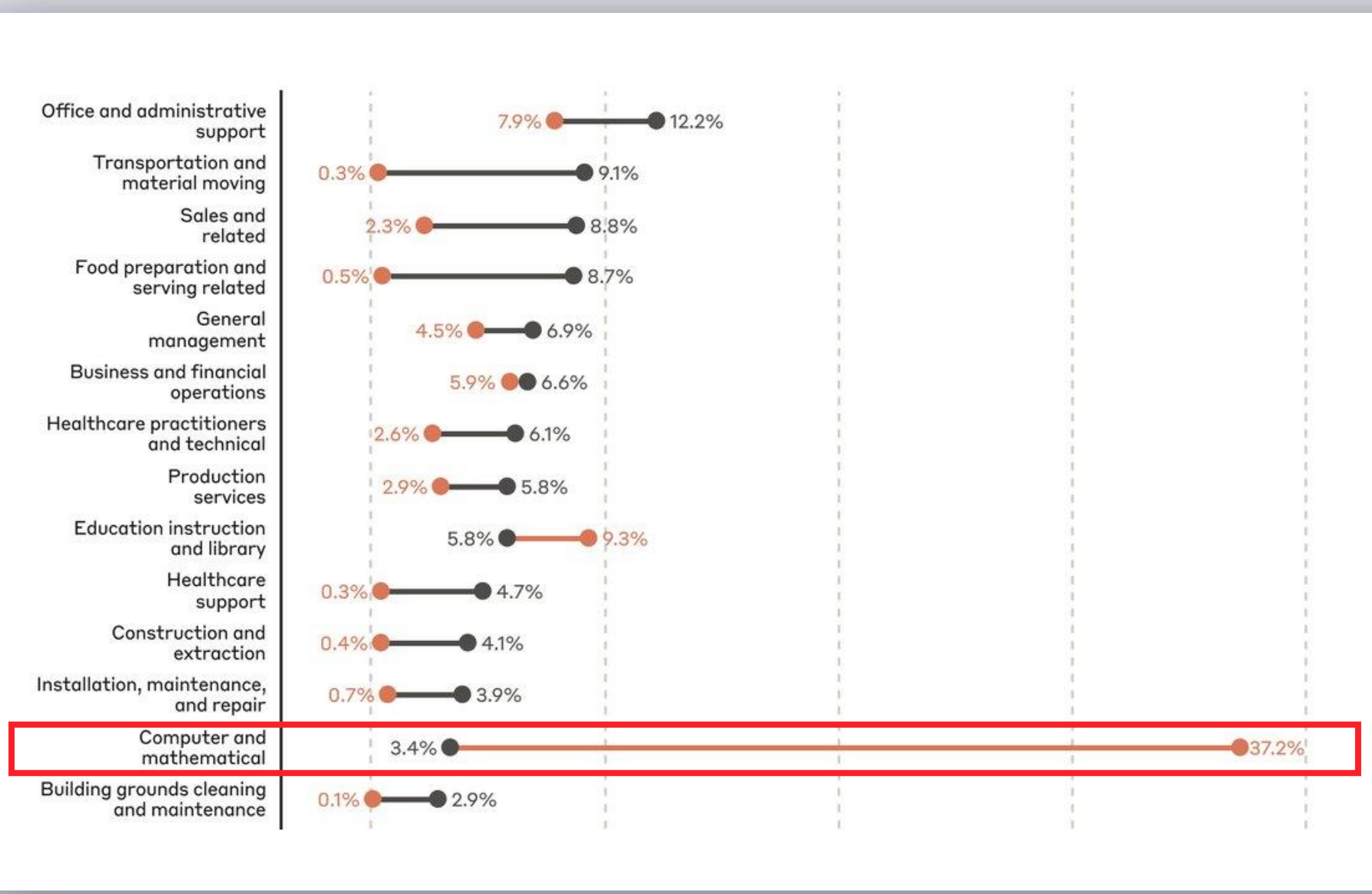

Source: Anthropic

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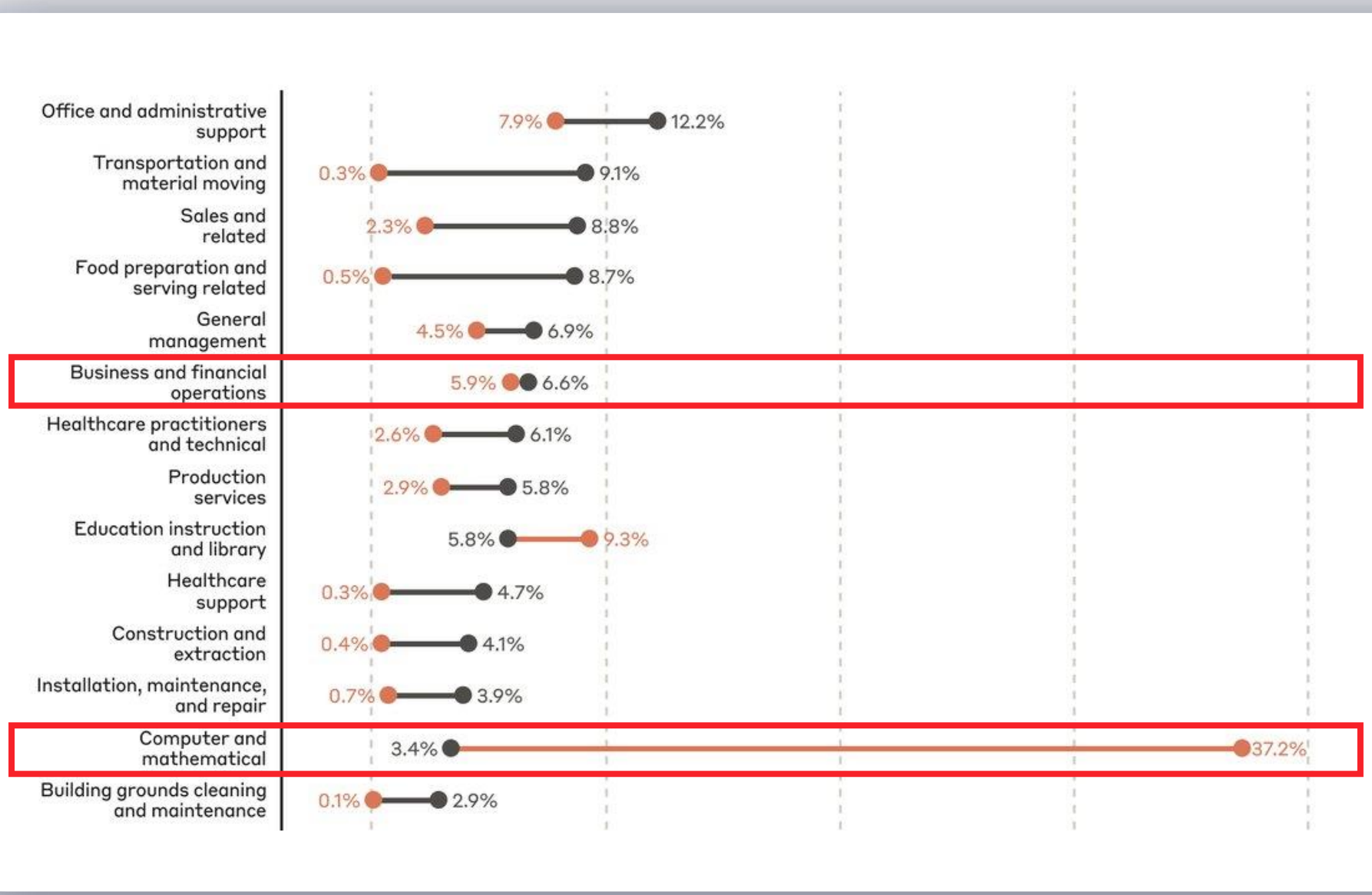
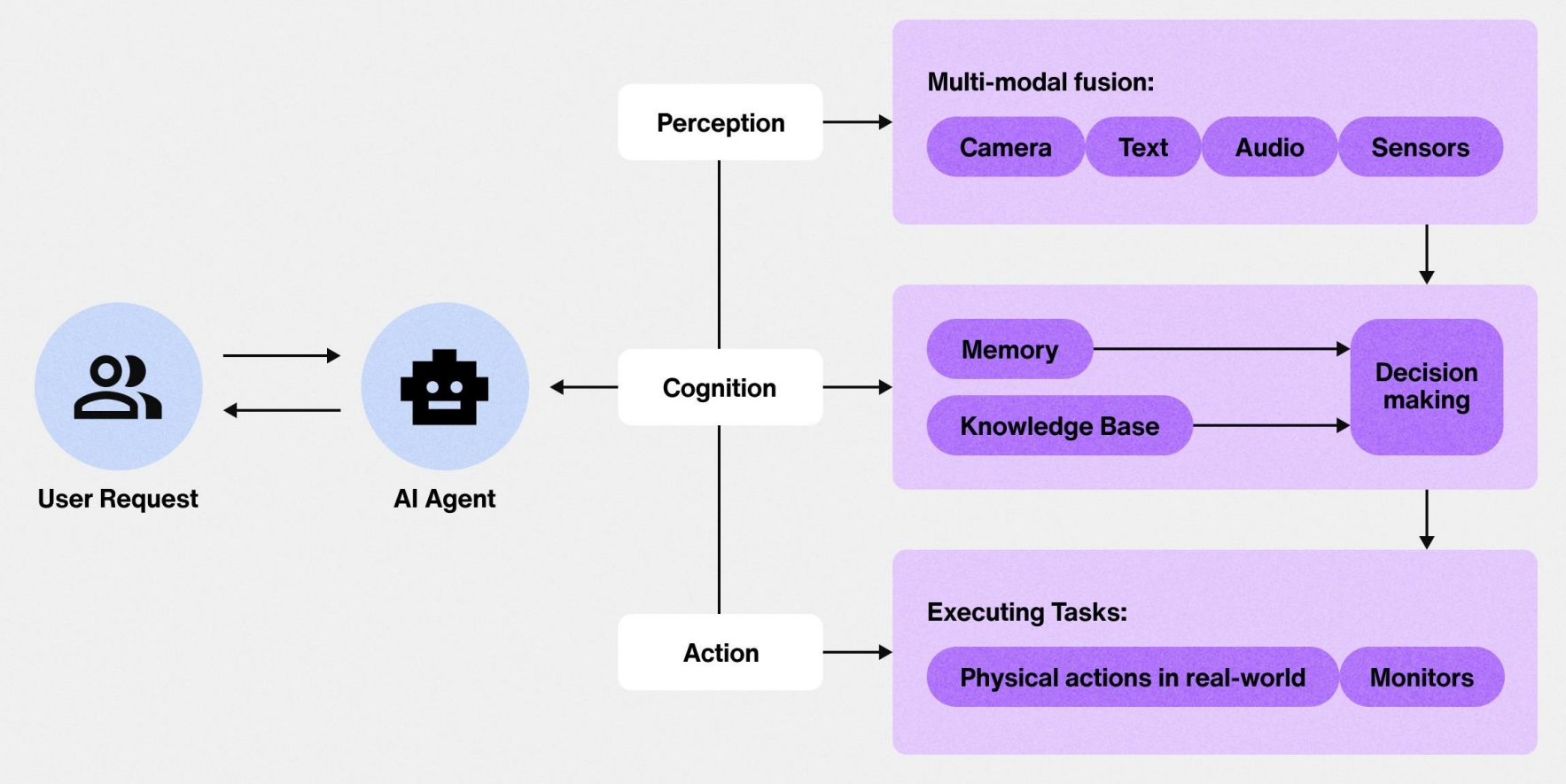


Source: Anthropic

10x employees

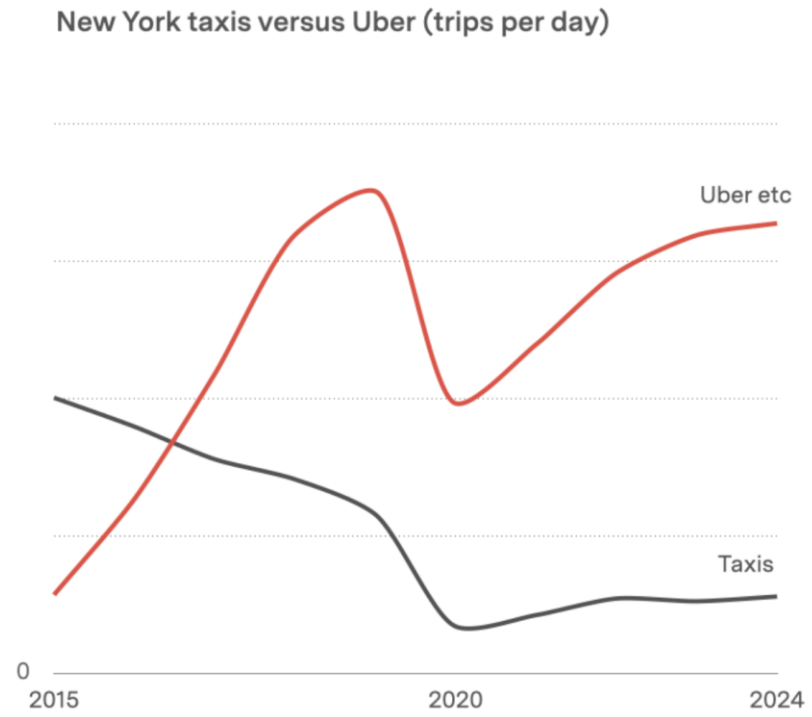
AI systems can efficiently handle the structured, high-volume, and repetitive tasks, reducing manual workloads and standardizing decision-making.



Source: Sendbird

Wave 3.0 - Which one?

Most people are trying to figure out whether the incoming wave of InsurTech companies will be disruptive technologies or incremental technologies.



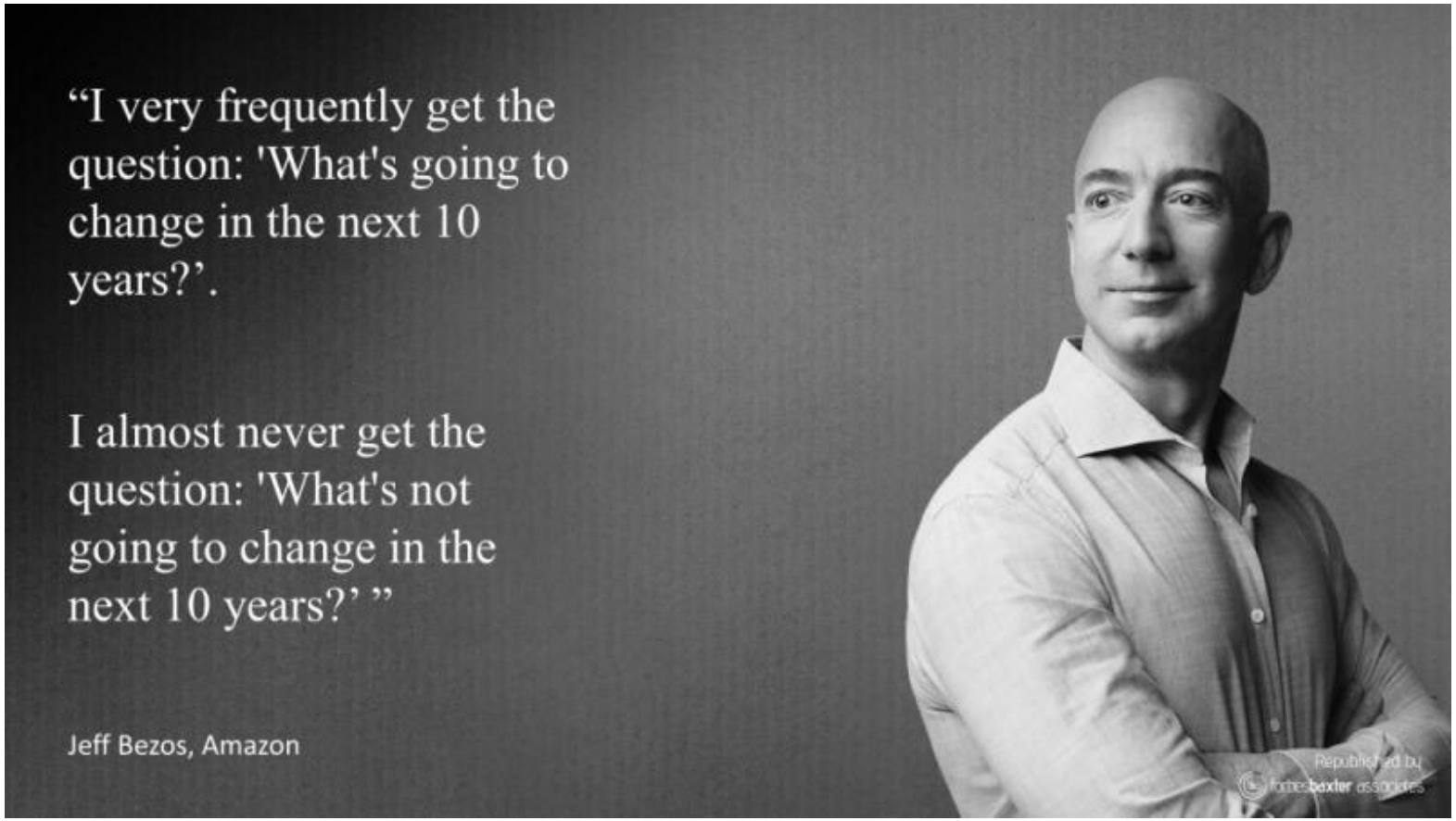


Source: Benedict Evans

What will not change

The second question is the more important of the two because you can build a business strategy around the things that are stable in time.

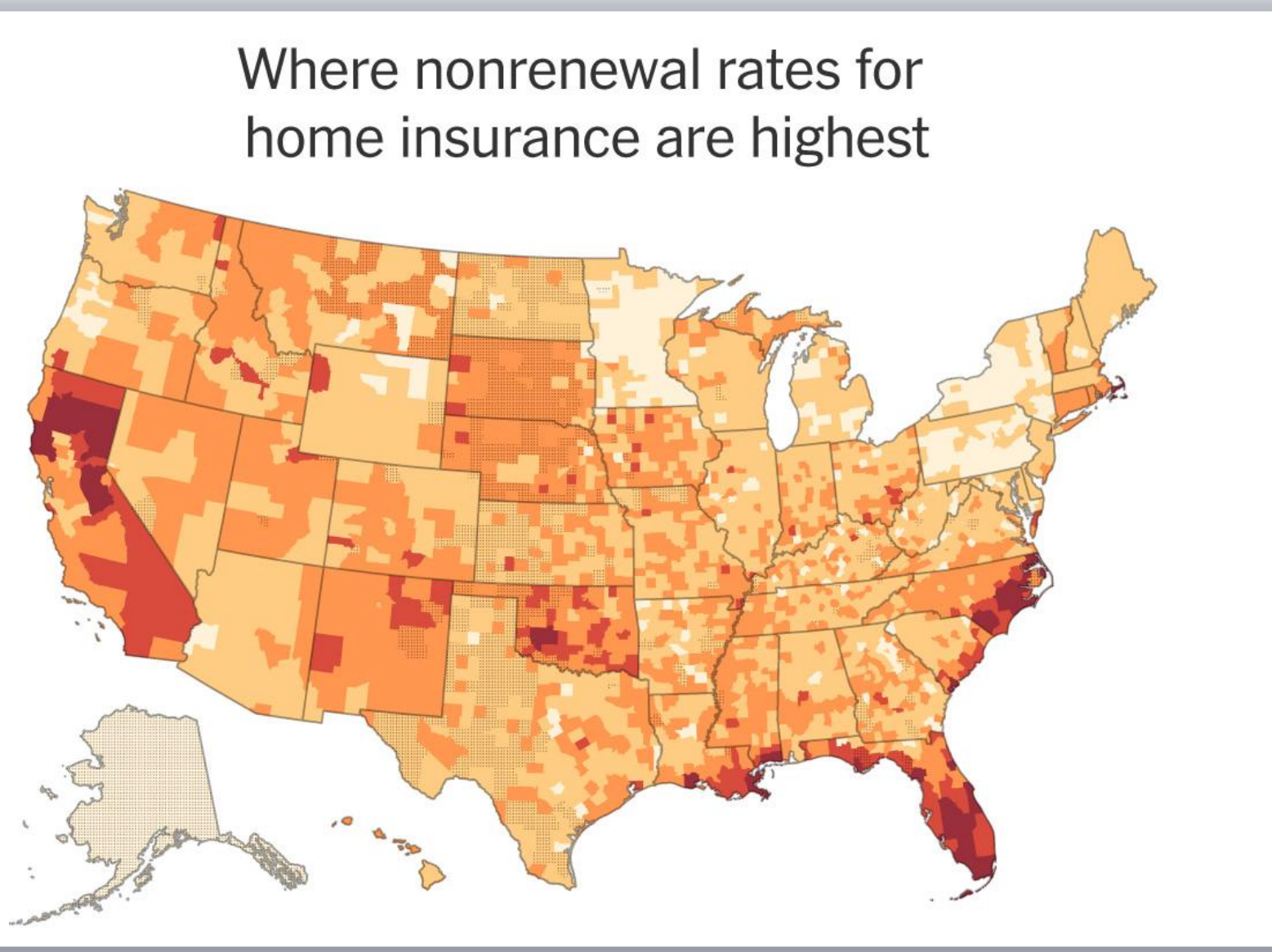
'In our retail business, we know that customers want low prices, and I know that's going to be true 10 years from now.'



Source: Amazon Shareholders Letter

More for less

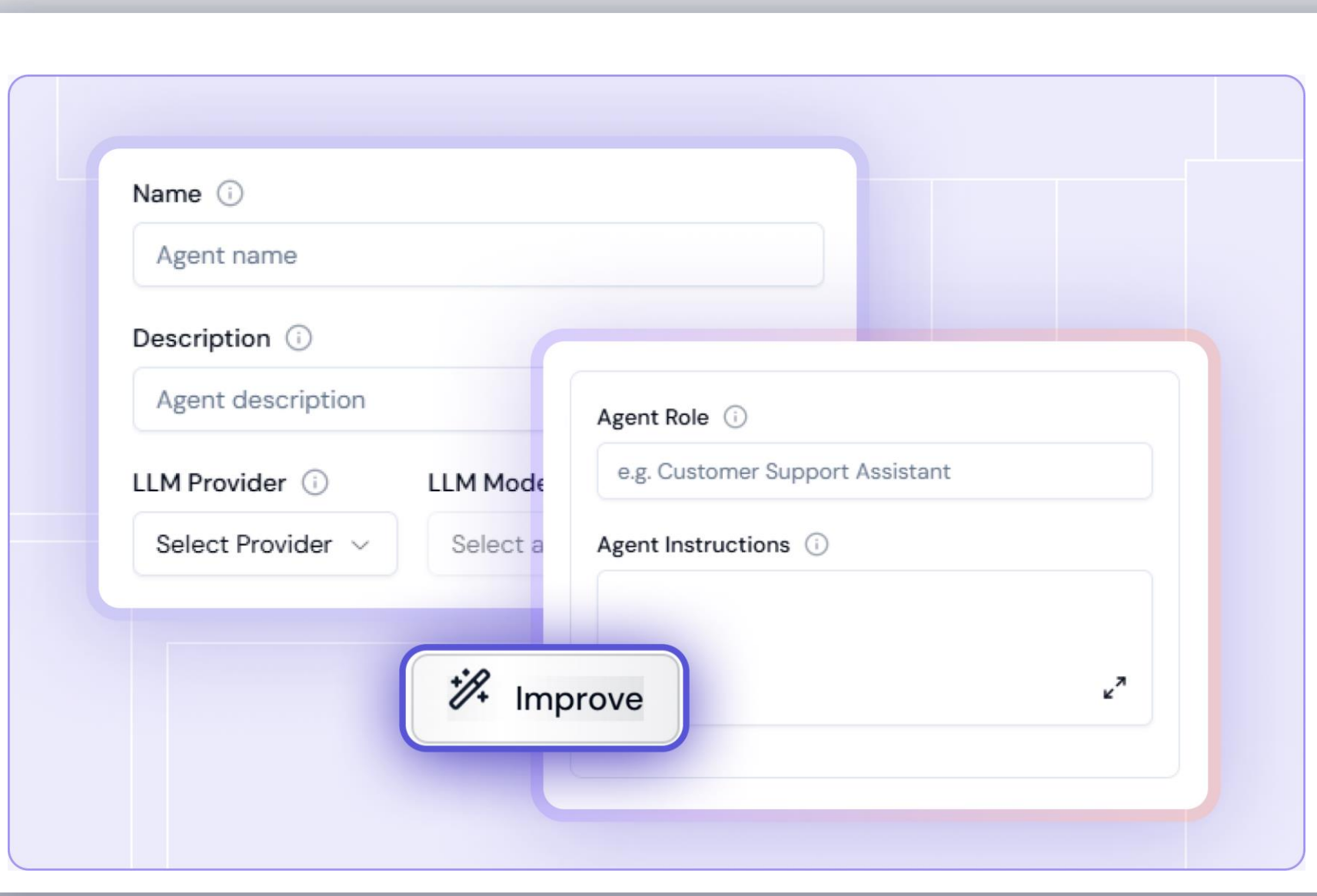
All things being equal, policyholders will always choose lower premiums and more coverage, if they can find any coverage at all.



