

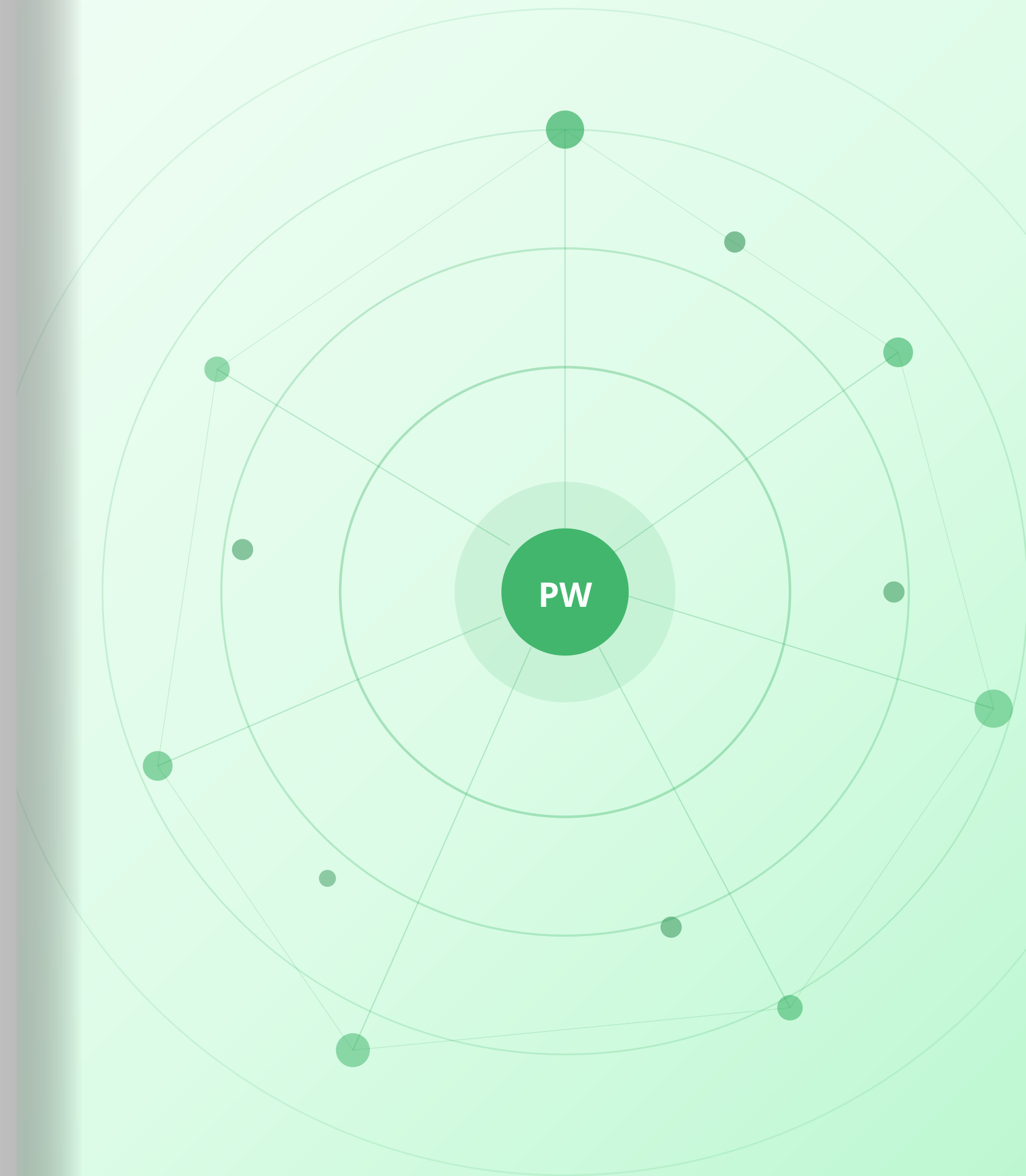


The Agentic Intelligence Layer for Insurance

Understand. Manage. Compare. Purchase.

Jameson Hollis
Chief Executive Officer

Joshua Hollis
COO & CTO



THE PROBLEM

Insurance is one of the world's largest industries. Yet one of its least intelligent.



