



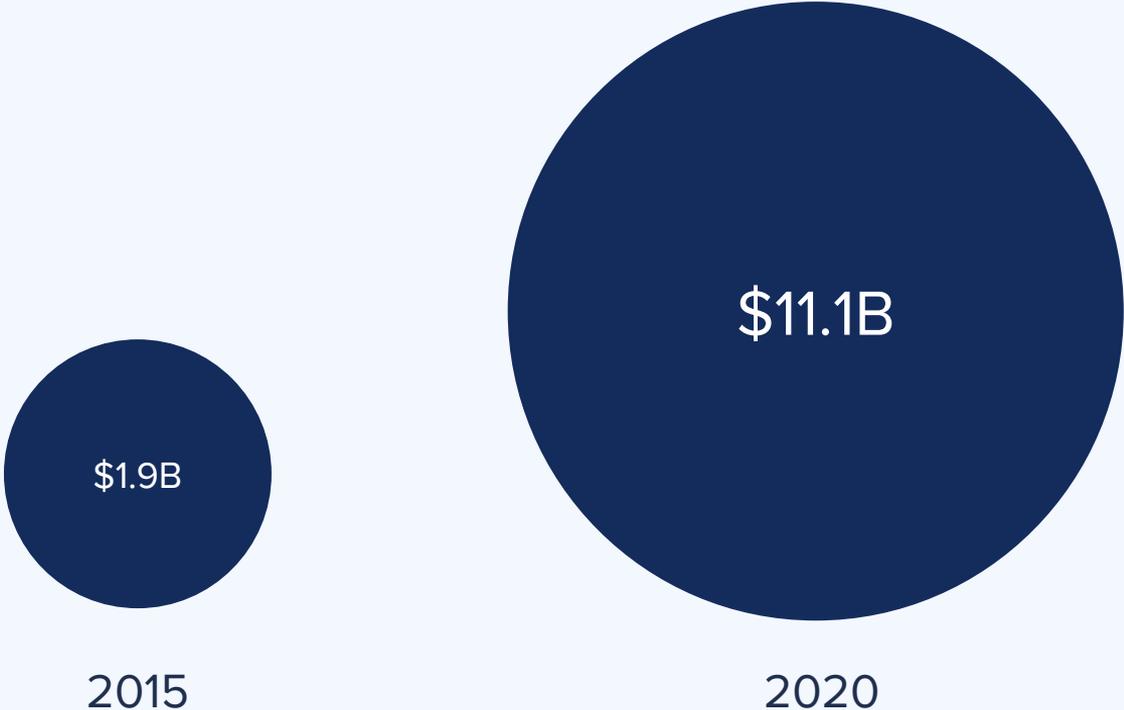
CANDOR



To be the health companion of every American



Private HIX is growing fast



2018 Goals

Licensed & Appointed States	5
Carrier Appointments	25
Agency Subscriptions	10
Consumers	2,500



	2017	2018	Today
Licensed & Appointed States	1	5	43
Agencies	1	10	25
Revenue	\$0	\$10,000	\$15,000 in (Estimated \$180k in 2017)
Consumers	10	2,500	5,000+