Source: NYT

No loyalty

AI insurance agent.
Upload policyholder data.
Task with accessing every carrier.
Automatic refresh.
Best deal, every year.



Source: Lyzr

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Winning market share

Industries with commoditized products, where AI agents can switch easily for price or convenience, will need to get creative to retain and grow market share.

Strategy	Industry - Product	Success Story
1 **Customer Experience**	Airlines - Transportation	DELTA **Blurb:** Efforts in customer service, lounges, mobile app UX, and loyalty programs, creating perception of quality that drives repeat.
2 **Distribution Access**	Water - Bottle Commodity	Nestlé **Blurb:** Fight for distribution in vending machines, restaurants, or office water coolers. Whoever "owns" the shelf or faucet wins.
3 **Bundling & Switching Costs**	Telecom - Data & Voice Plans	verizon **Blurb:** Wireless plans are similar, but carriers use family plans, device financing, and content bundles to keep users locked in.
4 **Emotional Differentiation**	Beer - Beverage	BUD LIGHT **Blurb:** Big brands like Bud Light run huge marketing campaigns to associate the product with lifestyle, sports, or national identity.
5 **Personalization**	Music Streaming - Content	Spotify **Blurb:** Spotify's advantage comes from algorithmically personalized playlists, social integrations, and UX design.
6 **Private Label + Brand Control**	Retail - Household Goods	TRADER JOE'S **Blurb:** Products are be similar to national brands, but private-label products allow price control, loyalty, and margin improvement.

Source: PNPTC

Avoid events (if possible)

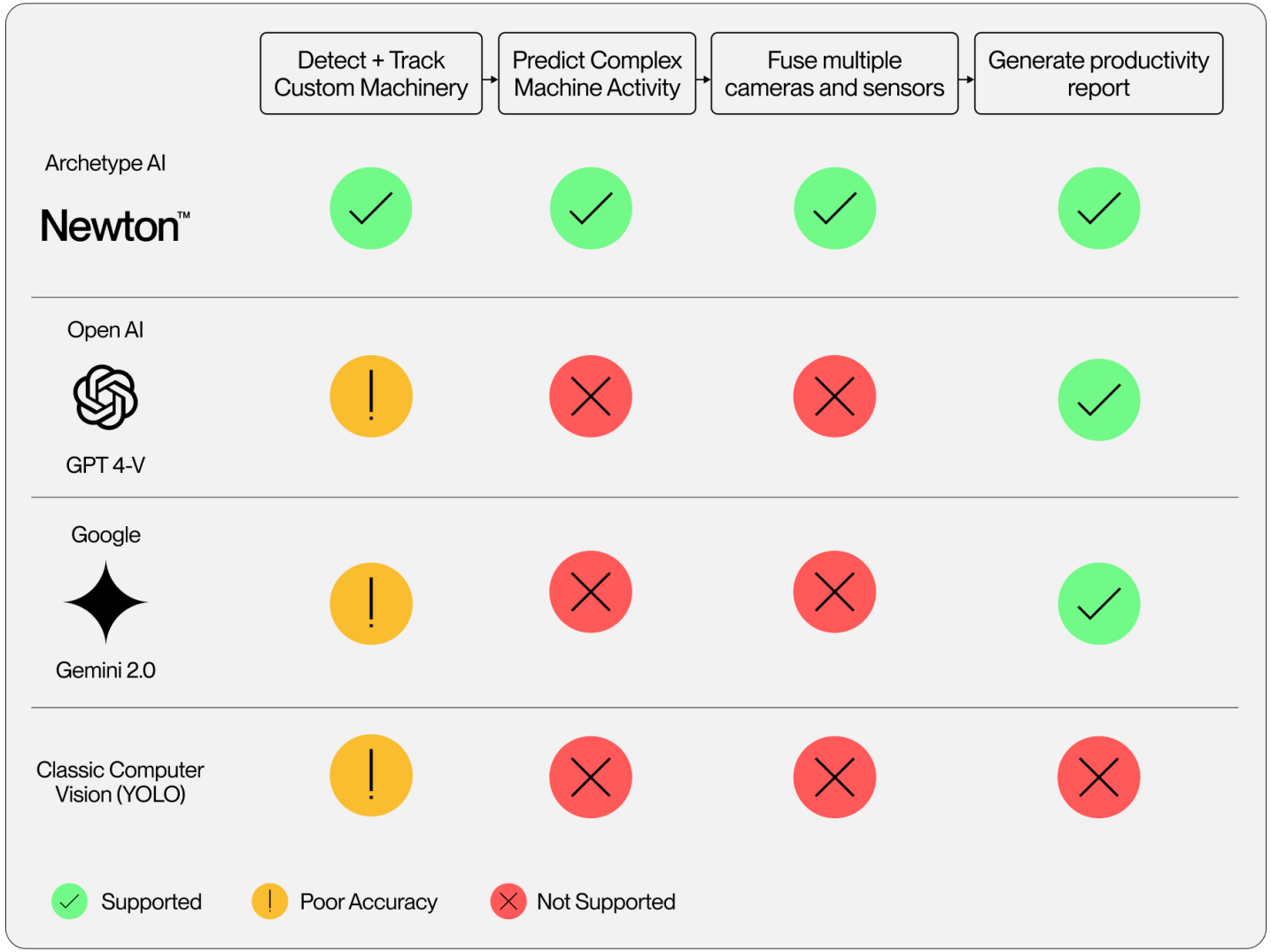
Customers don't want to use their insurance, they want to avoid an event altogether. Long-term strategies should prioritize shifting from reactive payers to proactive protectors.



Source: Bad Luck Brian

KAJIMA + Archetype

Using Newton to monitor construction sites in real time, highlighting different factors that affect productivity and contribute to success or failure. That way, Newton can help remote project managers react quickly - KAJIMA



Source: Archetype

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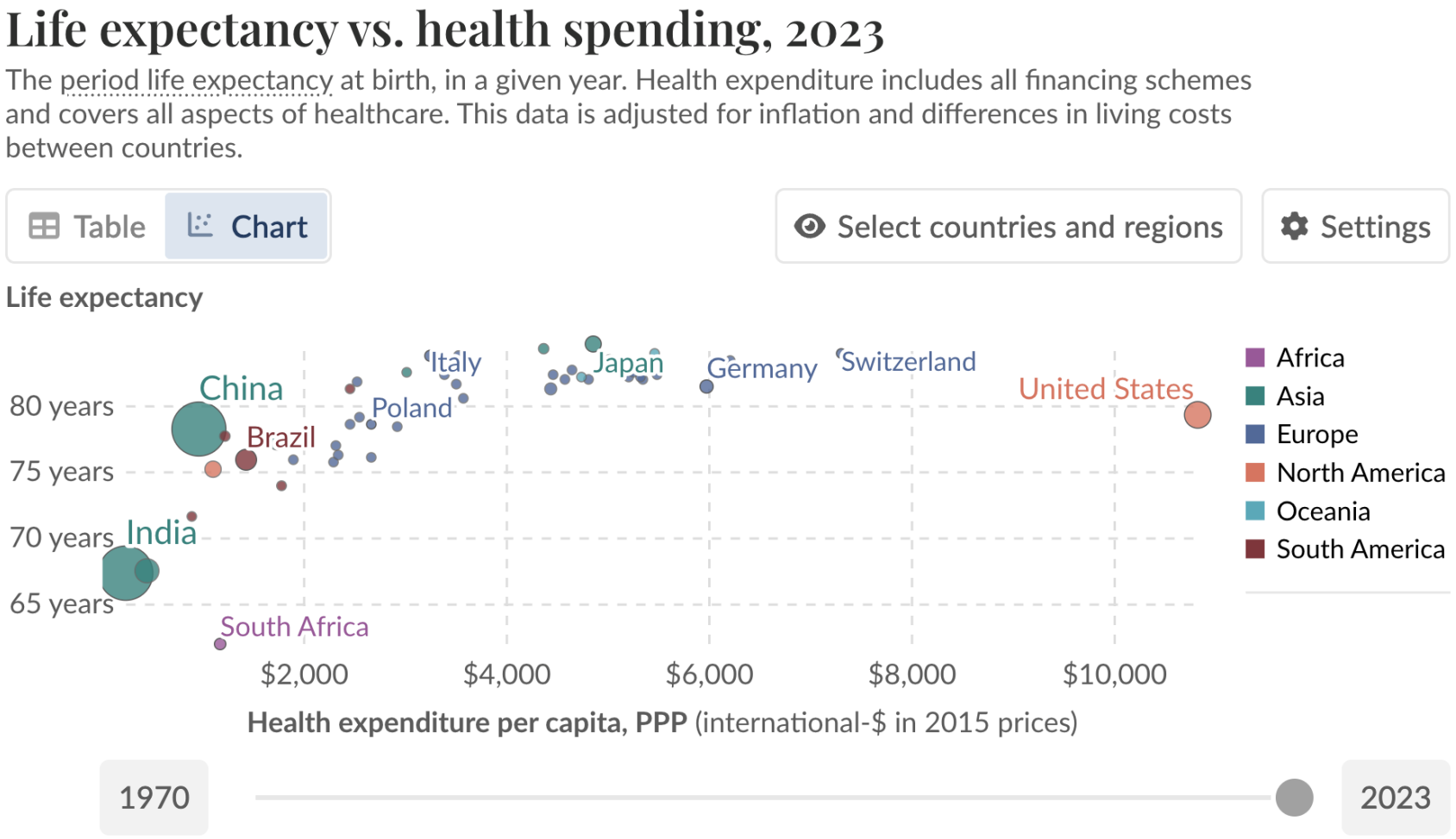
Healthcare outlook

Increasing life expectancy by 3 years while reducing the overall spending on healthcare by enhancing access to preventive care for everyone at a fraction of the cost can have a massive impact on a life insurer's bottom line.



Source: Our World in Data

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Source: Our World in Data

Claims with empathy

The ability for companies to be able to provide a ‘human-like’ interaction, across the claims journey, is incredibly powerful and a massive factor of differentiation.





Source: Midjourney

Room for improvement

Allstate's 23,000 insurance reps send out about 50,000 communications a day with people that have claims, either trying to get more information or negotiating a settlement amount. Ironically, soul-less AI models are more empathetic than a lot of its human representatives.

THE WALL STREET JOURNAL.

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CIO JOURNAL

Turns Out AI Is More Empathetic Than Allstate's Insurance Reps

Allstate said a large number of emails sent to customers are now generated by AI, which are overall more empathetic and less accusatory than human-written ones

By Isabelle Bousquette Follow

Feb. 10, 2025 7:00 am ET

Source: WSJ

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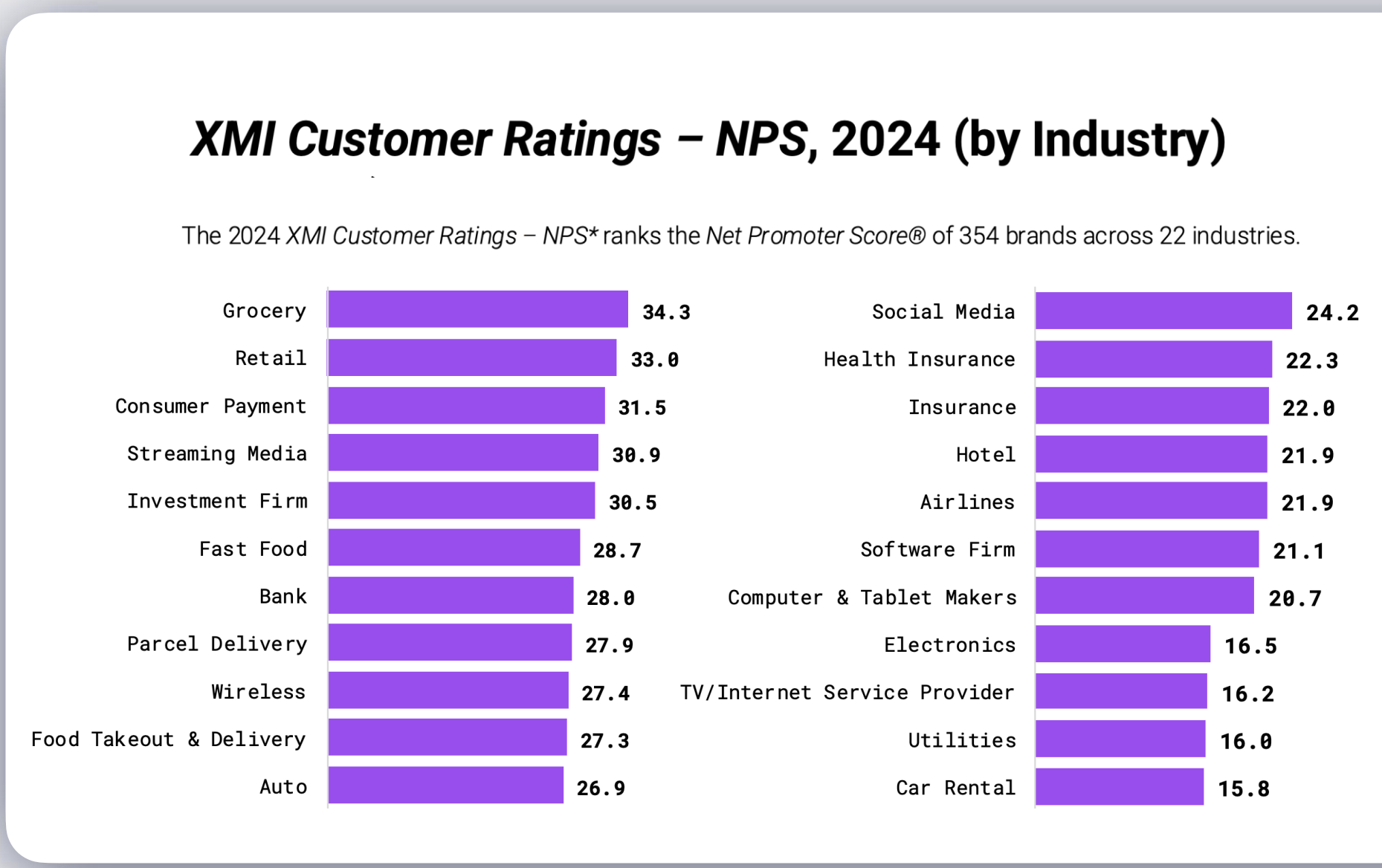
A long way to go

Complex claims processes, bureaucracy, inflexibility (often regulatory), lack of communication, and a reactive instead of proactive approach play a big part on this phenomenon.



Source: Qualtrics

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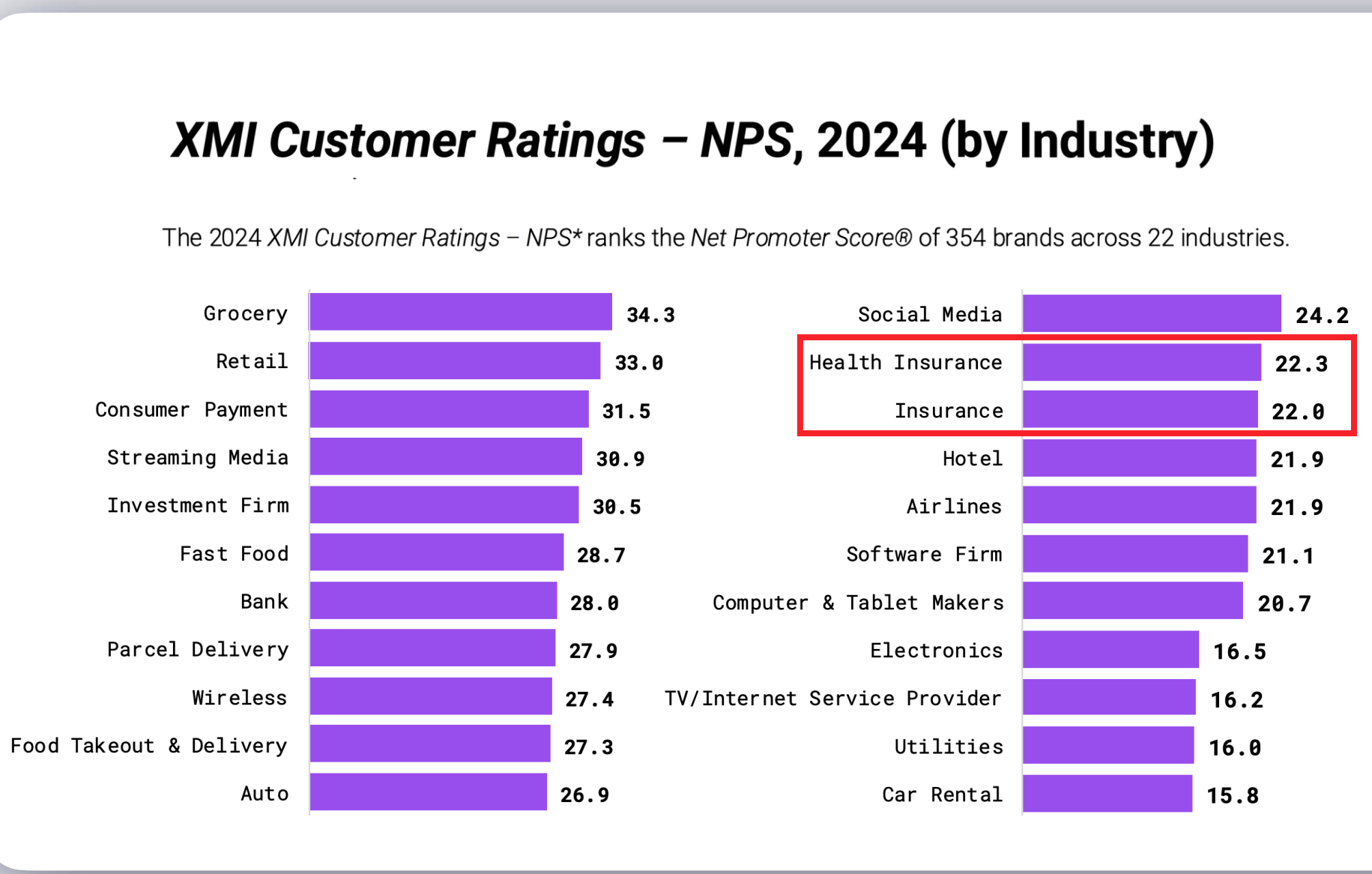
Complex claims processes, bureaucracy, inflexibility (often regulatory), lack of communication, and a reactive instead of proactive approach play a big part on this phenomenon.

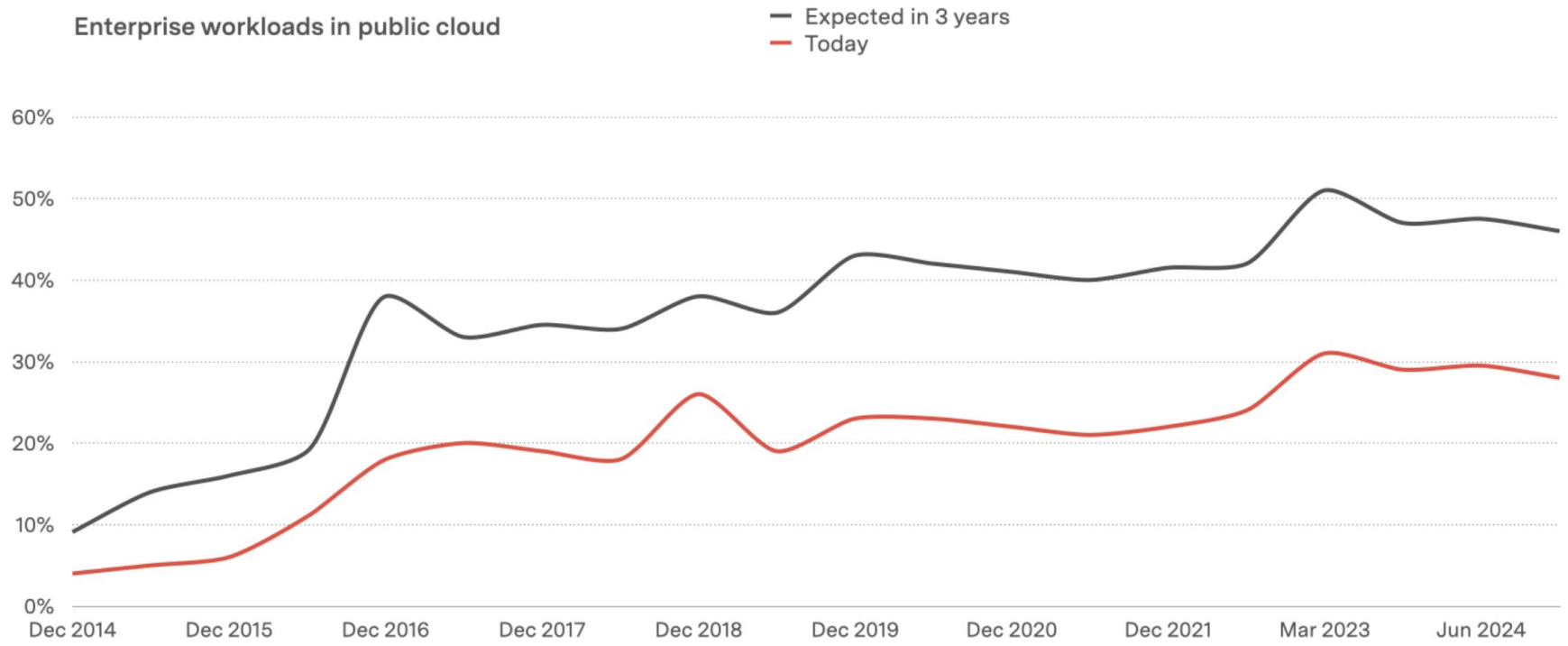


Source: Qualtrics

PLUGANDPLAY

The future takes longer

Moving to the cloud is not new or flashy. According to a Recent Goldman Sachs CIO survey, only 30% of enterprise workloads are on the cloud.



