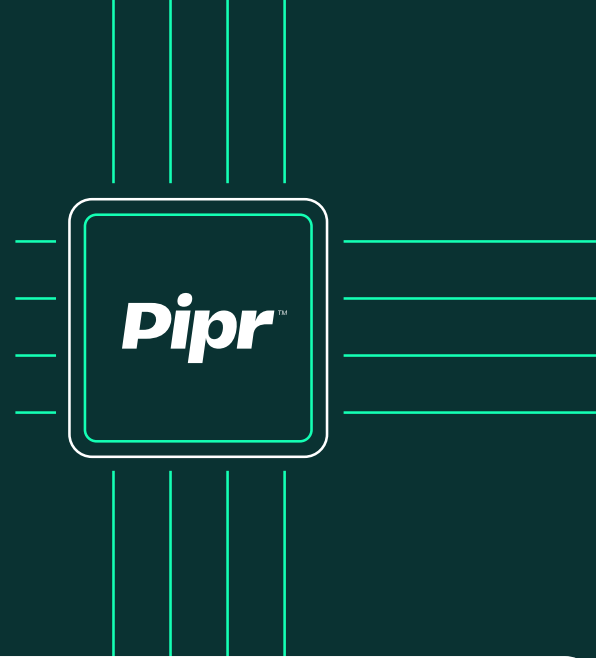**PeppercornAI**

Pipr - The Conversational AI Insurance Platform that speaks your language

Designed by our team of insurance and technology experts, we have launched the world's first Conversational AI Platform specially built for insurance - *Pipr*.

Trained and proven, it is highly automated and super scalable to deliver industry-transforming expense ratios and lower loss ratios.

Pipr™

Seamlessly digitise and transform your operating model

Quick and easy to implement at low cost, *Pipr* acts as an overlay on current technology and seamlessly integrates with existing Policy Administration Systems.

We tailor *Pipr* to your specific brand and products. And being 'AI' agnostic, we have the ability to embrace the very latest technological advancements quickly e.g. ChatGPT, for continual improvement.

Reduce expense ratios

Remove expensive, labour-intensive call centre tasks and overheads, with a fraction of the number of quality customer agents; remove labour-intensive post-sale manual underwriting and replace with highly scalable, ultra-granular automated underwriting. Plus, avoid associated manual rework e.g. MTA.

Achieve **1:5000+** agent to policyholders ratio

Improve risk selection

Unique automated underwriting, enhanced pricing precision and automated counter fraud delivering better risk selection and more accurate pricing-to-risk. And all designed for straightforward Policy Administration System integration.

Achieve superior loss ratios through better risk selection

Superior digital conversational experience

Replace boring, one-size-fits-all online transactional forms, with a highly personalised, intelligent digital conversation that is far superior to a chatbot experience. Uniquely set up to be fully transactional, customers can transact 24/7, in their own time.

4.9 Review.io rating

Unique behavioural data insights

Access to a whole new tranche of digital conversational data to provide additional insights to improve the loss ratio, expense ratio and policyholders experience.

No code seamless integration, just configuration

We have taken the complexity out of integration and built a solution where we have minimised the need for expensive professional services and that maximises self-sufficiency. Highly configurable to your branding, brand tone-of-voice, specific product and policy content details.

PeppercornAI

Proven capability

We didn't want clients to have to just take our word for it. We wanted to prove it for ourselves. And we have.

We have been testing *Pipr* with our own car insurance MGA, Peppercorn insurance. (Another first, as no other team has the capability.)

And we have had great success, with multiple positive outcomes confirming and endorsing the benefits of our specialist insurance platform.

Our own MGA acts as our insurance AI-training 'lab' to build continuous improvements that we share with our clients.

Quick & Easy:
7 weeks to integrate with new PAS

Low expense ratio:
Currently **1:5000+** agent to policyholders

Customers endorse it:
21,000+ customers
4.9 Reviews.io rating
90% containment

Robust:
100% uptime

In summary, how we compare:

Pipr	Generalist competitors
Conversational First™ experience	Chatbot + call centre agents
Designed to specifically improve expense ratios	Designed to save 'generic' customer service costs
Designed to specifically improve risk selection	No
Seamless integration to existing PAS	No
Consumer Duty compliant	No
Unique, live AI-training 'lab'	No
Designed and built by insurtech experts	No

Want to know more?

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