Here's what we've done

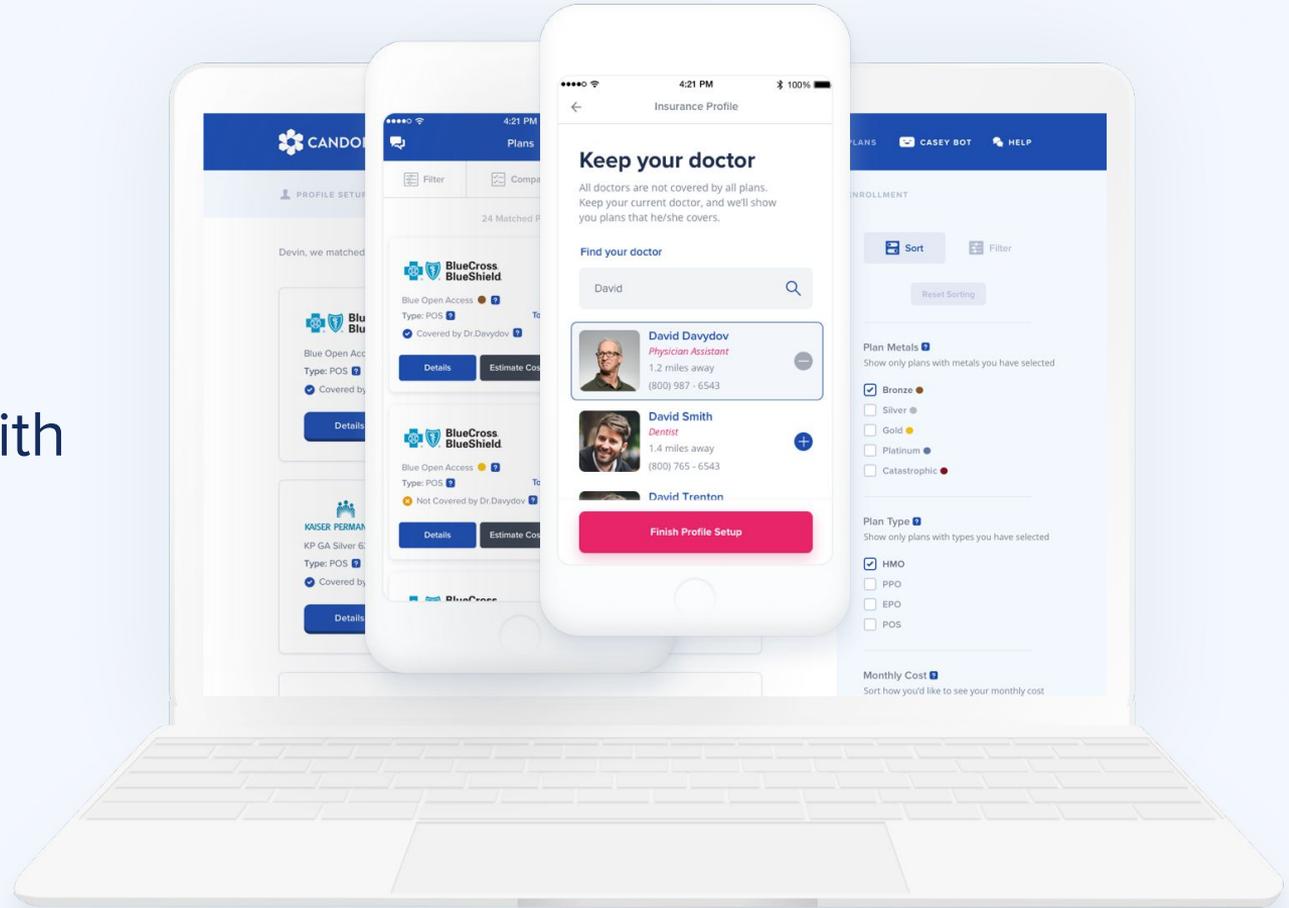
CANDOR FOR PEOPLE

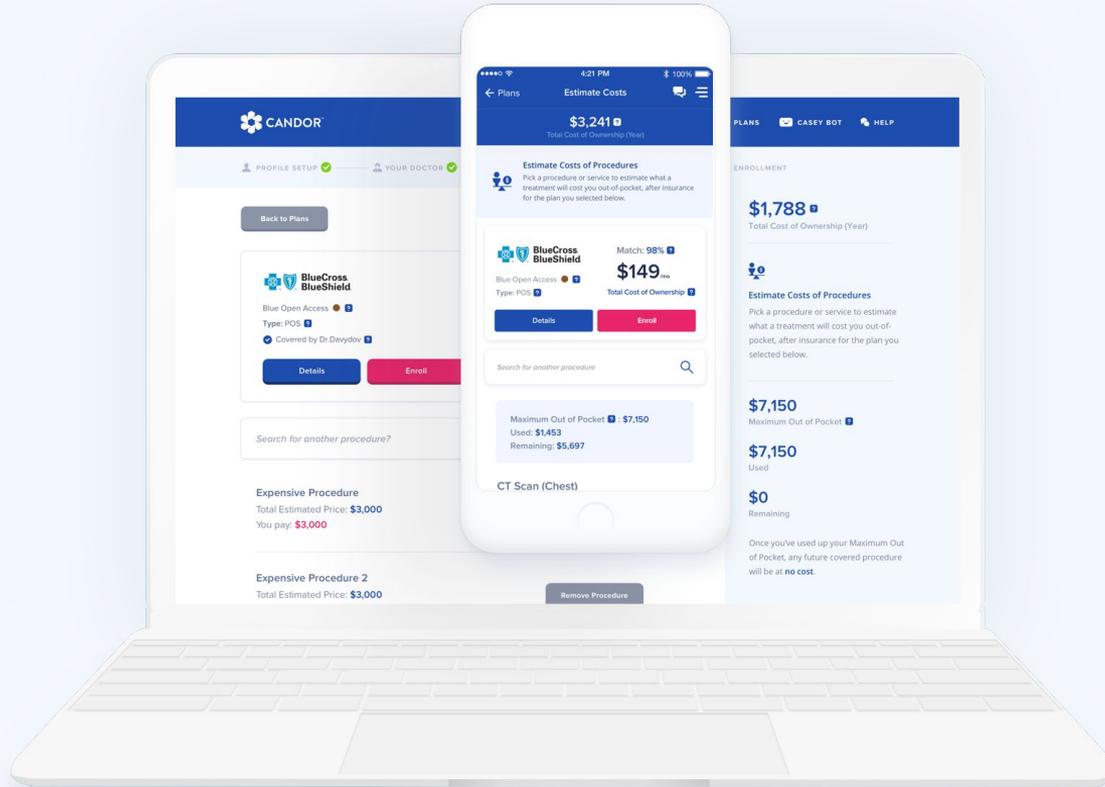
Getting health insurance just got super simple