Source: Benedict Evans

AI hiring freeze

Shopify's CEO announced a hiring freeze. Before asking for more Headcount and resources, teams must demonstrate why they cannot get what they want using AI.

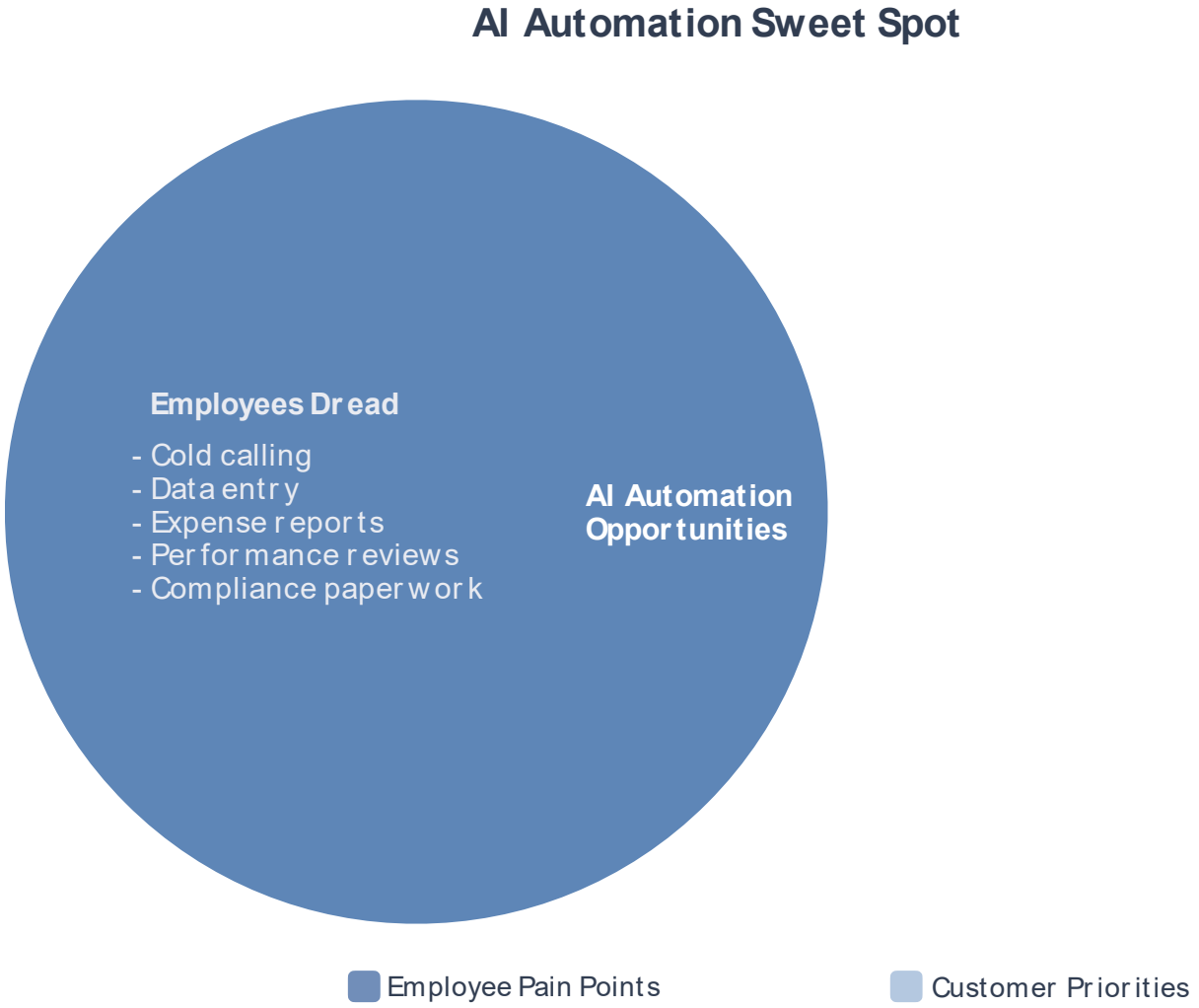


Source: The Verge

PLUGANDPLAY

Becoming AI-first

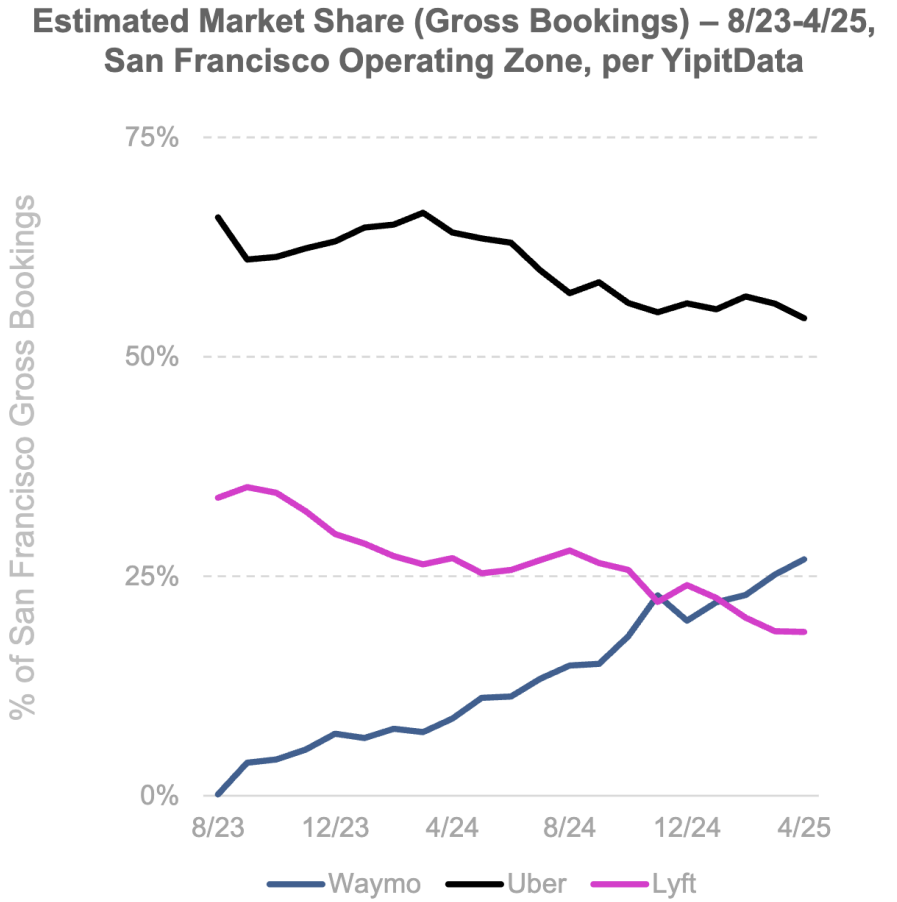
Headcount used to be a badge of honor. Now it just means a bloated organization. There are multiple areas that can be tackled as low hanging fruit.



Source: PNPTC

Things will be different

Autonomous cars, physical AI, robotics, and many other innovations will impact insurers. Emerging risks will demand new and creative products, other areas, like workers comp, will likely shrink.





Source: Bond & Figure

Things will be the same

Fraud has been a part of human history since the dawn of commerce. The earliest recorded instance dates back to 300 BC, involving a Greek merchant named Hegestratos who attempted to defraud his insurers.

AI-Generated Image (2024)



Real Image



Source: Bond

Things will be better

AI algorithms are driving advancements in gene editing, drug development, and agricultural applications. AI is significantly impacting CRISPR technology by enhancing its precision, efficiency, and safety.

The New York Times

Baby Is Healed With World's First Personalized Gene-Editing Treatment

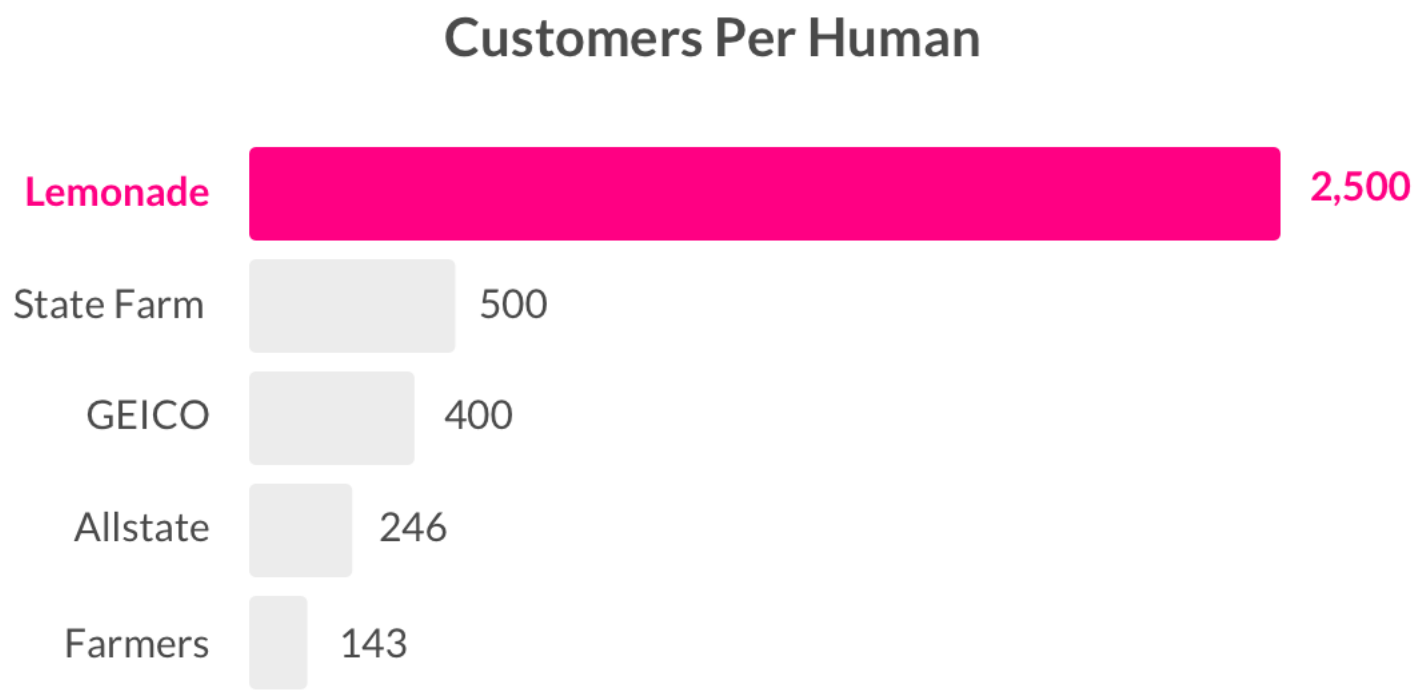
The technique used on a 9½-month-old boy with a rare condition has the potential to help people with thousands of other uncommon genetic diseases.



Source: NYT

Better, faster, stronger

AI is the playing field for InsurTech 3.0. It'll be an even more competitive playing field with fully AI-enabled new entrants, enhanced laggards, and augmented incumbents.



Source: Lemonade

Timeless advice

The future doesn't reward effort.

The future rewards leverage.

AI is that leverage.



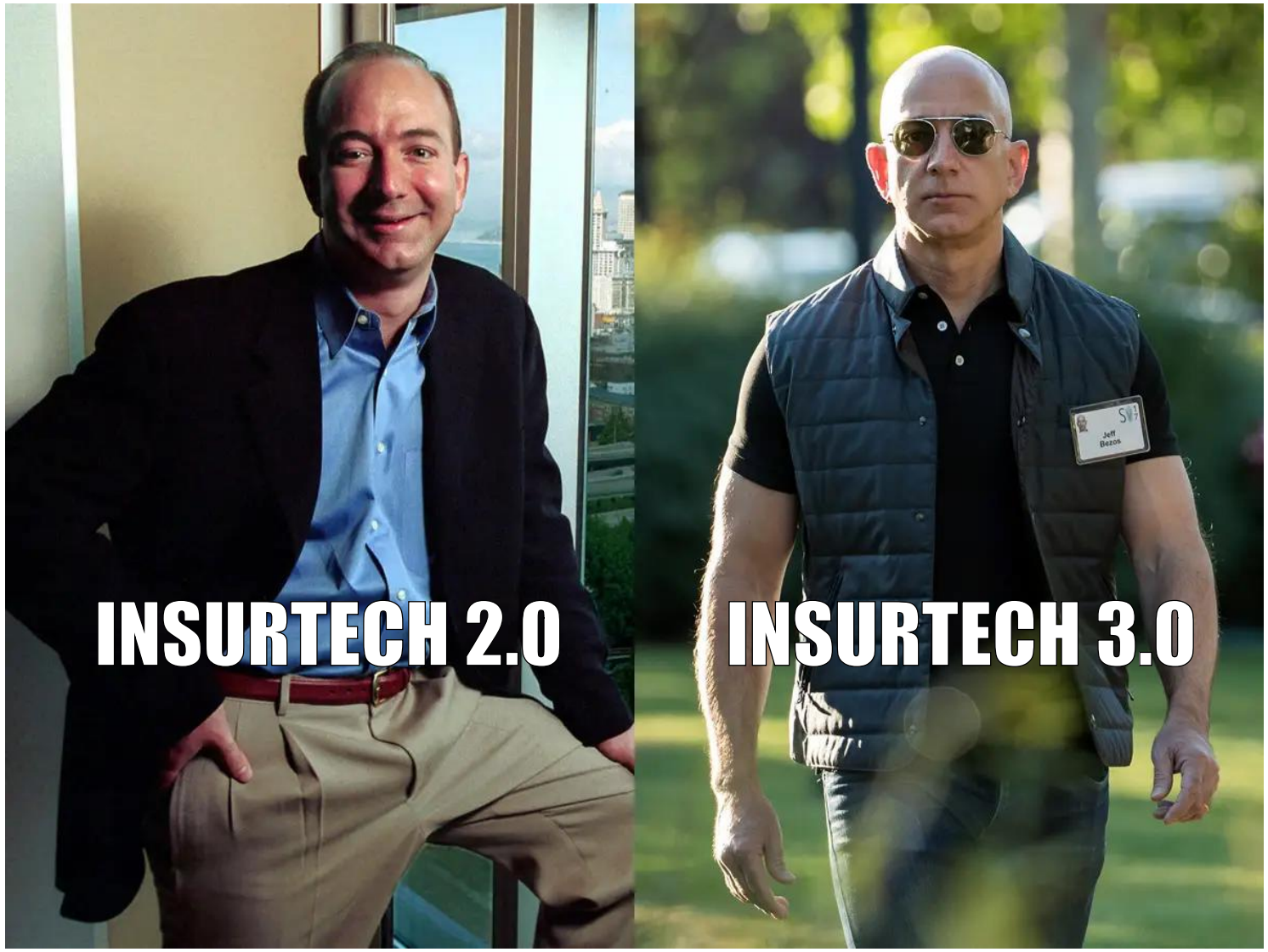
"I don't get it. We had all those meetings."

Source: Conde Nast

Thank you!

This presentation along with all of our presentations will be available to our Anchor and Limited Partners.

Thank you and enjoy our Summer Summit!



Source: PNPTC

PLUGANDPLAY

Sv summit

Startup Pitches
Group One

PLUGANDPLAY

Sv summit

STARTUP Presentation

Strala

Strala

Strala combines AI-powered automation with deep insurance expertise to transform how your claims are processed, delivering unprecedented speed, and accuracy

Strala

Outsourced P&C Claims Processing

PROBLEM

Claims Processing is broken, with inefficient manual processes leading to poor customer experience

High Degree of Manual work

- Inefficient & expensive
- Prone to errors

Workforce & Scaleability Issues

- Overworked employees
- Aging workforce

Coverage and Fraud Checks

- Regular losses due to fraud
- Limited claims investigations

System and Data Integration

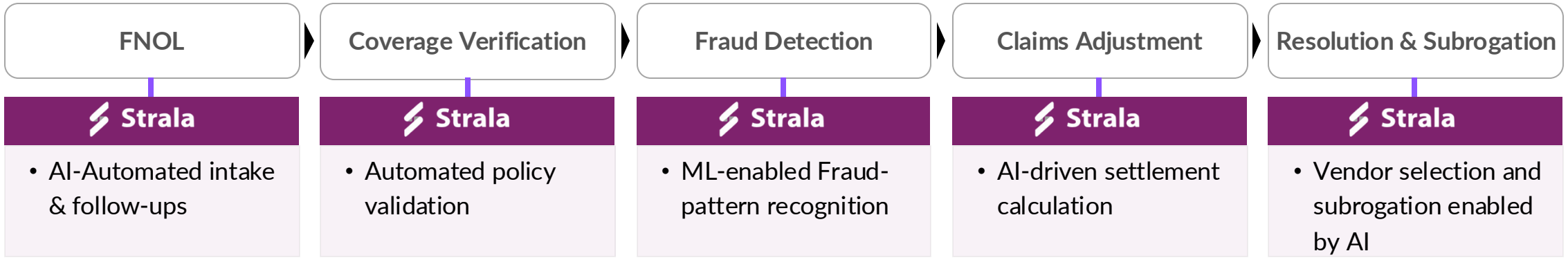
- Poor system integration
- Unrefined data limits efficiency

Poor Customer Experience

- Slow claims frustrate
- Lack of transparency

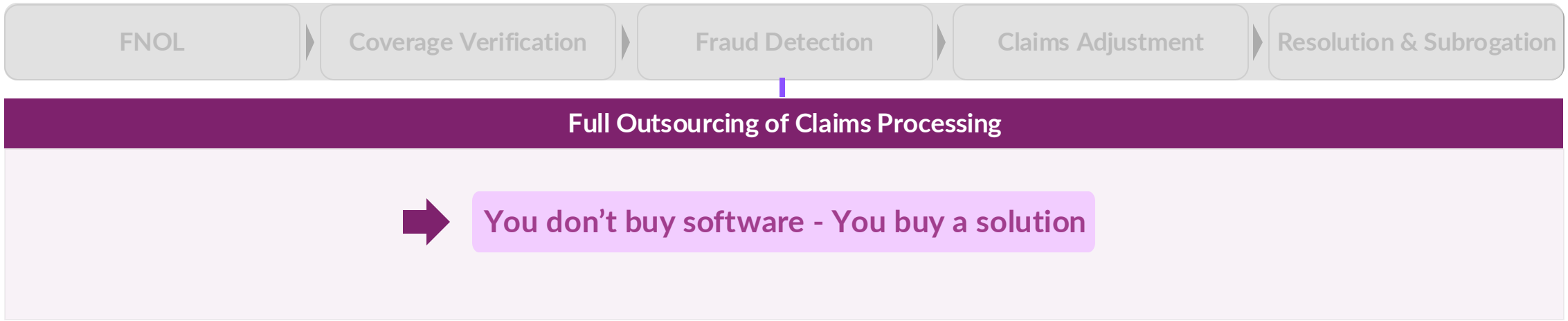
SOLUTION

We transform your internal claims pipeline with our modular AI agents..



SOLUTION

... or fully handle claims for you end to end as an AI-enabled TPA



Strala redefines the $280B TPA market – the future of claims processing

Cutting-edge AI Technology from world-leading research labs…

University of Oxford · University of Cambridge · Columbia University · ETH zürich

Experience from working with industry champions…

BCG · quantco · AXA · Entrix · PELION GREEN FUTURE · Kommando Spezialkräfte · KEARNEY · accenture

7m

Saved with a single project

RESULTS

Our results redefine the global standard for claims performance

Average Improvements in relevant KPIs

>65%
lower operational costs

3X
Reduction in manual workload

60%
Reduced Cycle Time

20%
Reduced indemnity spend

100%
Visibility in the claims pipeline

95%
Improved customer satisfaction

Actively working with **25+ companies** across the insurance and fleet industries — and growing. Just this week, we welcomed two new clients to our customer base.