CONSUMERS

Don't understand what they own

Coverage details buried in PDFs and carrier portals — inaccessible when decisions matter most.



ADVISORS

Spend hours reviewing policies manually

Institutional expertise locked in their heads, not in systems. Every client review starts from scratch.



CARRIERS

Rely on legacy, fragmented systems

No unified intelligence layer to connect products, advice, and distribution into a coherent ecosystem.

Insurance lacks an intelligence layer.

THE SOLUTION

Meet PolicyWell

One AI-native platform. Every participant in the insurance ecosystem.



Understand Insurance



Manage Policies



Compare Products



Personalized
Recommendations



Purchase Insurance



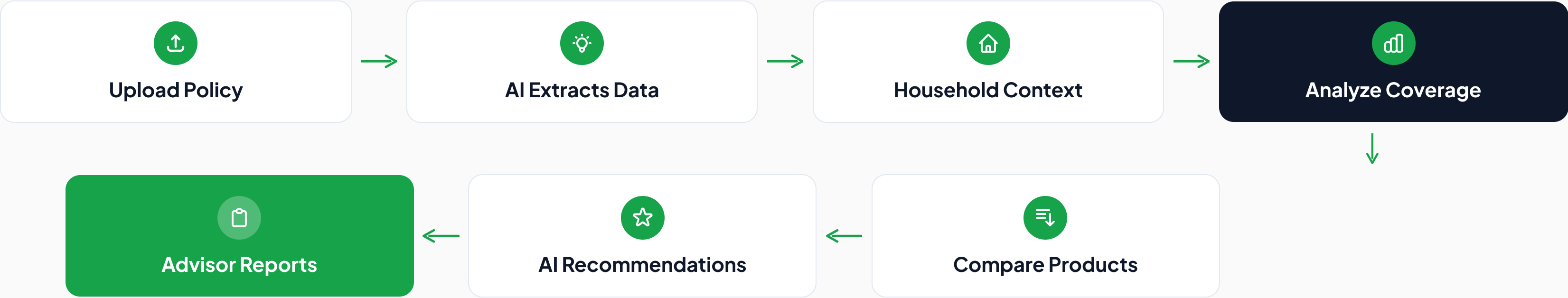
Generate Annual Reviews



Analyze Household Protection

PRODUCT

From Policy Upload to Advisor-Ready Insights



| From a single policy upload to complete household analysis and advisor-ready client reports.

WHY NOW

Three Simultaneous Shifts

01

Foundation Models

Large language models now make complex insurance reasoning — document extraction, product matching, coverage gap analysis — practical at scale for the first time.

02

Carrier Investment

Carriers are investing heavily in AI and digital transformation, creating an enterprise demand signal for intelligence infrastructure they cannot build alone.

03

Consumer Expectations

Consumers increasingly expect conversational, personalized financial experiences. Insurance is the last major category without a dedicated AI layer.

| Insurance is one of the largest remaining industries without a dedicated AI intelligence layer.

INITIAL MARKET

We start where advice is most valuable.



Complex products. High customer lifetime value. Advice-heavy purchase decisions — an ideal first beachhead.