Web App

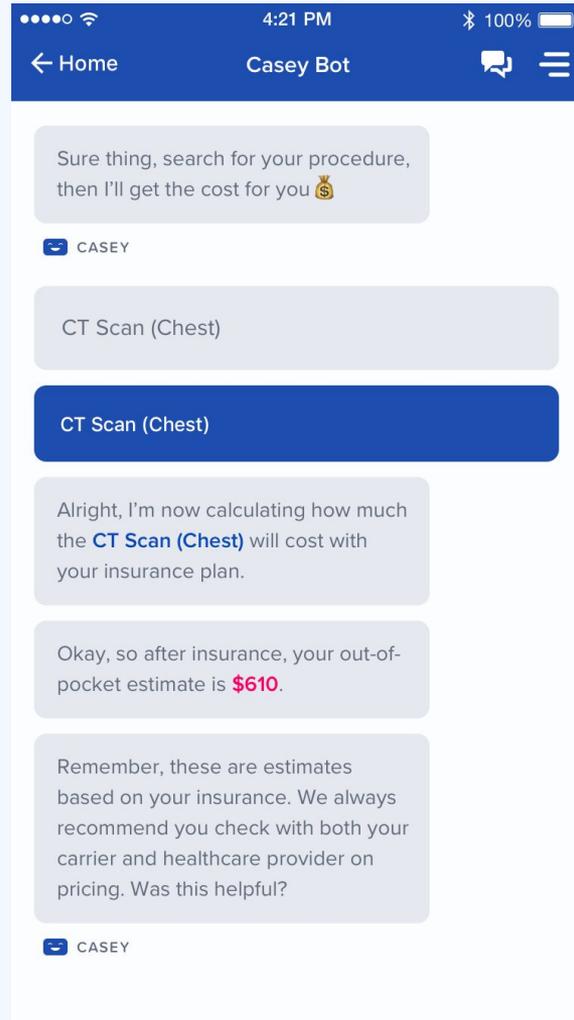
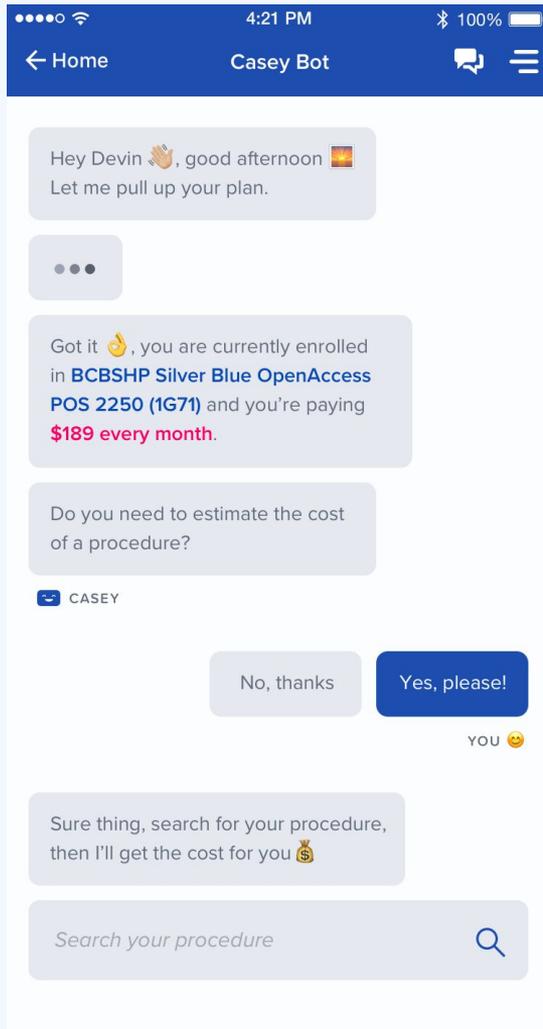
Match to plans with
total confidence