Backed by tier 1 VCs & industry experts

VCs

FOUNDERS FUND

EMERGENCE

20VC

Overlooked Ventures

Industry Experts are Investors, Advisors and Partners

vouch insurance

CEO of Vouch

Newfront

CTO of New Front

Uber

Ex-CCO of Uber

$3.85M

Raised in seed round

13x

Oversubscribed

CASE STUDY

Our AI-enabled TPA solution cut claims costs by 67% for auto glass claims

Context

Scale of Operation

- 2nd largest auto glass claims volume in the US, processing millions of claims annually

Initial State

- Manual processing with high operational costs and fragmented data generating confusion and lag times

Scale of Operation

- Need for cost-efficient, scalable claims processing

Strala Solution

AI FNOL

Voice AI for FNOL intake and proactive outreach

Digital Processing

End-to-end digital automated processing of all PD claims

Measurable Impact

67%

Cost Reduction

per claim processed, simply from reduced operational costs

500,000

Claims

Fully processable with artificial intelligence, end-to-end

100%

Visibility and Reporting

Enabling continous optimisation and process refinement

Strala

Contact us

E: armando.schmid@strala.ai

W: www.strala.ai

PLUG AND PLAY

Sv summit

STARTUP Presentation

fileAI

File AI

File AI Increases customer and employee satisfaction with faster resolution times across insurance workflows.

fileAI

Insurance operations on autopilot with agentic AI workflows

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250M+ Claims

Assessed to date

1. **Millions of files and claims assessed each month** across claims, underwriting, and policy servicing

2. **Extract and analyze billions of data points** from unstructured files

3. **Reducing claims processing time and costs by 90%+**, accelerating settlements and improving customer satisfaction

4. End-to-end **automation of the most complex workflows** with repeat loop

5. **Seamless integration with core insurance platforms** (e.g., Sapiens, Guidewire, SAP)

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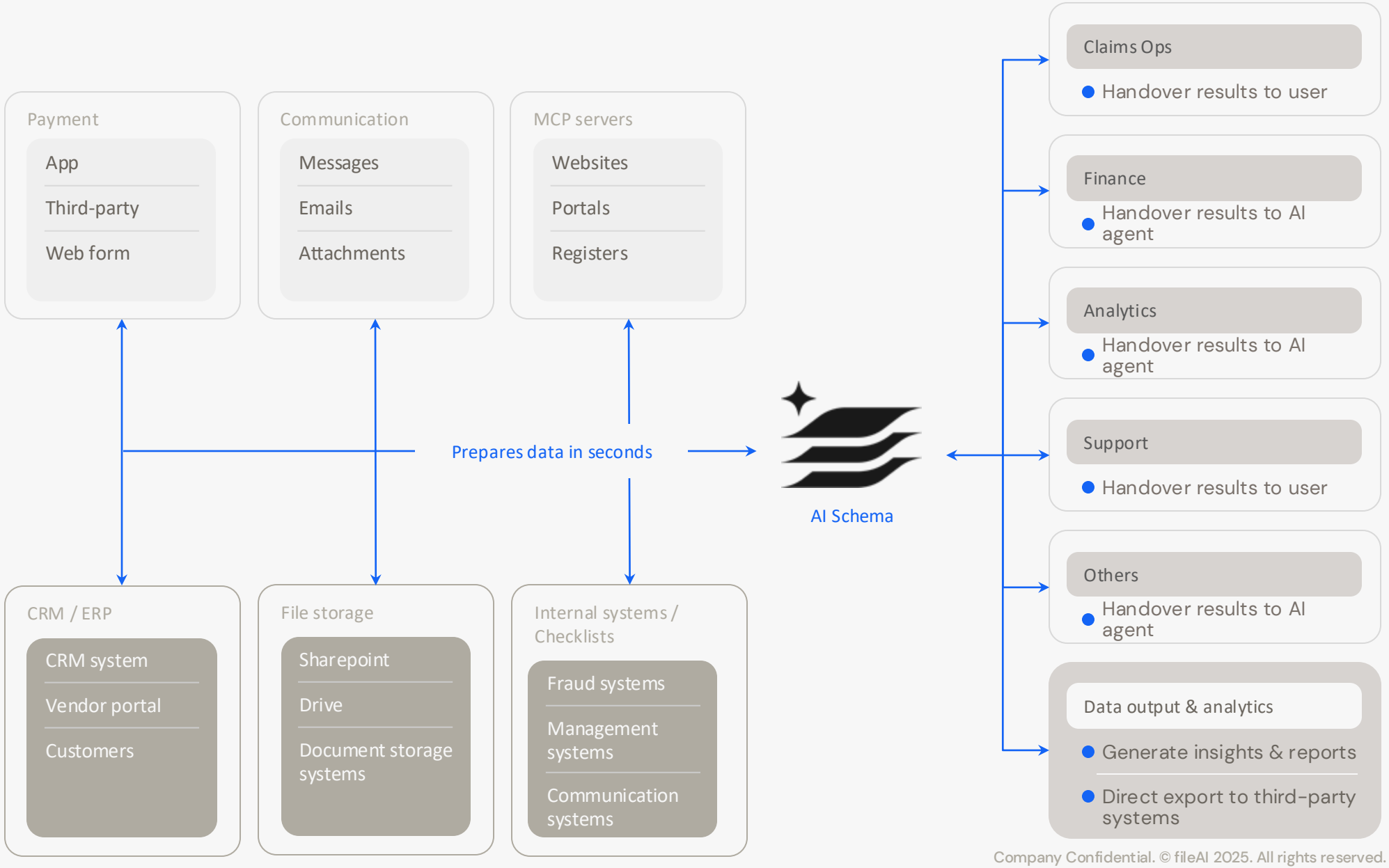
External

fileAI

Internal



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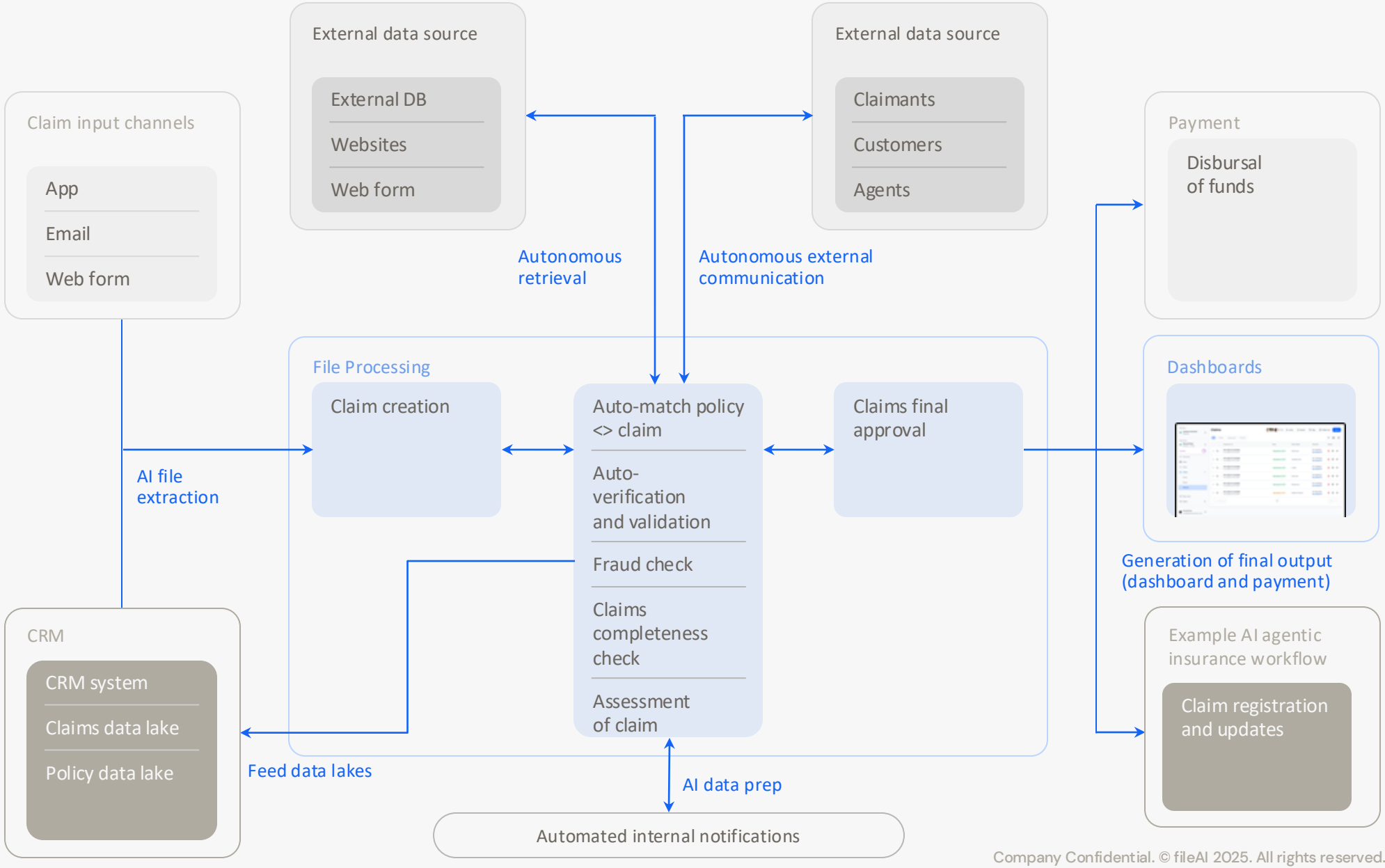
Example - Insurance Claims

AI-automated insurance claims processing powered by fileAI

External

fileAI

Insurance company



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Global insurance powerhouse achieves 40% cost savings and 100% automation within 30 days with agentic AI workflows

- ✓ AI-driven automation reduced claims processing from **5 hours to 2 hours**
- ✓ Intelligent AI workflows **lowered claims expenses by 18%**
- ✓ AI-powered fraud detection and validation **saved 40% in cost**
- ✓ All policy & claims data is **structured and managed in the cloud**

AI-powered fileAI solution

AI data extraction and structuring

AI OCR extract structured data from policy documents and claims applications

AI auto-matches policies to claims and validates key data points in real time

Autonomous AI claims agent

Intelligent document verification automates fraud detection and claims assessment

AI-powered policy-claims linking ensures instant policy validation

Adaptive learning models continuously improve accuracy and efficiency

Automated claims registration and integration

AI automatically updates claims in SAP and other enterprise systems

Seamless AI-driven collaboration with stakeholders, CMS, and third parties

"Just one month into our project, fileAI is reducing our claims processing time by 60% and claims operating expenses by 40%."

Enny Halim, EVP at MSIG Asia

MSIG

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Leading online insurer achieves 80% time saved with agentic AI workflows

- ✓ **Reduced manual intervention by 80% to 90%**, allows the team to focus on higher-value tasks
- ✓ **Significant cost savings** through automation of repetitive processes
- ✓ **Faster claims processing** with fewer errors and improved accuracy
- ✓ **Achieved 98% straight-through processing** using fileAI's AI components

AI-powered fileAI solution

Automated insurance claims registration and integration

Significantly improving operational efficiency

Reduced human intervention

Achieve true straight-through processing from claims submission to payout

Seamless integration with client's internal system

For streamlined claims management

Resubmission portal launched

Enabling claimants to resubmit missing or faulty documents, improving claims processing efficiency

"fileAI has revolutionized our claims processing. Immediately upon implementation, we saw an 80% reduction in time spent on processing, review and cross-checking claims while maintaining more than 98% full automation."

Sam Callaghan, Claims Director at DirectAsia Insurance

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Schedule a meeting with us for a custom demo on your files

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Thank you

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Sv summit

STARTUP Presentation

Natoma

Natoma **secures AI-to-enterprise bridge**, powered by MCP and A2A protocols and offering enterprise-grade authentication.



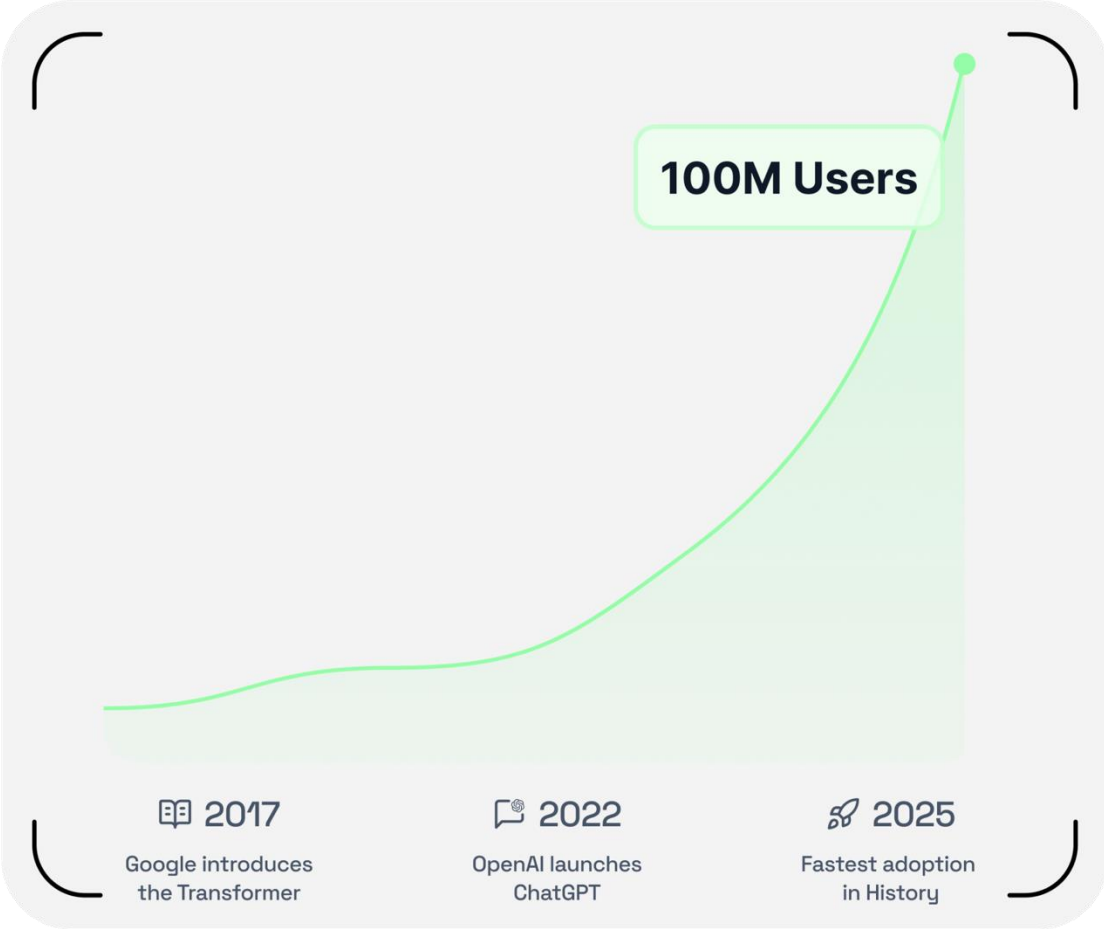
Securely adopt & scale AI

Paresh

Co-Founder

2017: Google Revolutionized Text Generation

- Google Research team introduced the **Transformer**
- OpenAI's **G**enerative **P**retrained **T**ransformer(ChatGPT 2022) as the name suggest reposes on Transformers
- Basis for shift from Traditional AI to GenAI



The true power of GenAI remains unleashed

LLMs by themselves are limited

- Decisions of these models as good as the **data that supports** them
- Great for **consumer** or **wall garden** use cases
- Gen AI hits a wall **without** enterprise data for enterprise use cases



Challenges for AI adoption

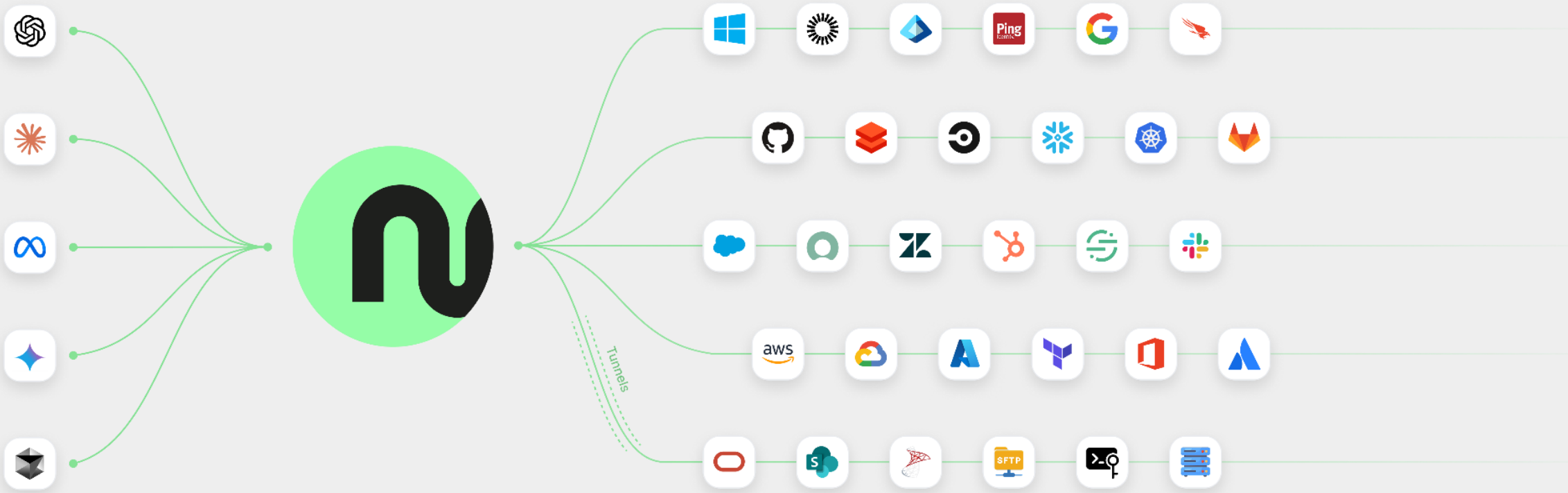
Blocking AI agent to become your teammate



Agent Access Gateway

Unlock the power of AI with your tools & data

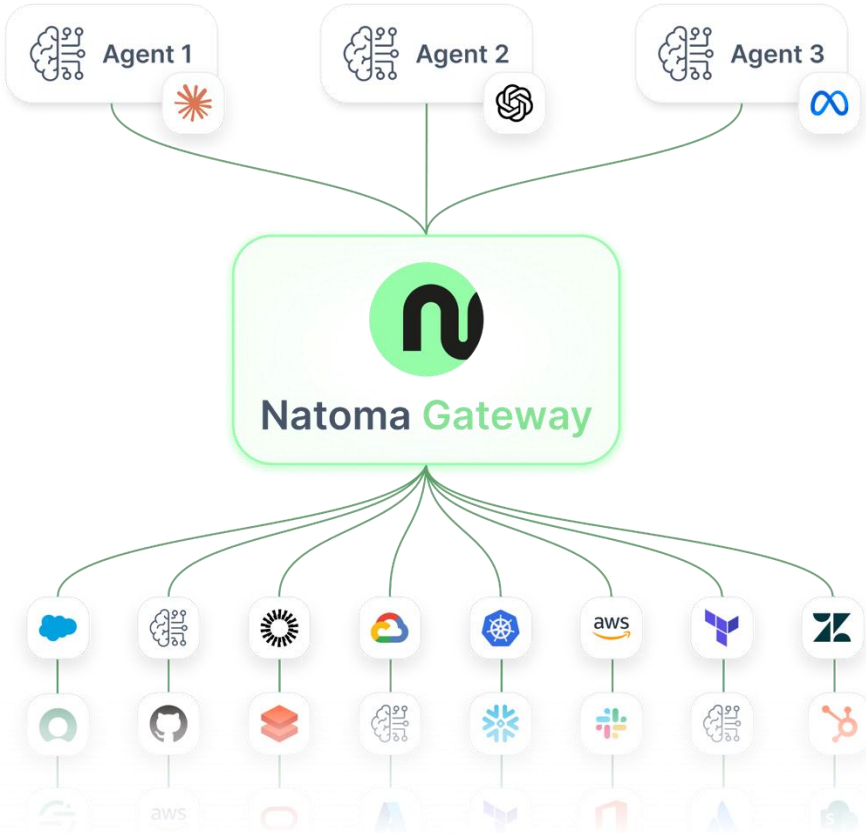
- Seamlessly integrate to tool
- Flexible deployment
- Security & access controls



Enterprise-grade access for AI Agents

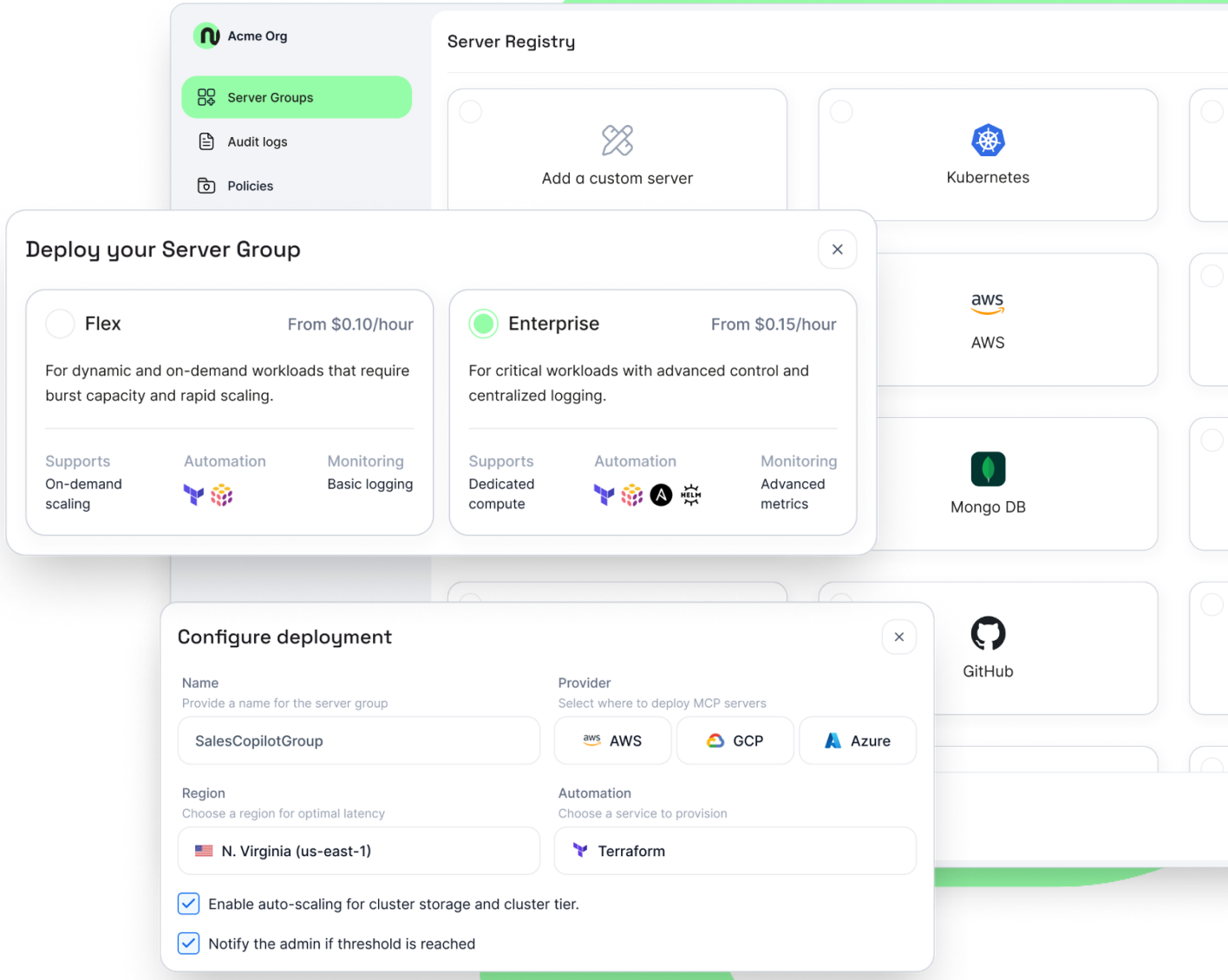
Scalable, seamless, & secure

- **Managed Gateway**: **Integrate effortlessly to your apps, tools & data.**
- **Verified MCP Registry: MCP server registry with one-click deploy, monitoring & version management**
- **Platform Agnostics: Support for all LLMs, AI clients & protocols including MCP & A2A**
- **Policy-based access controls: Manage AI access to specific tools & data with fine grained controls**



Flexible Deployment

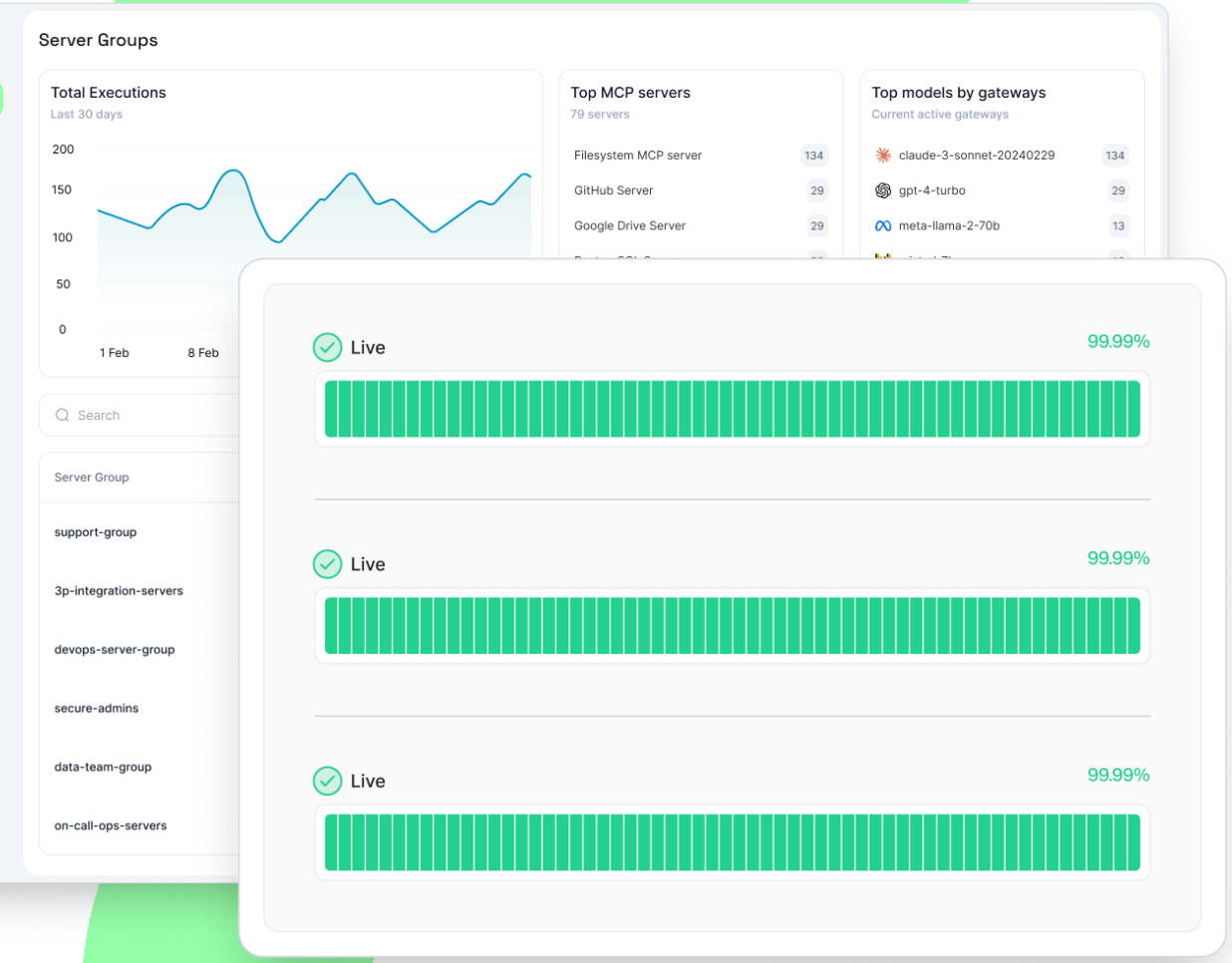
- **Deploy & manage servers in seconds**
- **Multi-cloud & multi-geo support**
- **Cloud-prem & on-prem support**
- On-demand MCP servers for **custom applications**