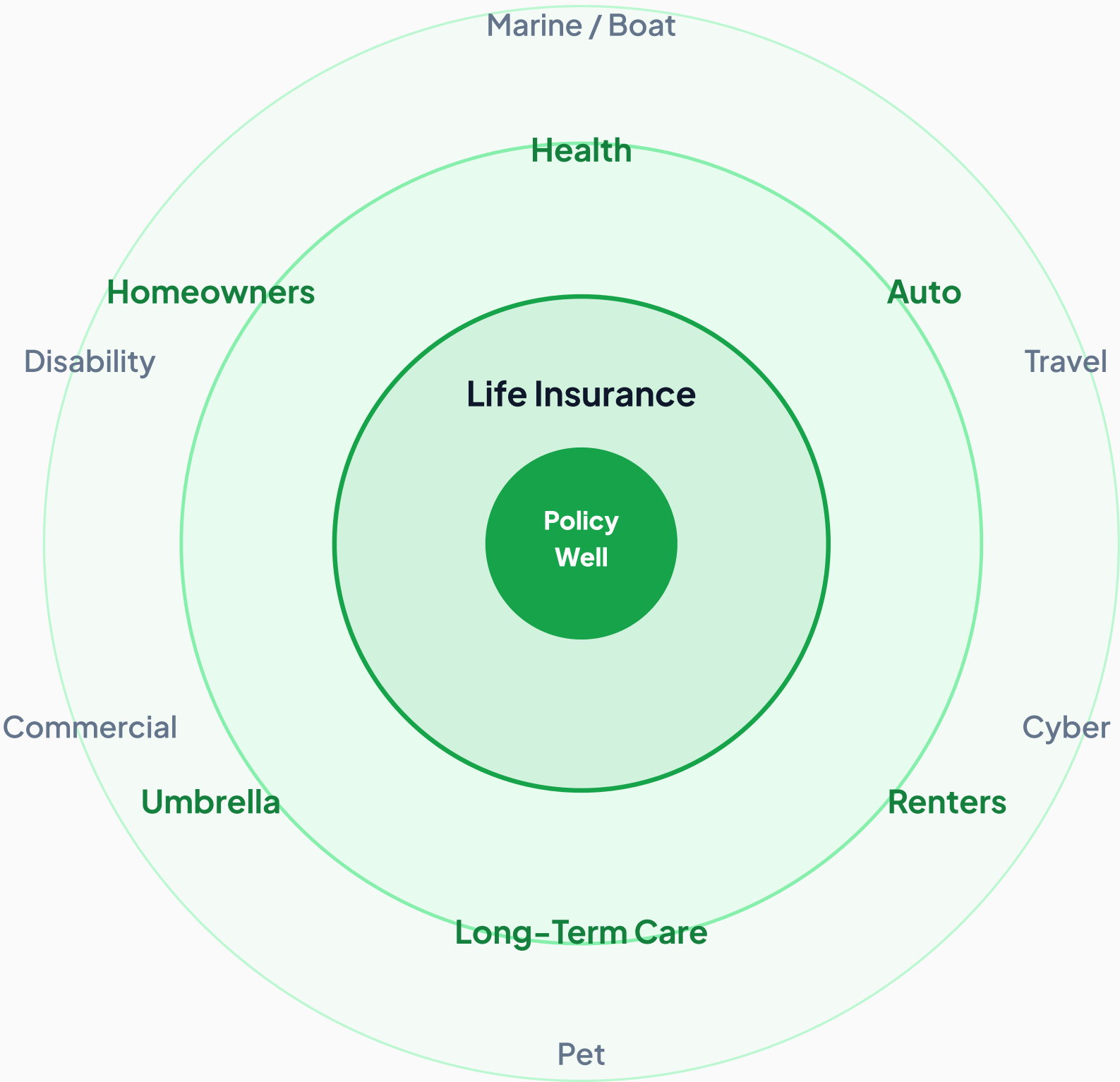
EXPANSION MARKET

The Intelligence Layer for the Entire Insurance Industry

After establishing a beachhead in life insurance and annuities, PolicyWell expands across every vertical.

\$1.7–2T

Annual U.S. premiums across life, health, and P&C



BUSINESS MODEL

Enterprise SaaS



Carrier Licenses

Enterprise platform licenses for insurance carriers deploying PolicyWell at scale.



IMO Platform

Independent marketing organization subscriptions for distribution intelligence.



Advisor Subscriptions

Per-seat SaaS subscriptions for independent advisors and financial planners.



White-Label AI

Embedded AI intelligence for banks and financial institutions under their own brand.



API Licensing

Usage-based API access for third-party platforms building on the PolicyWell intelligence layer.



Consumer Premium

Subscription features for consumers seeking full household insurance intelligence.