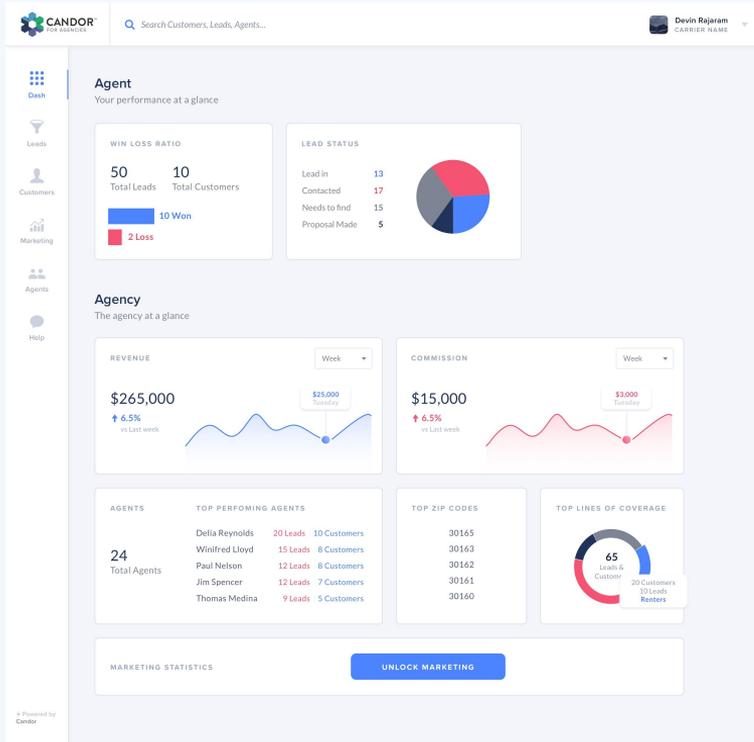
Make sense of your insurance before you enroll