Ease

natoma

Reliability & Scale

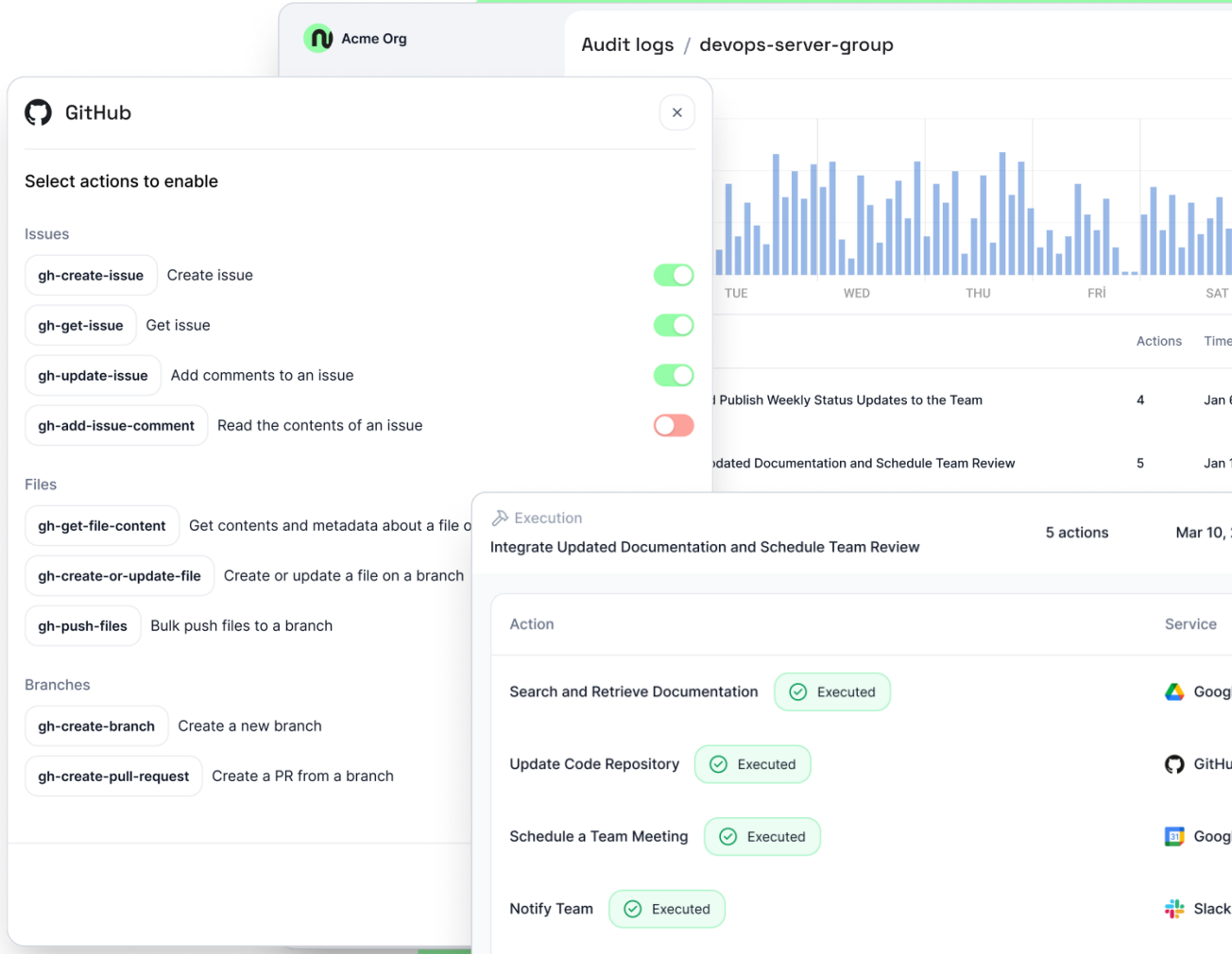


- Orchestrate AI agent with **control & reliability**
- **Auto scale & hibernate for large number of users to match traffic demand efficiently**
- **Terraform-based automation to manage access at scale**

Scale

End-to-end security

- **Fine grained authorization across users & agents**
- **Block shadow** MCP server
- Policy **enforcement** & **monitoring**
- **Audit & compliance reports**



Experienced leadership Okta, Microsoft, Google, Salesforce, Rubrik, Rippling

Delivered and scaled enterprise products

greylock partners.

Index Ventures

Serving:

NOV

Texas Children's Hospital

grammarly

edmunds

GUIDEWIRE

NEXTera ENERGY

TATA

ro

PELOTON

S&P Global



Thank you!

PLUGANDPLAY

Sv summit

STARTUP Presentation

native orange

Native Orange

Native Orange builds trained insurance bots you can customize & leverage to scale.

Nativeorange:

We build trained insurance bots you can customize & leverage to scale.



www.nativeorange.ai

sales@nativeorange.ai

Delivering Outcomes for customers

Your partners in Commercial Insurance growth strategy

Increase Premiums

Agent Loyalty	• Respond to agents rapidly. Gain Loyalty. • Give agents autonomy to write (with Nativeorange controls)
Velocity	• Submission processed in ~ 1min • Process email, examine attachments, apply submission rules.
Priority	• Rapid decisions on “Reject” and “Quote” candidates. • Focus on competitive, high value, referral Opps
Selection	• Enforce appetite with our custom “Appetite Decision Grids” • Analyze historic decisions. Synthesize your data to build rules.
Productivity	• Underwriters focus on high values Subs, and Bus-Dev • Bots make high volume, low premium submission decisions.
Scalability	• Hiring and retaining underwriters is a challenge • Underwriter Bots scale with your business at low cost
Competitiveness	• Compete with tech-first startups like Pie and Next • Compete with top carrier with large IT/AI teams

Decrease Costs

Gen AI outcomes delivered at 1/10th cost of DIY or SI builds !!

Nativeorange: Summary and 2025 Estimates

Premiums Processed

$144 M

Revenue

$380,000

Subs Processed

107,000

Product:

Underwriting and Insurance-agent bots that bring **10X efficiency** by automating Submission, Decision and Risk analysis.

Customers:

1 Customer + 2 Paid Pilots + 5 POCs. Processing 1000+ Subs/day

Domain Expertise:

xDuckcreek, xCoForge, xAccenture, xVerisk, and xBerkshire

Tech Expertise (US, and India):

Seasoned Founding team -- xAWS, xGoog, xMS
Talented SWEs -- from IIT Kharagpur, and IIT Bombay.

Nativeorange: Complete Solution

Bots for every stage that integrate with your current systems

Intake (Agent)

Agent Bots
(support, training)

Agent portal

Customer Communication

Customer Mgmt.

Document Intake Review
(Accord & Other App formats)

Lead to Bind (MGA/Carrier)

Underwriting Bots
(Intake, Appetite, Analyze, Approve)

Agent Communication
(email, In app, tickets)

Agent Mgmt.

Risk Module
(Risk-Mapping, 3pAPIs)

Product Builder

Integration Hub

Back Office (MGA/Carrier)

Policy Mgmt.

Claims Mgmt.

Accounting & Billing

CRM
(Zoho)

3P APIs
(CoreLogic, Verisk)

Bots in Insurance

10X Efficiency across the ecosystem

Agents

Reduce Customer Friction:
Easy document intake by providing product details upfront. Missing info caught at source

Customized customer marketing:
Provide customized product choices and detailed Q&A.

Manage broad set of carriers:
Agents can manage multiple carrier products and variations.

MGA/Carrier Responses: Get rapid responses from Carriers.

MGA

Reduce Agent Friction:
Build a trusted Agent base and provide the training/info needed for them to be successful using our AI Bots

Automate low premium apps:
Use underwriting bots to automate high volume, low value submissions

Automate Referrals:
Carries get the pen fast when they have to approve referrals

Custom carrier selection:
Select proper carriers on submission with improved conversion.

Carriers

Become Competitive:
Carriers adopting our bots become competitive in days.

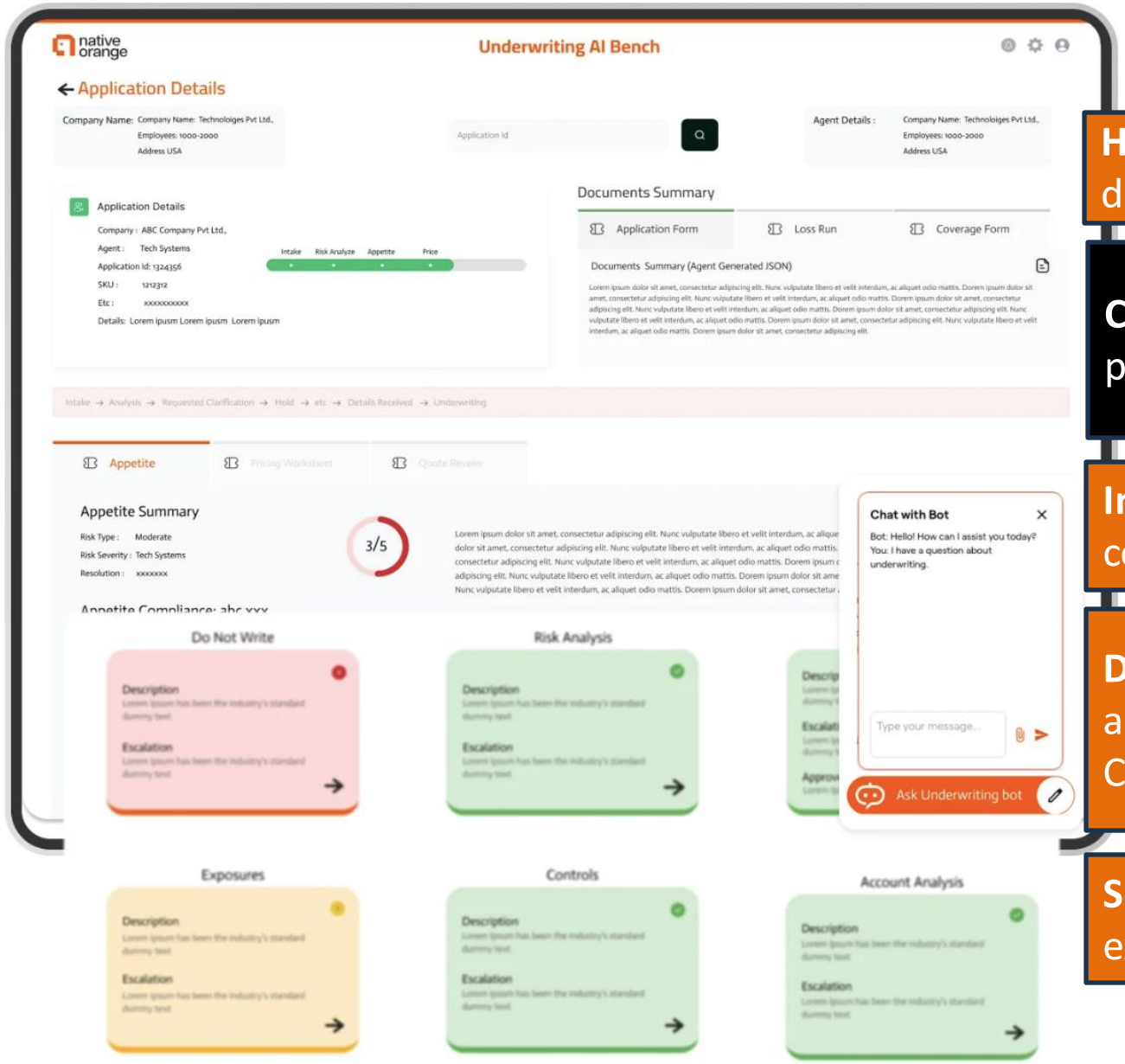
Agent Loyalty:
Provide your best agents and MGAs top notch service.

Improved Selectivity:
Get to high value subs, new business first. Automate Low value and Reject high risk subs automatically

Automated Appetite:
Manage appetite granularly. Change the appetite hourly using both manual and system generated rules.

Underwriting Productivity:
Using underwriting bot improves underwriting performance by 10X.

Nativeorange: Commercial Insurance Underwriting Bots



Human Interface: Bring humans in for complex decisions.

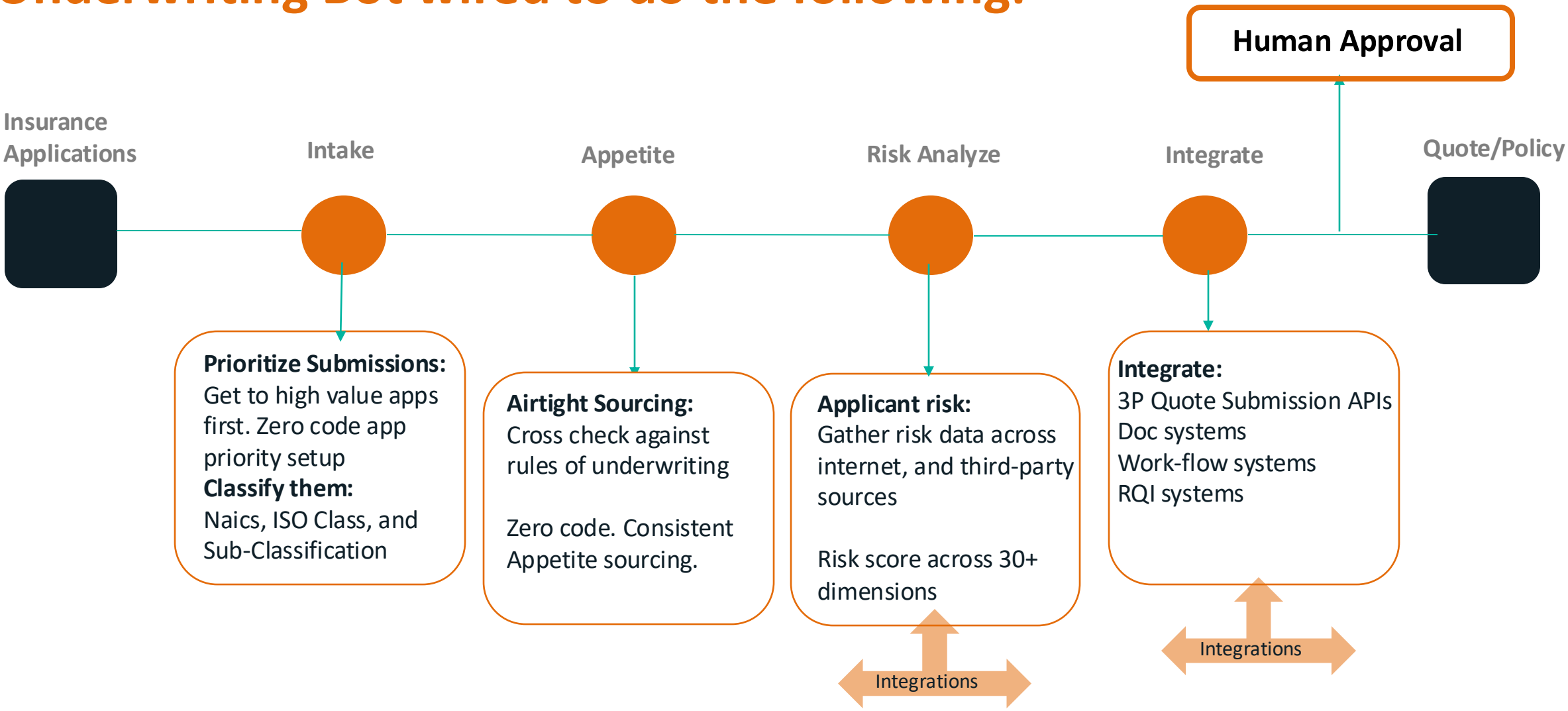
Customize: Customers can teach their underwriting philosophy by wiring the bot to their appetite.

Integrated: Can use your current work-flows, and connect to your IT systems

Domain Expertise: Knowledge of general insurance, application process, in depth understanding of Commercial Insurance ISO standards expertise.

Smart & Fast learning: Ultra smart, high IQ, and extreme math skills. LLM – Gemi 1.5 Pro Based.

Underwriting Bot wired to do the following:



From 2 days to 10 mins

80% less human touch

82% improved accuracy

Analytics that impact your topline

Decision Analytics

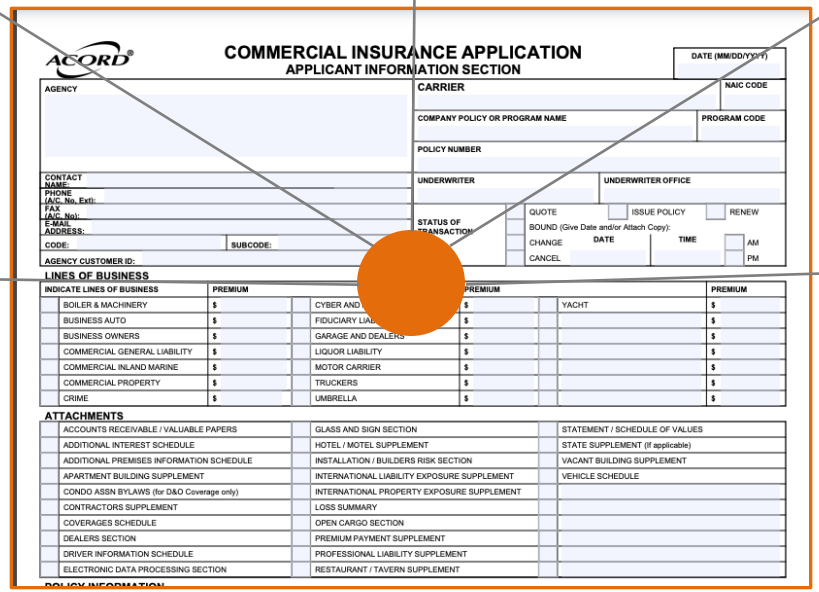
Know the ”Why”:
Find out “Why” you made certain decisions over time. Ex: What is major appetite rule in property rejection?

Submission Analytics

Improve Efficiency:
Get to the bottle necks in the submission processing both internal and external. Analyze Submission flow per LOB

Appetite Efficacy

Finetune Appetite Constantly:
Understand how the appetite rules are impacting the submissions and KPIs like Quote/Bind.



ACORD

COMMERCIAL INSURANCE APPLICATION
APPLICANT INFORMATION SECTION

DATE (MM/DD/YYYY)

AGENCY | CARRIER | NAIC CODE
COMPANY POLICY OR PROGRAM NAME | PROGRAM CODE
POLICY NUMBER
CONTACT NAME: | PHONE (A/C, No, Ext): | FAX (A/C, No): | E-MAIL ADDRESS: | CODE: | SUBCODE: | AGENCY CUSTOMER ID:
UNDERWRITER | UNDERWRITER OFFICE
STATUS OF TRANSACTION: QUOTE | ISSUE POLICY | RENEW | BOUND (Give Date and/or Attach Copy): | CHANGE | CANCEL | DATE | TIME | AM | PM

LINES OF BUSINESS

INDICATE LINES OF BUSINESS	PREMIUM		PREMIUM		PREMIUM
BOILER & MACHINERY	$	CYBER AND	$	YACHT	$
BUSINESS AUTO	$	FIDUCIARY LIAB	$		$
BUSINESS OWNERS	$	GARAGE AND DEALERS	$		$
COMMERCIAL GENERAL LIABILITY	$	LIQUOR LIABILITY	$		$
COMMERCIAL INLAND MARINE	$	MOTOR CARRIER	$		$
COMMERCIAL PROPERTY	$	TRUCKERS	$		$
CRIME	$	UMBRELLA	$		$

ATTACHMENTS

ACCOUNTS RECEIVABLE / VALUABLE PAPERS	GLASS AND SIGN SECTION	STATEMENT / SCHEDULE OF VALUES
ADDITIONAL INTEREST SCHEDULE	HOTEL / MOTEL SUPPLEMENT	STATE SUPPLEMENT (If applicable)
ADDITIONAL PREMISES INFORMATION SCHEDULE	INSTALLATION / BUILDERS RISK SECTION	VACANT BUILDING SUPPLEMENT
APARTMENT BUILDING SUPPLEMENT	INTERNATIONAL LIABILITY EXPOSURE SUPPLEMENT	VEHICLE SCHEDULE
CONDO ASSN BYLAWS (for D&O Coverage only)	INTERNATIONAL PROPERTY EXPOSURE SUPPLEMENT	
CONTRACTORS SUPPLEMENT	LOSS SUMMARY	
COVERAGES SCHEDULE	OPEN CARGO SECTION	
DEALERS SECTION	PREMIUM PAYMENT SUPPLEMENT	
DRIVER INFORMATION SCHEDULE	PROFESSIONAL LIABILITY SUPPLEMENT	
ELECTRONIC DATA PROCESSING SECTION	RESTAURANT / TAVERN SUPPLEMENT	

POLICY INFORMATION

Agent Analytics

Reduce Friction:
Understand your agents and help them with your products and processes.

Cross Analytics

Break down the silos:
Use Submission data with your claims information, and 3P win/loss data.

Know the company you are insuring

Context based deep search

Deep Search

360 view of the company with deep search of all relevant sites using the application context. Company Website, Internet, social, text, and images. All-in review.

Financial Analysis

Finance analysis from available information on websites. Directors and Officers analysis. Ownership, Litigation, and more.