TECHNOLOGY

Hybrid Context Engine

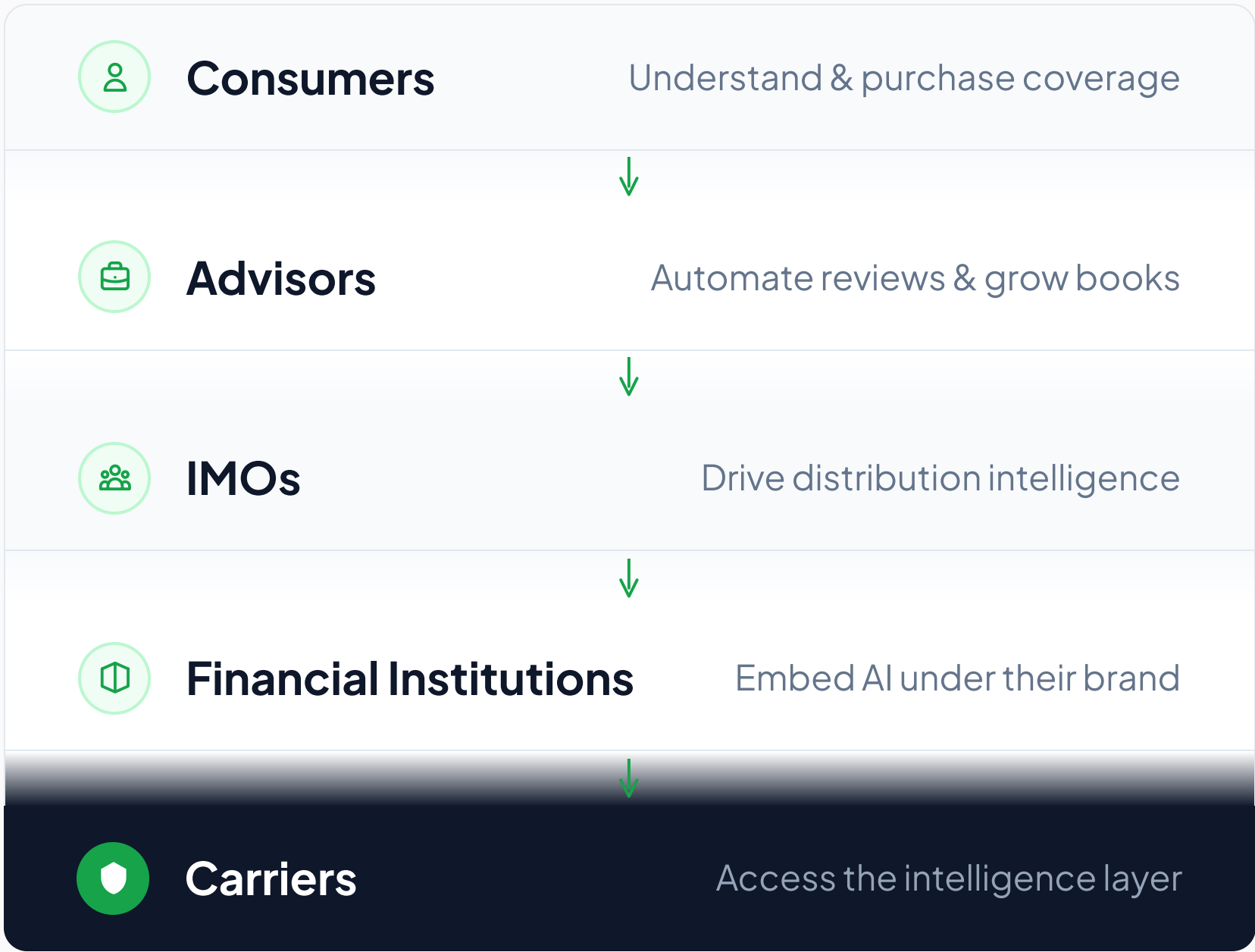


WHY WE WIN

Unlike point solutions, PolicyWell serves the entire ecosystem.

One intelligence engine. Every participant. Shared context that compounds over time — creating network effects no single-segment player can replicate.

- One platform
- Shared intelligence
- Network effects over time



TEAM

Built by founders who understand insurance.



Jameson Hollis

Chief Executive Officer

Strategy

Partnerships

Operations



Joshua Hollis

COO & CTO

AI

Engineering

Product

Infrastructure



THE RAISE

Raising Pre-Seed

Building the foundational intelligence layer for the insurance industry — starting with life insurance and annuities, expanding to every vertical.

USE OF FUNDS

Product & Engineering

Core platform development and AI feature buildout

AI Infrastructure

Model training, context engine, and reasoning systems

Enterprise Integrations

Carrier APIs, policy data pipelines, distribution partners

Compliance

Regulatory, legal, and insurance licensing

Customer Pilots

Early carrier and advisor deployments to validate enterprise demand