Casey. It's why there's nothing else like Candor



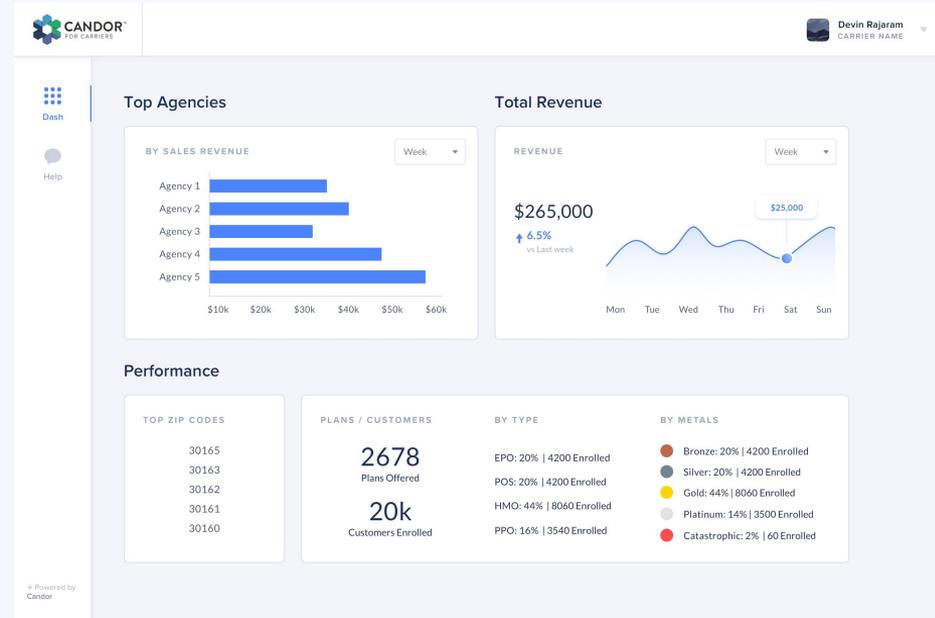
CANDOR FOR AGENCIES

Insurance enrollments
and renewals on autopilot



CANDOR FOR CARRIERS

Visualize market trends
and business performance





**Tax Credit
Plan Approval**



AWS Credits



Press



Marketing



\$600K
County



\$11M
State



\$2.5M



Candor's on the Radio



Press Conference with the
Governor's Office

Content Marketing





“Never before has HSA eligibility & enrollment been so clear.”



“Candor created a buzz and has a lot of people excited about the future.”



“IWA/Candor combo means huge savings for Americans.”



“Together we are democratizing healthcare.”



“Data normalization and standardization for carriers.”





Mavens

- 27 to 35 years old
- Married or in a relationship
- Excited to try new products
- Highest income of all personas

Hustlers

- 25 to 30 years old
- Hyper-connected
- Transitioning from employee to entrepreneur
- Values corporate responsibility

Up & Comers

- 20 to 25 years old
- Lives in a city or urban center
- Easily swayed into purchasing through social
- Biggest value seekers of all personas

Trendsetters

- 18 to 26 years old
- Big social networks
- Keeps up with the latest & greatest
- Most outgoing of all personas

n

Organic Visitors



Instagram

candorinsurance Sponsored

Getting your health insurance just got super simple.

Learn More

candorinsurance Bet you didn't know there was an app for that.

Instagram

candorinsurance Sponsored

Learn More

candorinsurance Health insurance shopping can be a nightmare, no matter how smart you are. The process had to be simplified. We've done it.

Candor Insurance @candorinsurance · Oct 26

Gold. Silver. Bronze. Deductibles. Copayments. Coinsurance. Does anyone really understand health insurance plans?

The Right Health Plan At The Lowest Cost

It's Almost As Easy As Booking an Air...

candor.insurance

Candor Insurance @candorinsurance · Oct 26

If you can book an Airbnb or hail an Uber, you can enroll in health insurance with Candor.

Getting your health insurance just got super simple.

Make Health Insurance Simple

candor.insurance

Candor Insurance Sponsored

Your family deserves great health insurance. You deserve an easy way to find it.

Find better health insurance quickly.

Why Is Health Insurance So Complicated? It doesn't have to be. Candor's online tools make it simple to pick the right plan.

WWW.CANDOR.INSURANCE

Like Comment Share

Candor Insurance Sponsored

Gold. Silver. Bronze. Deductibles. Copayments. Coinsurance. Does anyone really understand health insurance plans?

Find The Best Plan Enroll In Minutes

It's Almost As Easy As Booking an Airbnb

Candor lets you compare health plans and their true costs - fast and simple.

WWW.CANDOR.INSURANCE

Like Comment Share

Candor Promoted

Breakthrough app takes guesswork out of health insurance shopping. <https://lnkd.in/dhJzd7g>

Getting your health insurance just got super simple.

The Right Health Plan At The Lowest Cost

candor.insurance

Like Comment Share

Candor Promoted

Your family deserves great health insurance. You deserve an easy way to find it. <https://lnkd.in/di-DbW8>

Find better health insurance quickly.

Why Is Health Insurance So Complicated?

candor.insurance

Like Comment Share



Ad Channels

Facebook, Twitter, Instagram, LinkedIn



Rule-based & On-the-fly Optimization

New network of highest performing ads



+ Add new ads into the mix to experiment with





Landing Page: Maven

HEALTH TO GO > GET THE APP >

Tell Candor what matters to you and Candor will find the health insurance that fits

Candor will make the guess work out of health insurance so that you can leave your out-of-pocket and the health insurance company get back to what matters to you best: your health.

Health insurance enrollment is totally confusing.

When you enroll, you are asked to provide the address of your last two residences to the agency.