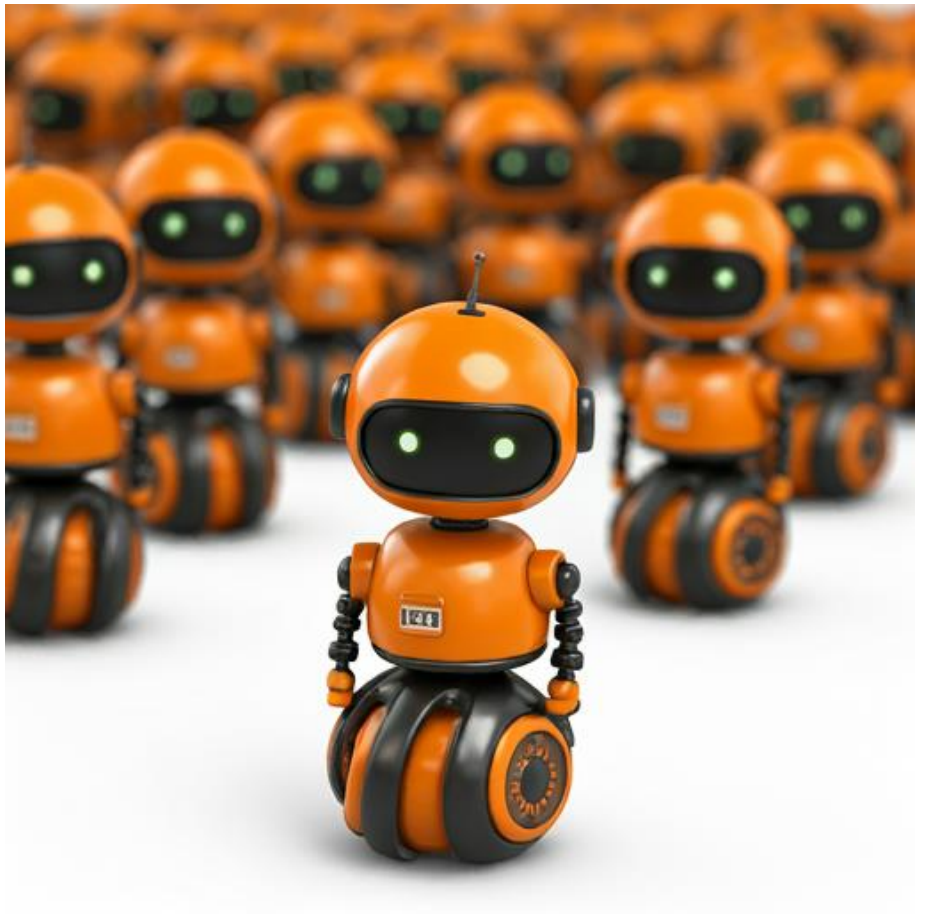
Location Analysis

Conduct address lookup, Google earth lookup, 3D view of the building, curb appeal, crime in the neighbor hood from Fed crime DB, and more.

Sentiment Analysis

Understand sentiment for or against the company from different sites (Google reviews, Glassdoor, Better Business etc.)

Nativeorange:
Q&A



PLUGANDPLAY

Sv summit

STARTUP Presentation

Jericho Security

Jericho

Jericho learns about your business and uses generative AI to create hyper-realistic simulations that feel like interacting with real people.



Jericho Security

Jericho Security

Voice phishing attacks surged 442%

from H1 to H2 2024, driven by persuasive social engineering calls.

GenAI has rapidly increased the **sophistication and volume** of cyber attacks, and tools are not keeping pace.

Jericho's mission is to **use AI to Fight AI -** defending teams and organizations from **the threats of today and tomorrow.**



Slashnext

Jericho Security

Proven AI-Powered Defense with 50 Customers

U.S. AIR FORCE

SIXTEENTH AIR FORCE FORCES CYBER HEADQUARTERS CYBER AIR FORCE

AFWERX

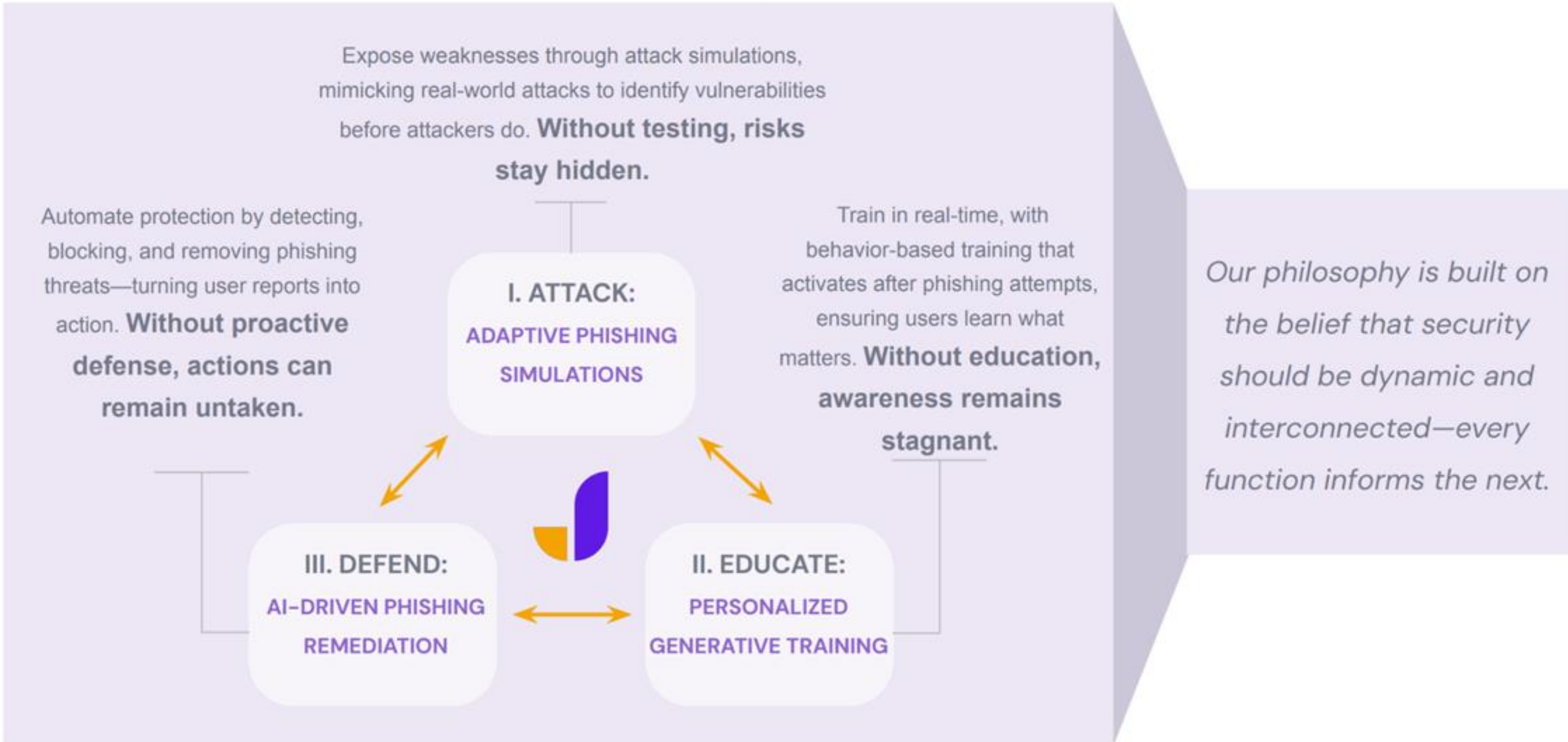
Industry Recognition by Cyber Defense Magazine

GLOBAL INFOSEC AWARDS WINNER CYBER DEFENSE MAGAZINE 2025

1. **Most Advanced** – Cybersecurity Training
2. **Trailblazer** – Anti-phishing
3. **Market Innovator** – AI Security Solution
4. **Trailblazing** – Cybersecurity Awareness

Jericho Security

Jericho's "Attack - Educate - Defend" Model



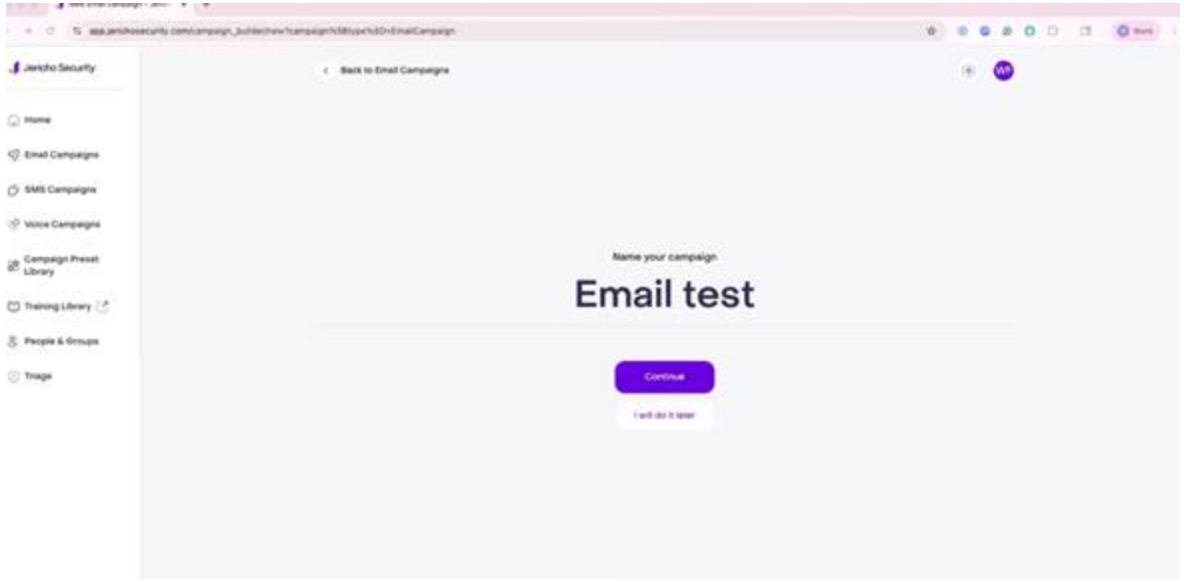
Jericho Security

Try our 7 day free trial

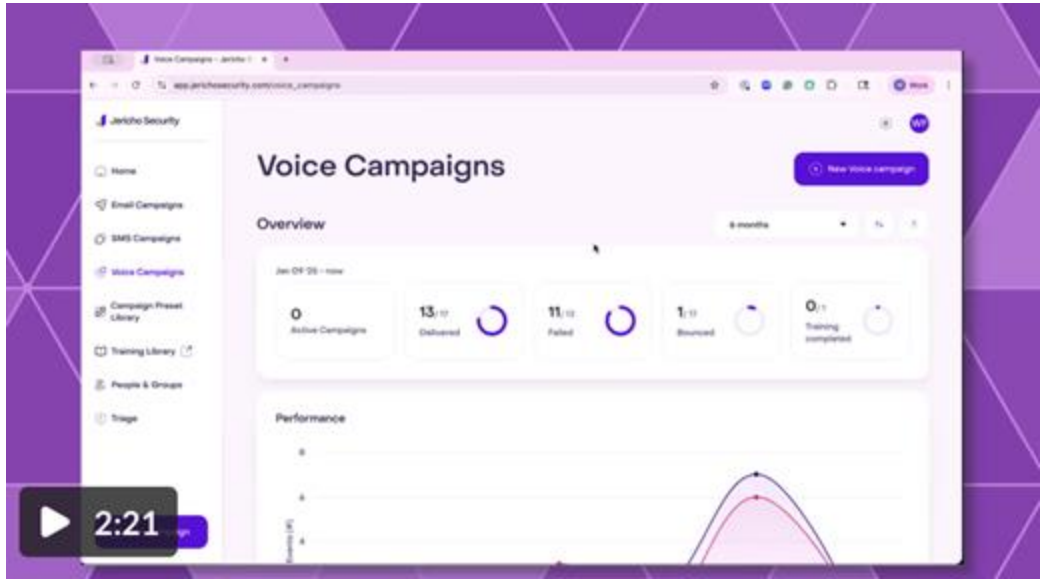
www.jerichosecurity.com/free-trial

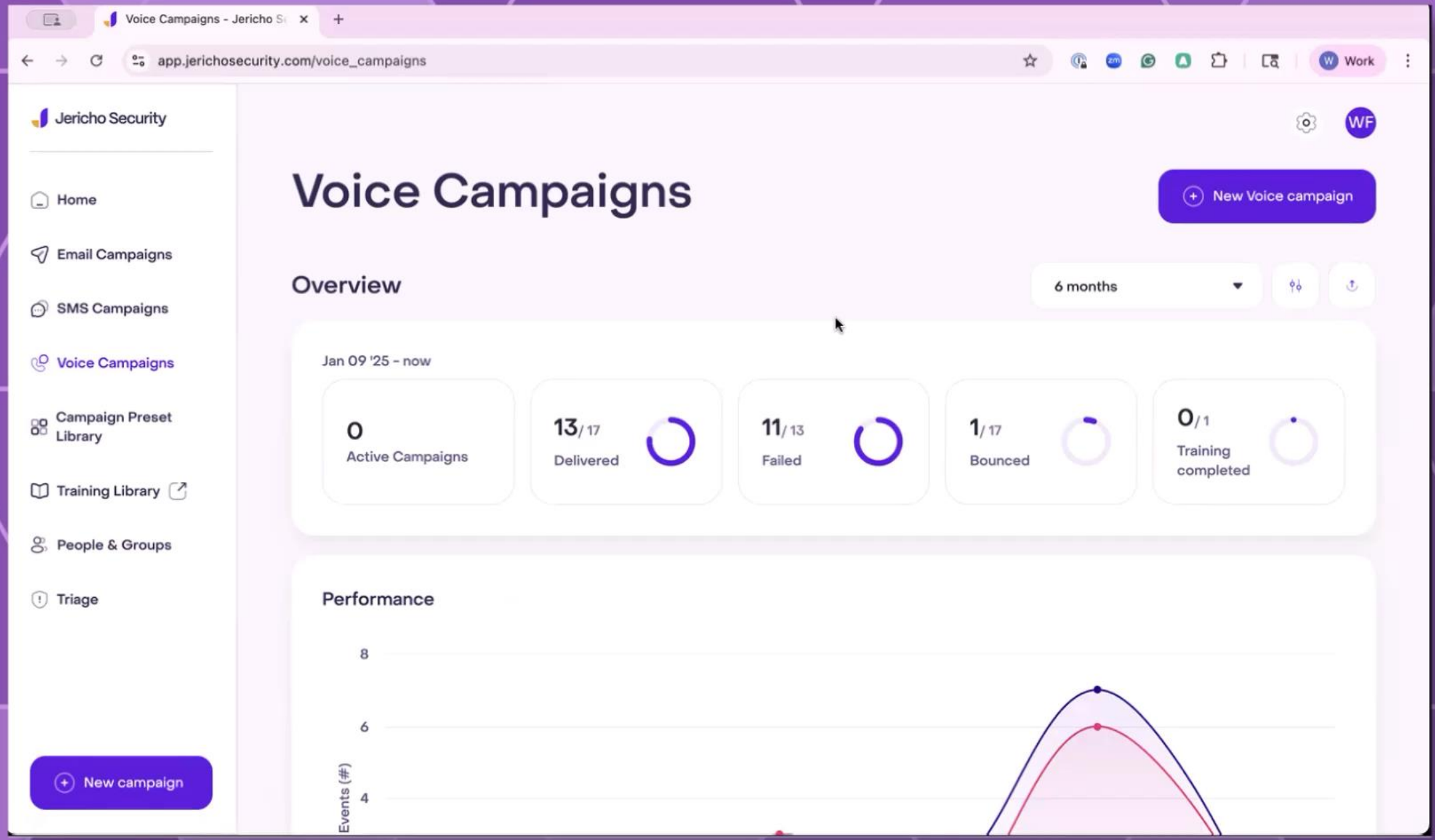
Jericho Security

Email | SMS Campaign



Voice Campaign




Voice Campaigns - Jericho S
app.jerichosecurity.com/voice_campaigns
Work
Jericho Security
WF
Home
Email Campaigns
SMS Campaigns
Voice Campaigns
Campaign Preset Library
Training Library
People & Groups
Triage
New campaign
Voice Campaigns
New Voice campaign
Overview
6 months
Jan 09 '25 - now
0
Active Campaigns
13/ 17
Delivered
11/ 13
Failed
1/ 17
Bounced
0/ 1
Training completed
Performance
8
6
4
Events (#)

Jericho Security

Try our 7 day free trial

www.jerichosecurity.com/free-trial

PLUGANDPLAY

Sv summit

Insurtech

AWARD

PLUGANDPLAY

Sv summit

Insurtech

AWARD



PLUGANDPLAY

Sv summit







Unum has been a long-standing and highly engaged partner within the ecosystem.

Unum's ventures team has consistently advanced its innovation and investment initiatives to enhance customer experience, improve operational efficiency, and develop value-added products that address unmet market needs.

Partnership Highlights:

Skan AI ushur TCARE tuned

PLUGANDPLAY

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Insurtech

AWARD



PLUGANDPLAY

Sv summit

Startup Pitches

Group two

PLUGANDPLAY

Sv summit

STARTUP Presentation

MarvelX

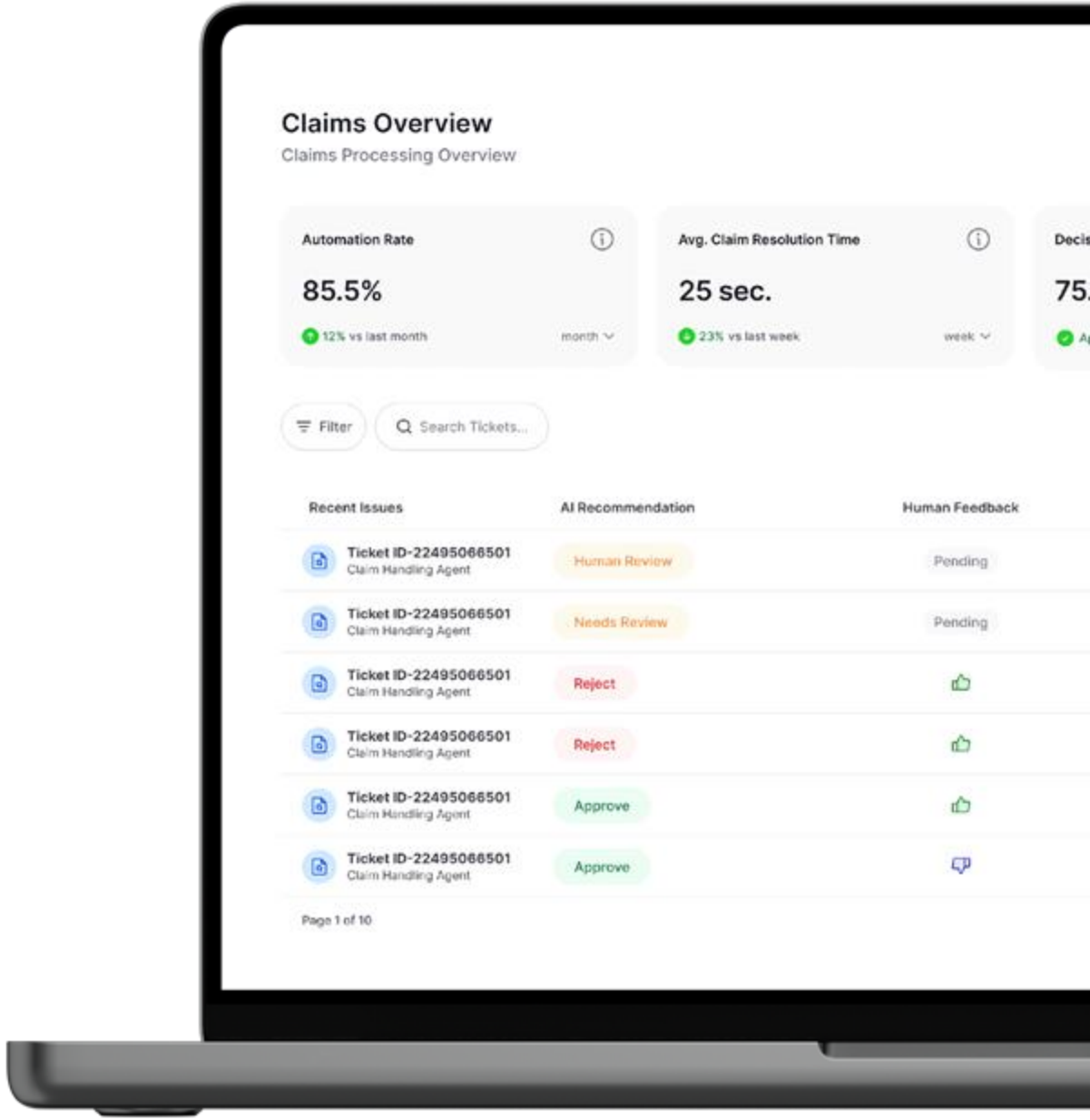
MarvelX

MarvelX AI Agents take care of repetitive, high-stakes workflows so your team can focus on the exceptions, not the routine.

