# **Quilt Presentation**

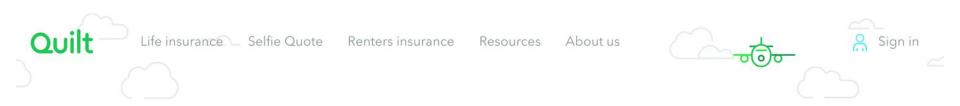
NCOIL Annual Meeting Phoenix, AZ

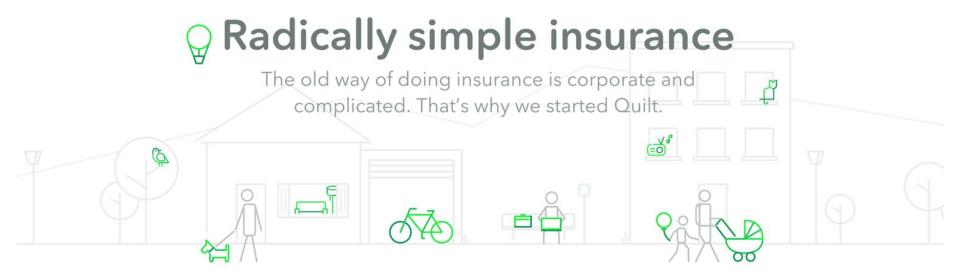
November 16, 2016

## **Setting the Table**

- Who is Quilt
- Why I have been asked to be here
- Where data comes from
- Market sweet spots
- What next?









#### Quilt's focus

- Customer-centric experience
- Multi-product strategy
- Simplified purchase process
- Simplified products
- Real cost education / insurance knowledge



## Why was I asked to be here?

Life insurance as simple as a selfie.



Snap a selfie, get a quote in less than a minute.



## Types of data available

- Rx Record
- e-Health Data
- MVR (Driving)
- Credit Score
- Criminal Reports
- Auto Insurance
- Health Insurance
- Disability Elections
- Accidents Reported
- Claims Data

- Life Risk Classifier
- Mobile phone data set
- CBG Neighborhood data
- Telematics Record
- Facebook "associations"
- Instagram postings
- Email search relevance
- Site visits data files
- eBay ratings

- Photographs
- Cheek Swabs
- Hair sample
- Pet Ownership
- Marriage History
- Moving History
- Children
- Cash in Bank Account
- Payroll History
- Job Satisfaction



#### What's Next?









# **Market sweet spot**

Price Disparity - Gen

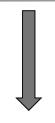
2.5x 2.25x 1.75x 1.3x

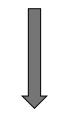
Time / UW Cost Disparity - Gen

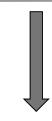
1x 1.50x 2.0x 12.0x











1.0x

Guaranteed Issue

Simplified Issue

Simplified with Digital

Expansive Digital

Full Medical



#### Where will this hit?

- Proof of health maintenance for underserved markets
- Real value crediting for active lifestyles



#### **More Questions?**

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