THE WALL STREET JOURNAL

Health insurance enrollment is super simple.

The Candor app makes it so easy and so fast that you can be up and enrolled in less than 10 minutes.

Feel good to look good

Feeling good and looking good go hand-in-hand. Health insurance makes your life run smoother and helps. And Candor's app makes sure you're to get health insurance.

See how Candor works

See how Candor works

Our mission is to be the insurance companion of every American.

Candor gives you a clear path to health insurance. Skip the insurance jargon. Switch to plans with your confidence and the peace of our app.

You + Candor =

Integrating with your Facebook, then using our smart insurance plans that are right for you and your needs.

Landing Page: Trendsetter

HEALTH TO GO > GET THE APP >

All new iOS app: Match to health insurance plans in a matter of seconds

80% Candor's app users can match to the health insurance plan that was right for you. Compare plans from the nation's leading carriers. And compare health plans before you enroll.

Compatible with every major health insurance carrier

So your health isn't your health anymore.

Don't get health insurance hassles. Get the medication you want when you need it. Building the foundation for a vibrant future. Your health and your future are one.

New York Times

You care about your health.

And Candor's app makes getting health insurance super simple. So you can spend the time of day you care your most: being with the people you love. Health insurance can't wait for you.

See how Candor works

Our mission is to be the insurance companion of every American.

Candor gives you a clear path to health insurance. Skip the insurance jargon. Switch to plans with your confidence and the peace of our app.

You + Candor =

Integrating with your Facebook, then using our smart insurance plans that are right for you and your needs.

Landing Page: Millennial Hustlers [Video]

HEALTH TO GO > GET THE APP >

Health insurance for freelancers and entrepreneurs

From health insurance to a private office, Candor's iOS app does the insurance jargon. Match to plans with ease, confidence, and the peace of the best of care.

Getting the most of care you need when you need it is what's best for your health and your business.

New York Times

You care about your health.

And Candor's app makes getting health insurance super simple. So you can spend the time of day you care your most: being with the support of the health insurance plan that fits you.

Our mission is to be the insurance companion of every American.

We're not the app for every business. Because business owners who choose to work are committed to their health insurance.

See how Candor works

From the freelancer to the growing startup

Personalize fit you, your customers or your entire startup. Candor's app makes the insurance part of health insurance so you can spend the time on creating and growing with your business.

Stay ahead of the cost of care

See what's covered and calculate what you might pay before you enroll.

Landing Page: Up & Comers [Variant]

HEALTH TO GO > GET THE APP >

Focus on your health not your health insurance

Candor's app takes the guess work out of health insurance enrollment. Compare plans from the nation's leading carriers and make yours a part before you enroll.

New York Times

Health insurance enrollment is totally confusing.

When you enroll, you are asked to provide the address of your last two residences to the agency.

THE WALL STREET JOURNAL

Health insurance enrollment is super simple.

The Candor app makes it so easy and so fast that you can be up and enrolled in less than 10 minutes.

See how Candor works

Compatible with every major health insurance carrier

So your health isn't your health anymore.

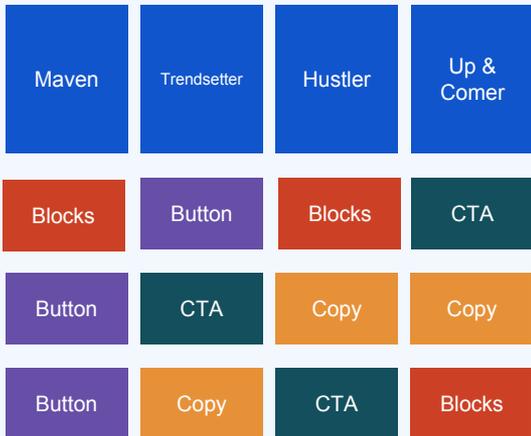
Lower your out-of-pocket costs

Don't get surprised by the cost of care. See if you're covered and calculate what you might pay before you enroll.