Introducing

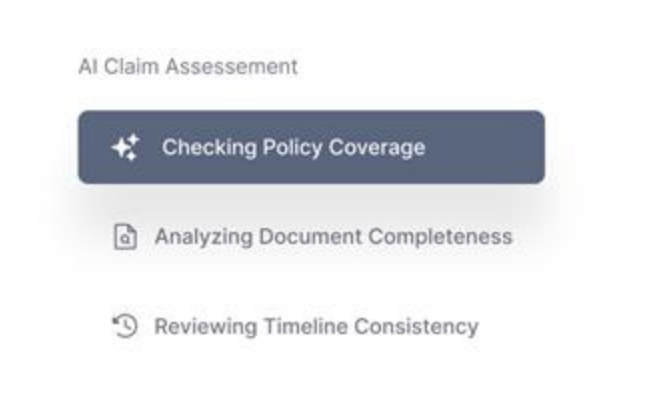
MarvelX

The Agentic AI Platform for Insurance Companies

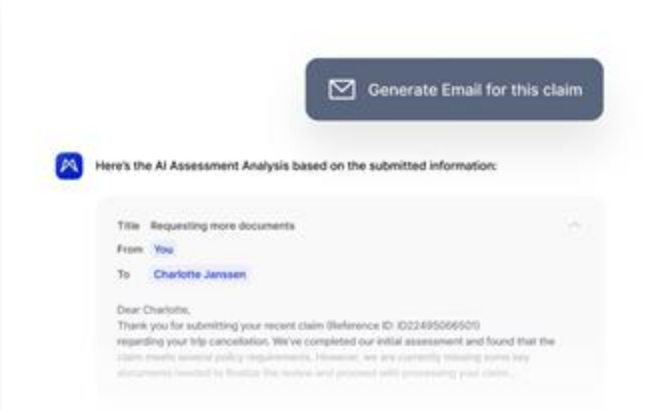


Insurance teams still waste hours on manual repetitive work

MarvelX



Claim Processing can be painfully slow and inefficient



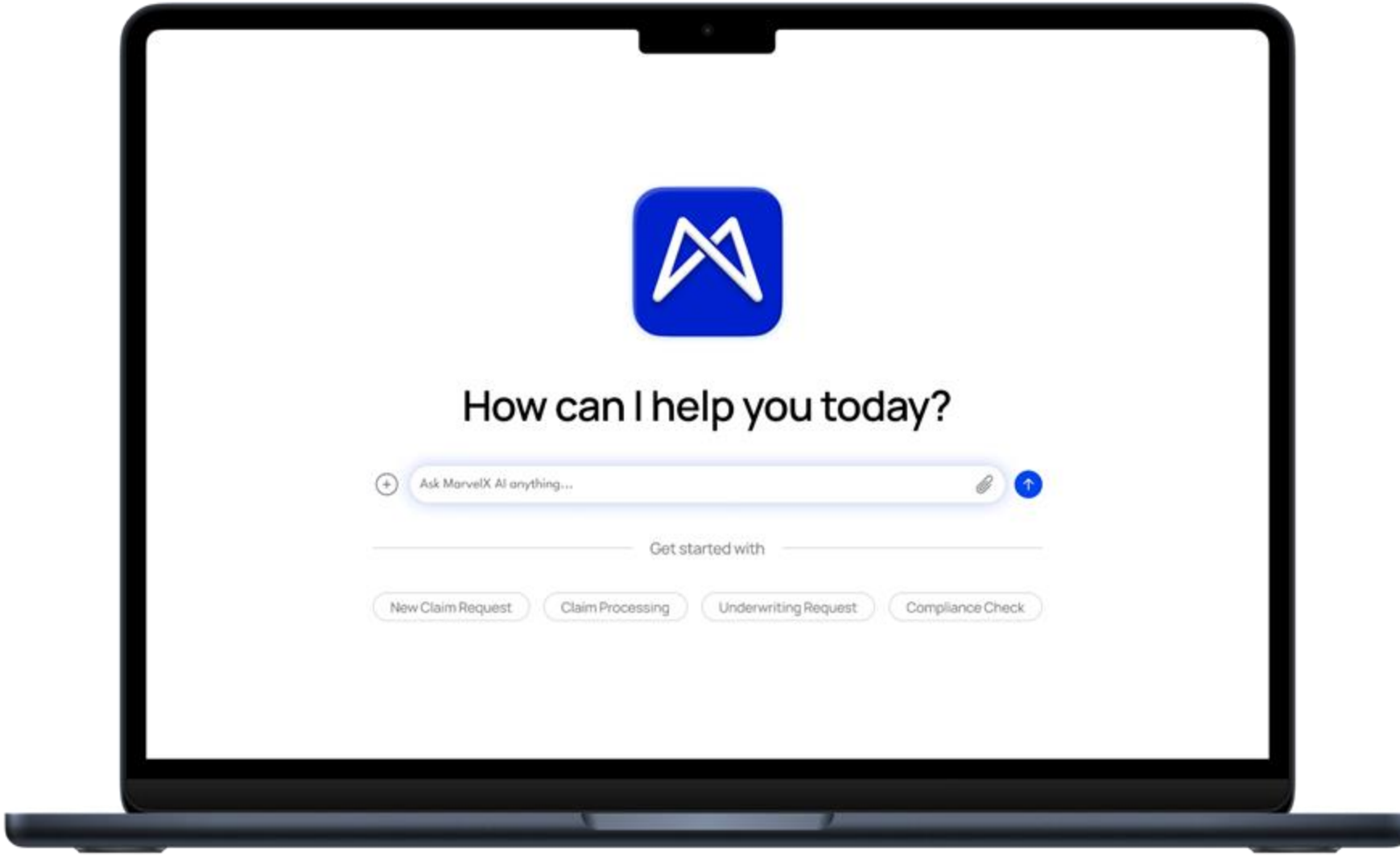
Long wait times frustrate customers



10 - 20% of insurance claims are fraudulent

Use Cases

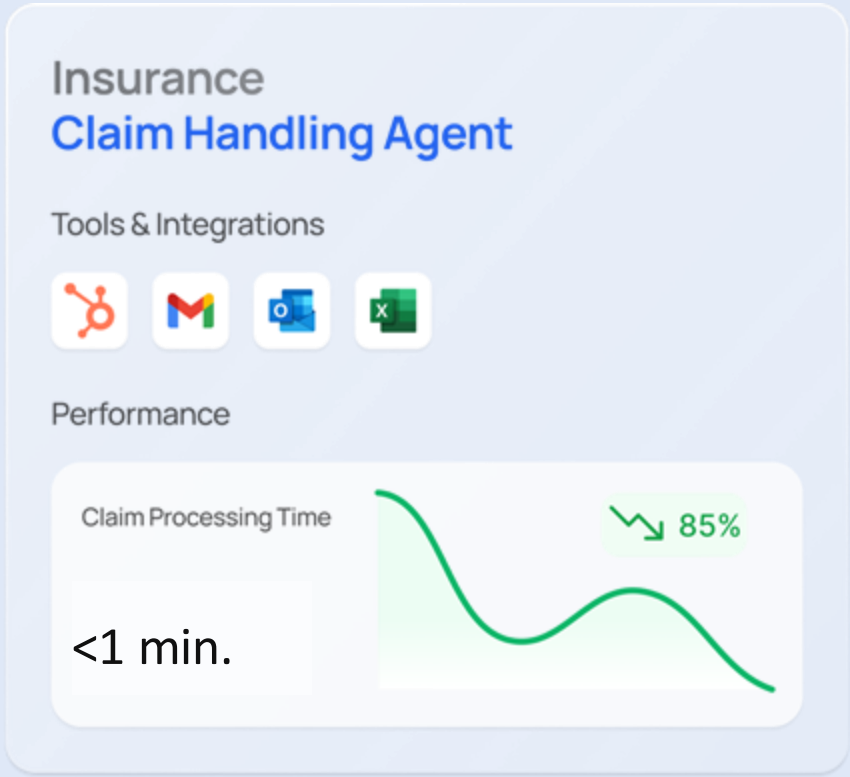
- Claims Processing
- Customer Support
- Fraud Detection



Case Study

How we transformed operations

at a Leading European P&C Insurer



+90%

Decision Accuracy Rate

<1 min.

Average Claim Processing Time

3x

More Claims Processed

MarvelX

Get Early Access Now →

only **3 spots** left for this quarter

marvelx.ai/waitlist



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Further AI

Further AI

FurtherAI's AI Assistant is purpose-built for commercial insurance, automating complex document processing and seamlessly integrating disjointed systems.

Further AI

Gen AI for Commercial Insurance

Part of WSIA · Target Markets Program Administrators Association · Insurtech Association · InsurTech NY · The Insurer

Backed by Y Combinator · South Park Commons · xceedance · Converge · Pioneer · nexus venture partners

Further AI

Domain Specific Agentic AI For Insurance

- **Automate workflows like submissions processing, underwriting audit, policy comparisons & more**
- **Successful case studies with leading insurers, reinsurers and MGA/MGUs**
- **Backed by leading VCs in silicon valley & insurance**

Y Combinator · South Park Commons · CONVERGE · PIONEER · xceedance · nexus venture partners

- **Team has four decades of experience in AI and Insurance**

at bay · TRAVELERS · Microsoft · Apple · ORACLE · Google · The Hartford

- **Advanced, configurable & secure platform with models fine-tuned for insurance**

AICPA SOC · CCPA compliance · GDPR COMPLIANT · ISO 27001 Certified



Without AI Assistant

Insurance professionals spend significant time reading data from documents and filling data across portals.



With AI Assistant

Routine tasks are delegated to AI Assistants, allowing users to focus on decision-making and review outputs for accuracy.

Further AI

AI CAPABILITIES

AI ASSISTANT

Read, write, summarize, reason and compare documents

Workflows

Pick from a library of workflows to automate with AI

Human-AI Interface

Enable humans to collaborate with AI to get higher accuracy

Integrations

Pull and push data from internal PMS, AMS and CRM

Further AI

USE CASES

Automate Complex End to End Insurance Workflows

ACCELERANT · INFINITY · MSI · API · NEC · *and more*

Submissions

- Intake and Triage
- Clearance
- SOV Conversion
- Loss Run Processing

Compliance

- Underwriting Audit
- Binder Verification
- Authority Check

Policy

- Policy Comparison
- Policy Checking
- Quote Comparison

Claims

- FNOL
- Claims Summary
- Claim Validation

Further AI

Purpose-Built AI for Insurance Workflows

Further AI delivers AI Assistants **fine-tuned** specifically for commercial insurance, automating complex workflows.

Unlike generic AI solutions, Further AI operates seamlessly across disjointed systems and unstructured documents, solving **industry-specific challenges** that have long resisted automation.

Proven Results with Scalable Impact

Trusted by leading insurers, reinsurers & MGAs.

Submissions Processing

Reduced processing times by 30x for over 2,000 submissions with $25B insured value analyzed.

Policy Comparison

Delivered 2x more insights into competitive forms across standard and non-standard policies.

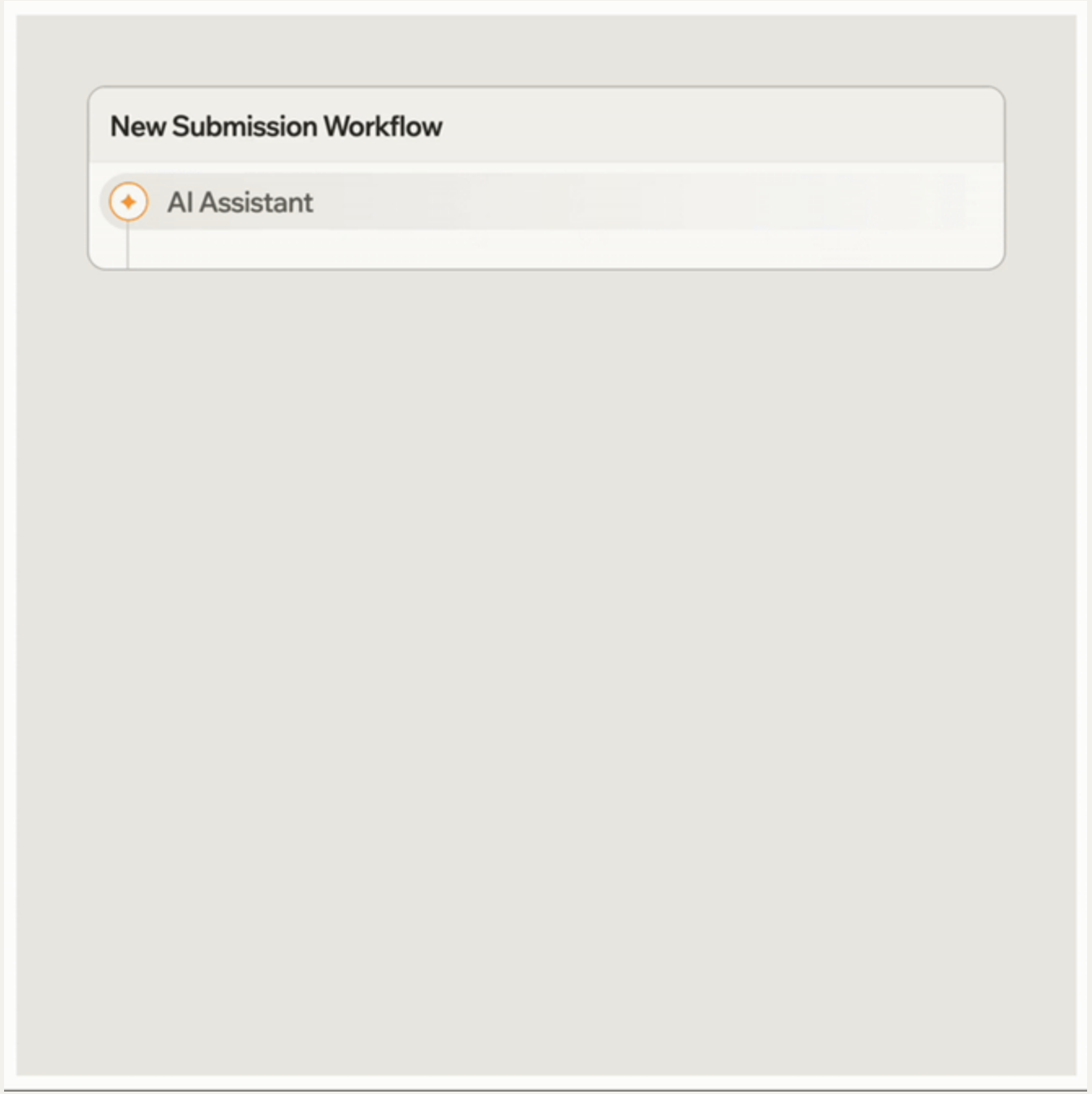
Underwriting Audits

Streamlined audits across 10+ file formats in US, UK, and European markets.

FurtherAI

SUBMISSIONS

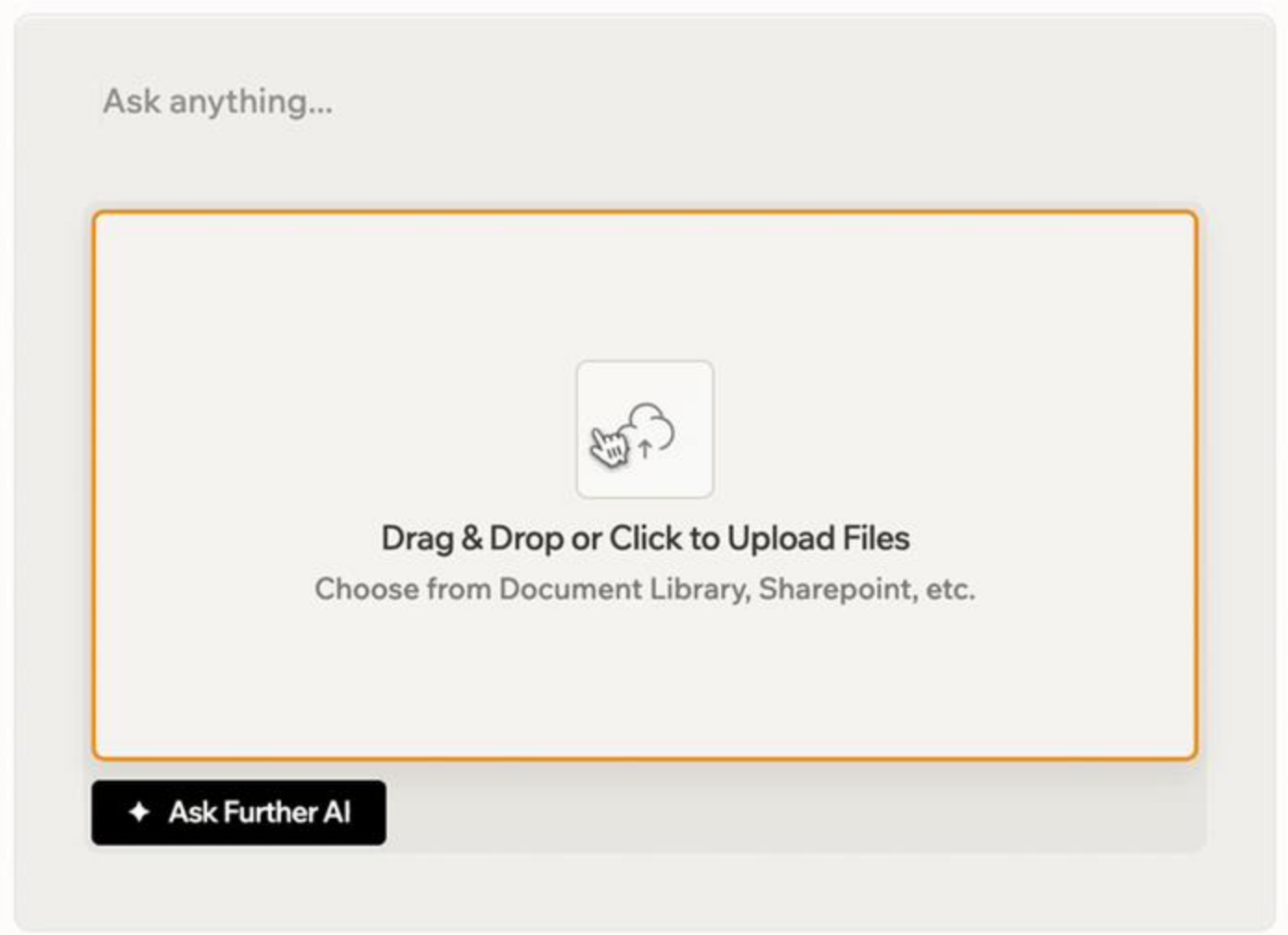
One of the largest MGAs in the U.S., with over $1.5 billion in premiums across 20+ insurance programs doubled the underwriters productivity with FurtherAI



FurtherAI

AUDIT

A leading insurance company supporting over 100 MGAs cut down the audit time by 45% and doubled the number of policies audited with FurtherAI



Further AI

POLICY COMPARE

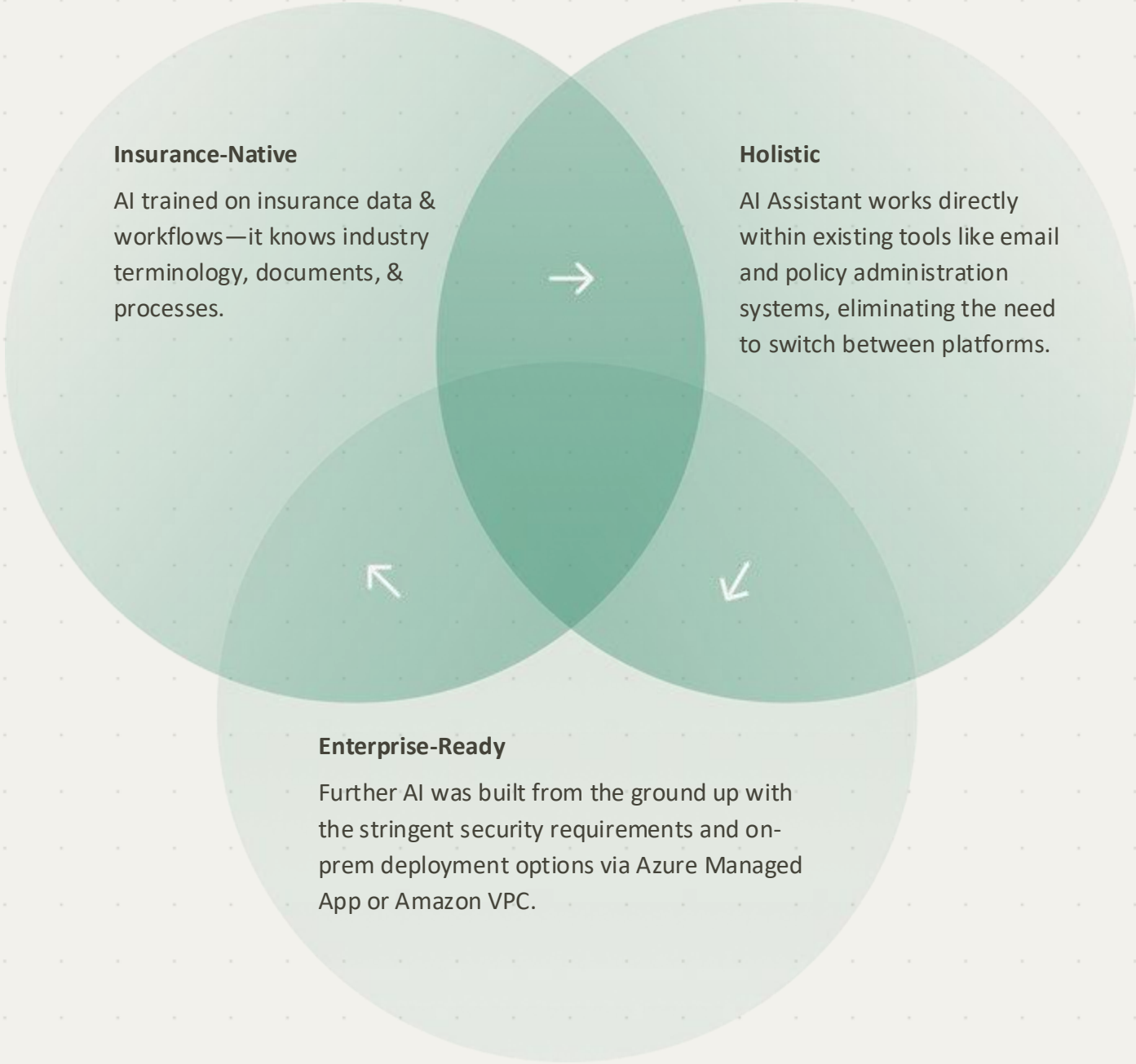
A large mutual insurance company to redefine how policies are managed, compared, and iterated, setting a new standard for efficiency and competitiveness in the insurance industry with 90% reduction in time for policy comparison and 400% ROI



Further AI

Why Choose FurtherAI

Unlike general-purpose AI tools that fall short on insurance workflows, FurtherAI is built from the ground up for insurance. Its AI models are purpose-built for the industry, work seamlessly with insurance systems, and follow the highest standards of security and compliance.





Your data, models, and knowledge stay secure. Always.

Industry-Leading Certifications

We adhere to the highest security standards - SOC 2, GDPR, ISO 27001, CCPA etc.

Zero Data Training Policy

Your data and prompts are never used to train our models. What's yours stays yours.

End-to-End Encryption

All data is fully encrypted - both in transit and at rest - using enterprise-grade protocols.

Independent Security Audits

We're continuously audited and penetration-tested by third-party security experts.

Further AI



Part of WSIA · TARGET MARKETS Program Administrators Association · INSURTECH ASSOCIATION · InsurTech NY

Backed by xceedance · Y Combinator · South Park Commons · CONVERGE · PIONEER

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newcase.ai

NewCase AI

NewCase is the AI Platform For Insurance Litigation



newcase.ai

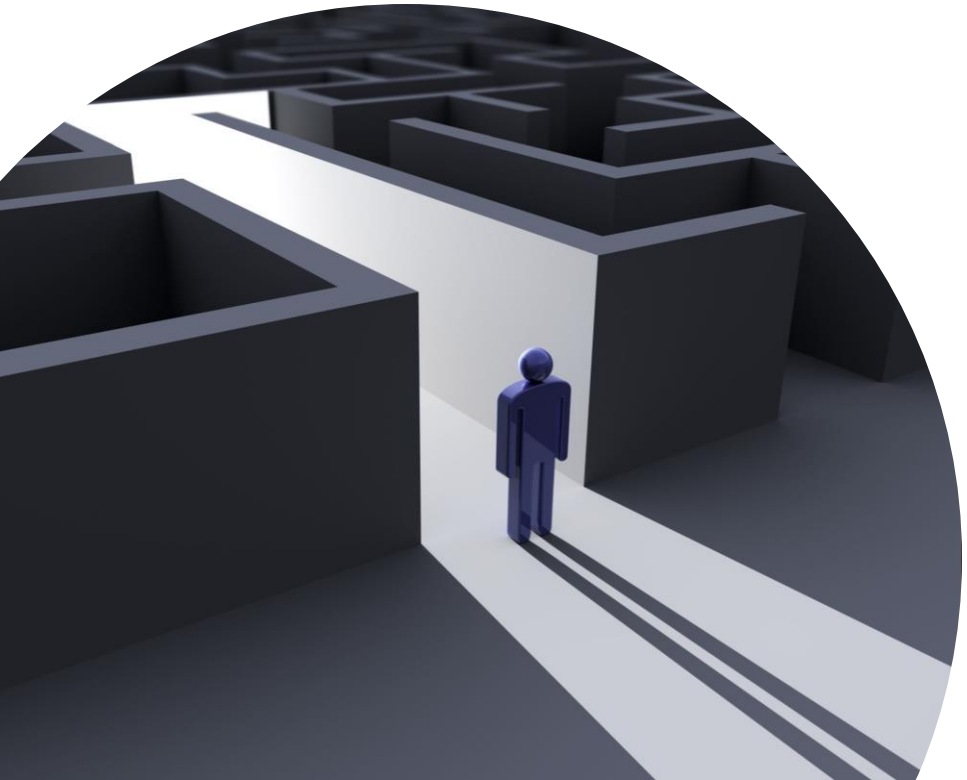
The AI Platform For Insurance Litigation

Mustafa Awad

Co-Founder and COO

Mustafa.awad@newcase.ai

LITIGATION TEAMS ARE NAVIGATING CASES BLINDLY



"I REMEMBER WE TRIED A SIMILAR CLAIM BEFORE – CAN YOU CHECK THE MOST RECENT ONES AND WHAT THE OUTCOME WAS?"

"WE'VE FACED THIS EXPERT WITNESS MANY TIMES. PLEASE FIND AND REVIEW THEIR PAST TESTIMONY AND DEPOSITIONS."

LITIGATION TEAMS ARE NAVIGATING CASES BLINDLY

OVER 95% OF CASES SETTLE BEFORE A VERDICT AND THEIR DATA REMAINS PRIVATE.

LEGAL DEPARTMENTS RELY ON INTERNAL HISTORICAL DATA TO NAVIGATE THEIR LITIGATIONS.

THE DATA IS FRAGMENTED ACROSS EXTERNAL COUNSEL WITH NO EFFICIENT WAY TO LEVERAGE IT.



newcase.ai

The AI Platform for Insurance Litigation

Transforms Siloed Matters Into Actionable Ai-driven Knowledge Base.



- ✓ Leverage past cases and outcomes to assess liability and risk in similar claims.
- ✓ Profile past settlement outcomes for more informed negotiations.
- ✓ Access expert witness profiles built from past testimony and case data.

Successful Case Study

Partnership with a top defense law firm **– Expert Witness Investigation**

Past opinions
and depositions



Scattered | Unstructured | Complex context

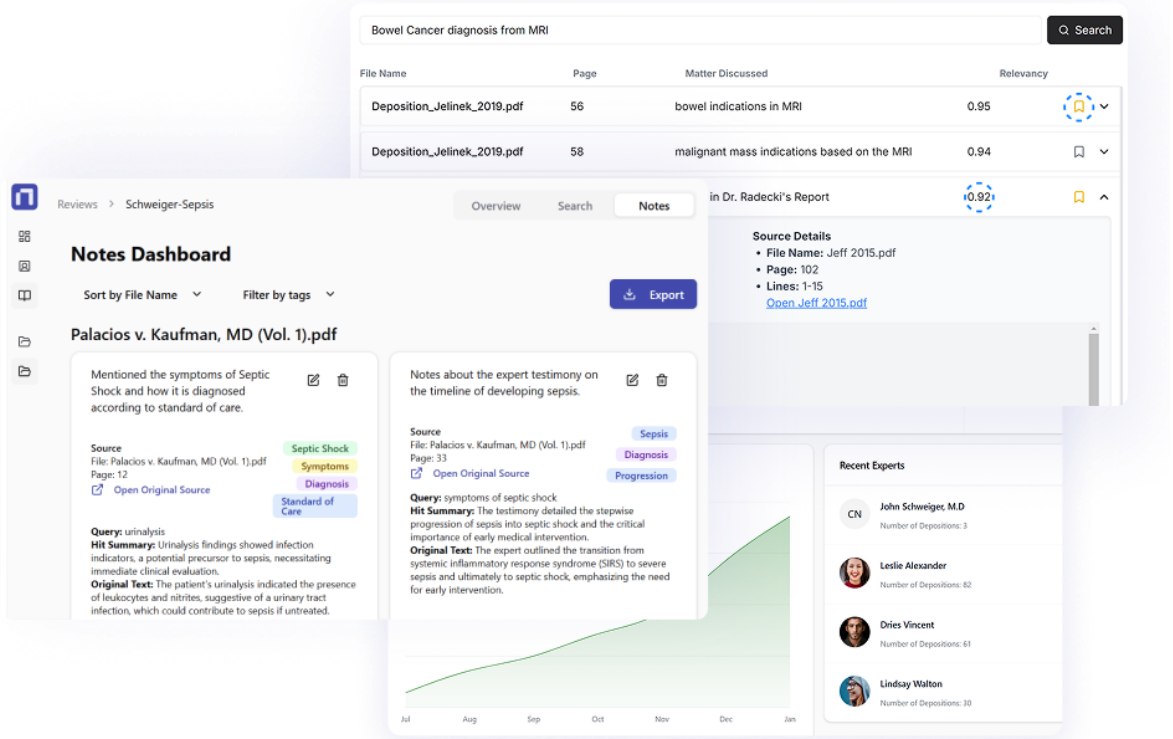
Successful Case Study

Partnership with a top defense law firm **– Expert Witness Investigation**

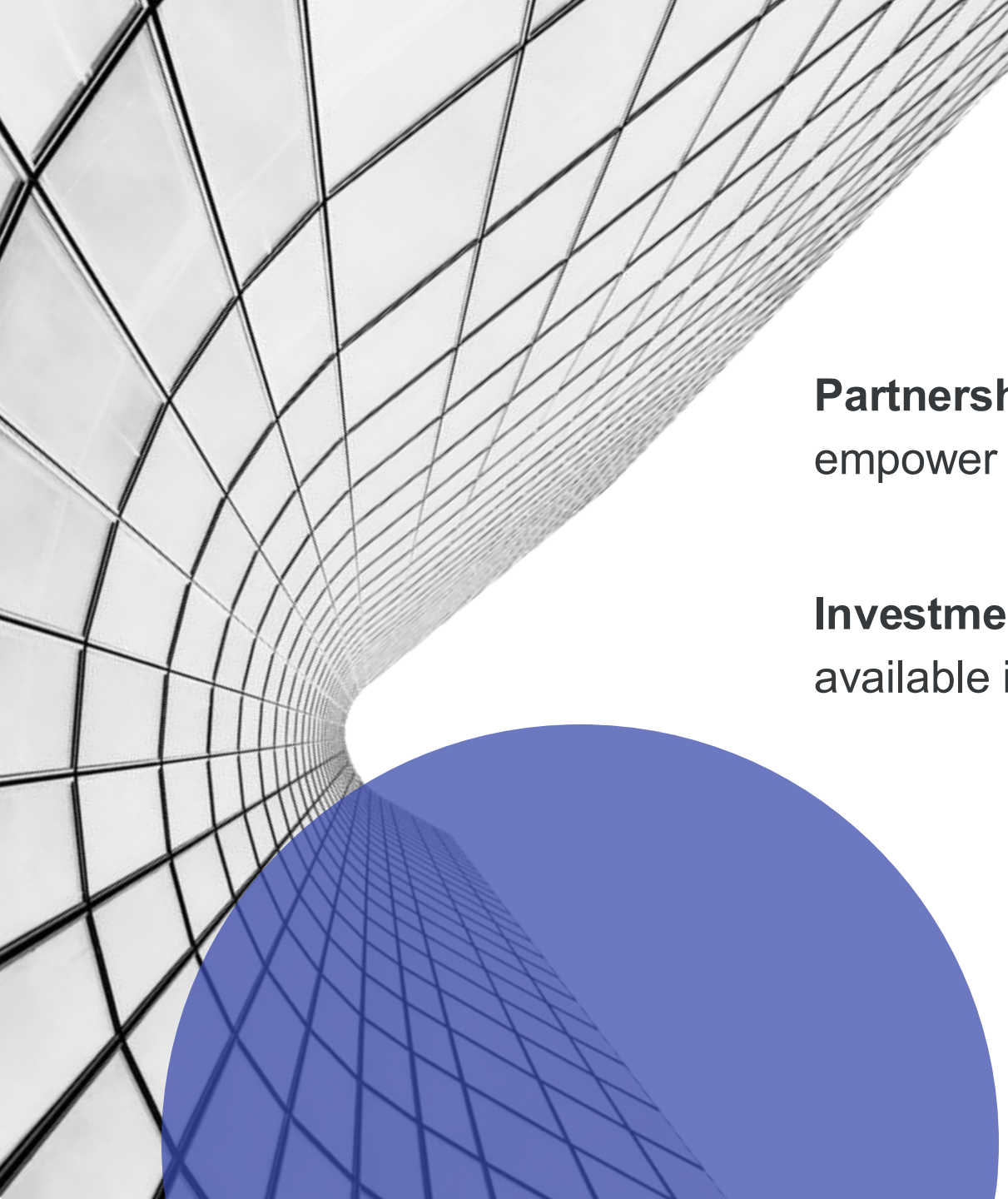
1400% faster turnaround

Accuracy beats manual reviews.

Confidence scaling to support **3,000 reviews annually.**



"Instead of spending 60 hours for 5 (five) reviews, now we get a report analyzing 50+ depos in 4 hours."



newcase.ai

Partnerships with P&C insurers to empower your legal departments

Investment opportunity: $650k available in our pre-seed round.

Meta

TEL AVIV UNIVERSITY אוניברסיטת תל אביב

Microsoft

COLUMBIA The Fu Foundation School

Mustafa.awad@newcase.ai

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ITERIGHT

Iteright

Iteright Provides a clear view of digital spend efficiency, aligning tech investments with financial goals.

ITERIGHT

AI STRATEGIC OPERATING SYSTEM

Turn every digital dollar into measurable business growth.



Alex Brodsky, Founder & CEO

Alex@iteright.com

ITERIGHT

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FLYING BLIND.



ITERIGHT

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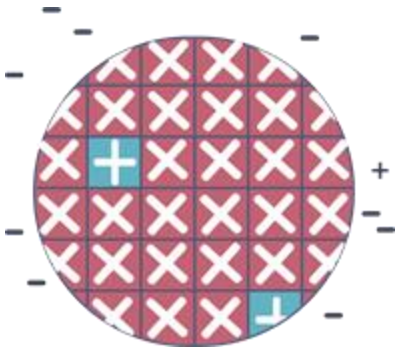
IT SPENDING WILL REACH $362 BILLION IN THE INSURANCE INDUSTRY IN 2025



Carriers bet 8-figure budgets on digital platforms, yet 90%+ of digital projects miss their ROI targets.

— Bain & Company and Munich Re

STRATEGY IS UNCLEAR + DECISIONS ARE GUT-BASED + NO SYSTEM FOR TRACKING BUSINESS IMPACT

ITERIGHT

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THE WAY YOU'RE WORKING TODAY IS BROKEN AND EXPENSIVE



VALIDATED BETS VS **FLYING BLIND**



AT MID-MARKET CARRIERS, WE ARE SEEING:

- **20% Strategic Alignment**
- **70%+ Impact Miss Rate**
- **$8M - $15M leaked to misaligned, low-impact work**

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"What are we actually getting for our spend on technology?"

— Every Strategy, Product, and Executive Leader *(Every Quarter)*

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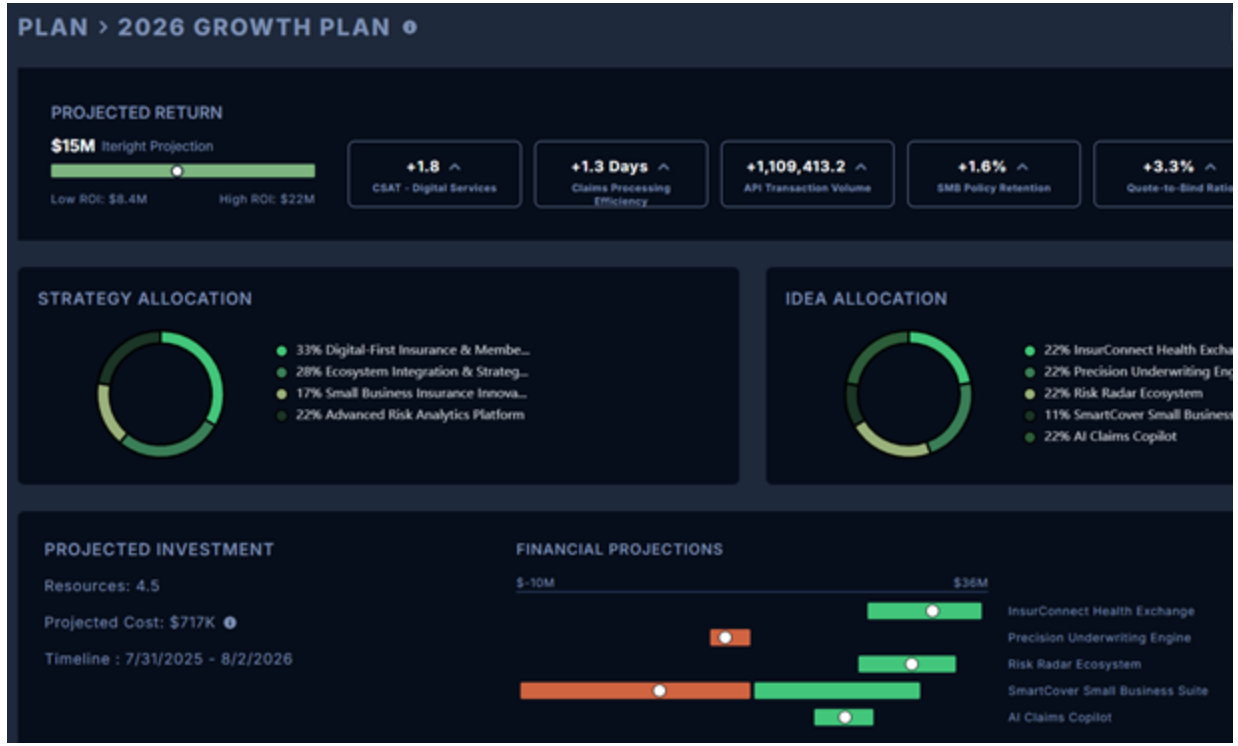
MEET ITERIGHT:
YOUR AI STRATEGIC GROWTH OPERATING SYSTEM



STRATEGIC ALIGNMENT
Translate vision into action

DISCIPLINED VALIDATION
Evidence over gut

IMPACT FORECASTING
ROI before execution

REAL-TIME TRACKING
See what's working - and what's not

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AI CLAIMS COPILOT

MANAGE | SHARE | REPORT EDIT

SELECT REPORT TYPE

Executive | Financial | Sales & Marketing | Product | Visual Map | One Pager

GENERATE AI REPORT

Claims Processing Efficiency

+2 d by 07/30/25 — Current 0 d

ADD NEW

Fraud Detection Rate

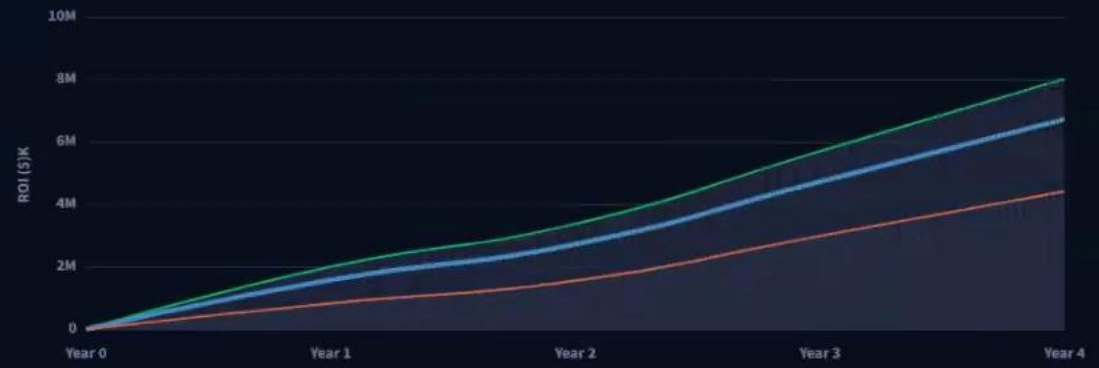
+6 % by 07/30/25 — Current 0 %

ADD NEW

4 YEAR FINANCIAL PROJECTION

Iteright Projection — Best Case — Worst Case

ROI



4 YEAR OUTLOOK

$ 16M ITERIGHT PROJECTION

Low ROI $ 9.8M — High ROI $ 19M

ROCHE'S JOURNEY WITH ITERIGHT

Iteright turned a spreadsheet-driven portfolio with disconnected strategic goals into a data-driven growth engine; freeing budget, sharpening focus, and changing the C-suite prioritization conversation overnight.



"HELPED US SHIFT FROM QUANTITY OF WORK TO FOCUSING ON WHAT WILL TRULY DRIVE GROWTH."

— Matthew Taylor, Head of Product Owners for Clinical Insights

BEFORE

400+ IDEAS SCATTERED IN JIRA / SPREADSHEETS

NO LINK BETWEEN SPEND & OUTCOMES

STATUS = FEATURE OUTPUT & TIMELINES

AFTER

ONE-PAGE VALIDATION ON EVERY IDEA

6 HIGH-ROI, 5 LOW-ROI FLAGGED

EXEC TALKS START WITH REVENUE IMPACT

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THE 30-DAY PILOT:
YOUR AI STRATEGIC GROWTH SYSTEM, RISK-FREE

Week	What We Do	What You Leave With
1	• 90 min Strategic Growth Audit • Capture goals & pain points • Prioritize top bets	• Clear, board-level growth goals mapped to metrics
2	• AI Workspace Build-Out • Ingest data & initiatives • Configure Val insights • Train your core team	• Live, tailored Strategic Operating System running on your data
3–4	• Validation & ROI Proof • Stress-test ideas • Forecast impact & resources • Real-time dashboard reviews	✓ 3 high-impact initiatives validated ✓ ROI forecast you can defend ✓ Team ready to iterate at speed

DELIVERABLES IN 30 DAYS:

- FULLY CONFIGURED AI STRATEGIC GROWTH OS
- EXECUTIVE DASHBOARD & EXPORTABLE BOARD PACKAGE
- TRAINED TEAM, READY TO FUND DECISIONS FOR NEXT QUARTER AND MEASURE RESULTS FROM LAST QUARTER

GUARANTEE:

If you don’t see at least $1M of value in the first 30 days, opt out - no questions asked.

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ITERIGHT

STOP FLYING BLIND.

Scan below to find $1M+ in value in a 30 minute strategic audit with our founder

We'll show exactly where you're bleeding money and where you're biggest opportunities are

Alex Brodsky, Founder & CEO
Alex@iteright.com

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Closing Remarks

Kristi Choi

Operating Partner

Plug and Play Tech Center

Congratulations Batch 18

Jericho Security

FurtherAI

NewCase.ai

natoma

Strala

fileAI

native orange

FLX NETWORKS

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Sourcing For Batch 19

Top 75 Votes

June 23, 2025

Return Top 75 Votes

July 11, 2025

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Selection Week at HQ

- Insurtech, Fintech, Health, Enterprise & AI - **August 12th**
- Partner Workshop- **August 13th**

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The Rise of Agentic AI: Transforming Workplaces and Business

Co-host
EXL

1st floor, Course Hero

June 10th 1:00 PM



Sandeep Manchanda
Head of Insurance Partnership
EXL



Vikrant Saraswat
Head of Consulting, Insurance
EXL



Aman Gour
Co-founder & CEO
Further AI



Fawad Butt
Founder & CEO
Penguin AI



Timon Gregg
Co-founder & CEO
Strala

ITC VEGAS

PROUD SPONSOR

PLUG AND PLAY

October 14 - 16, 2025
Mandalay Bay, Las Vegas

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THANK YOU FOR ATTENDING

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fireside chat



Mohsen Moazami

President

Groq



Saeed Amidi

Founder & CEO

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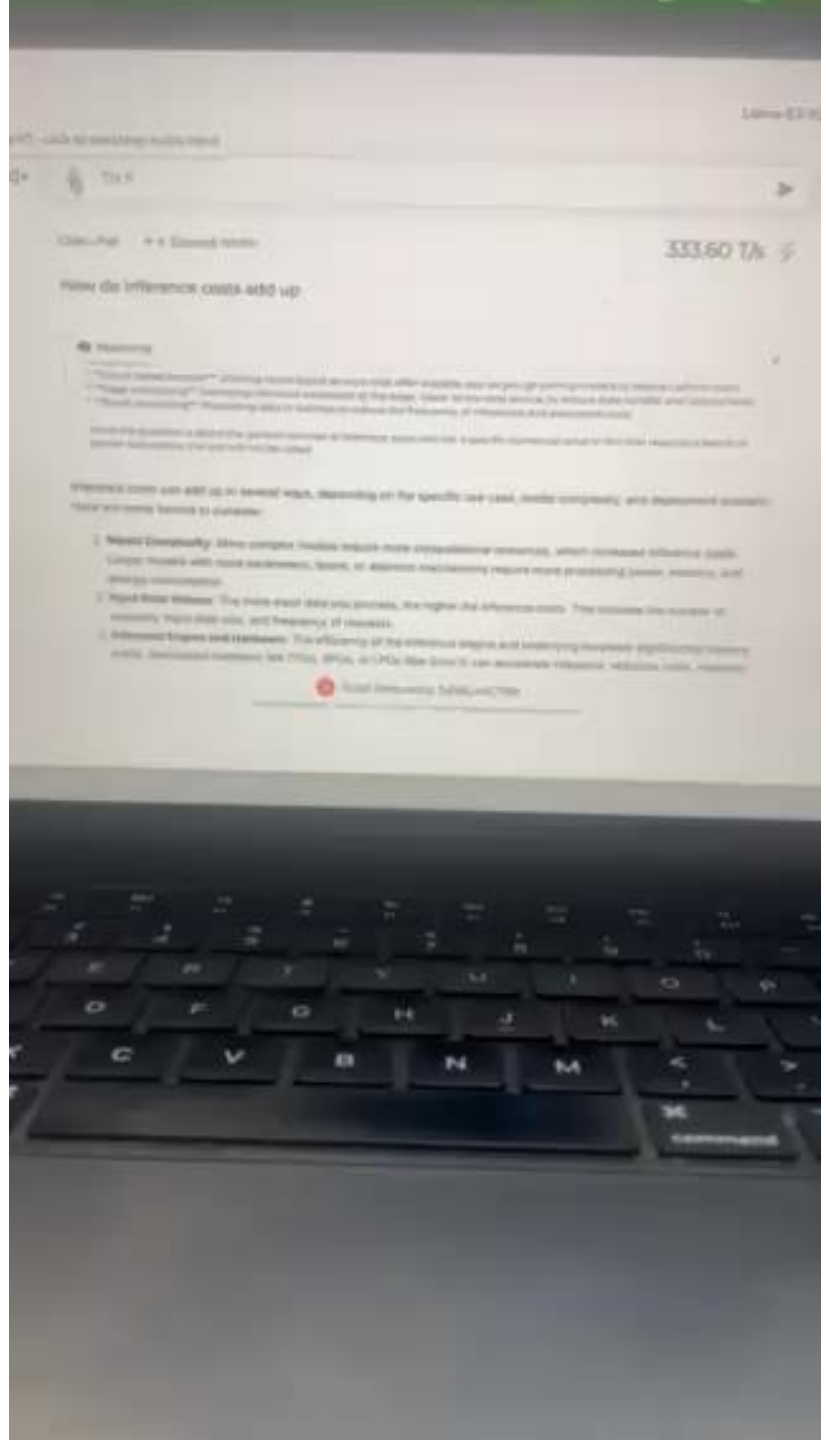
Join us at pnptc.com


333.60 T/s
How do inference costs add up