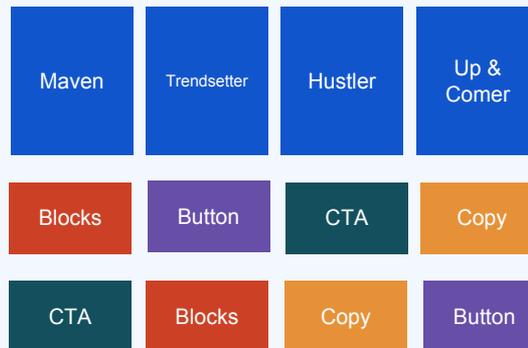
Landing Pages

Per persona / buttons / copy / blocks / CTA



New network of highest performing landing pages & elements

Get the App

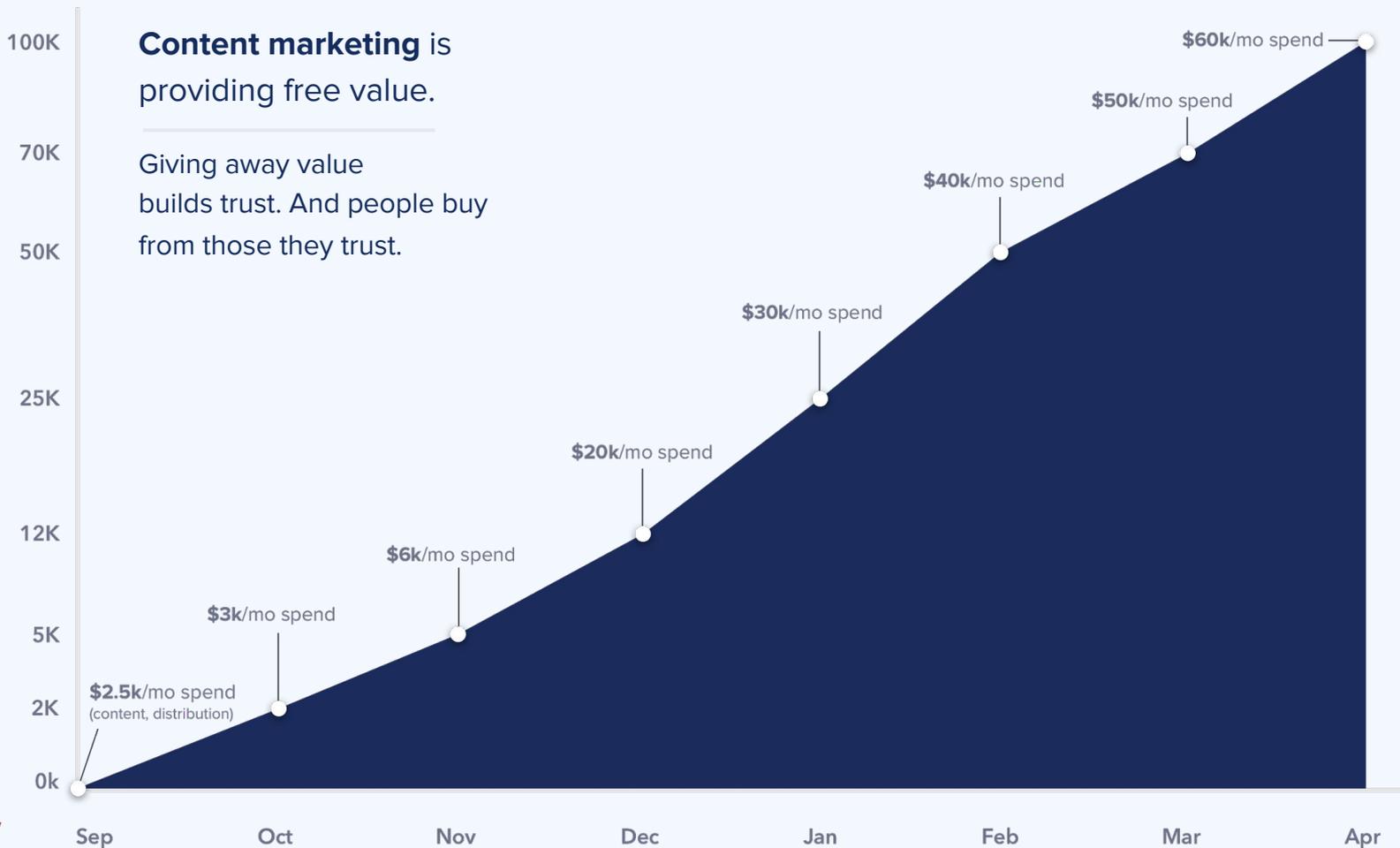


+ Add new elements into the mix to experiment with

Content marketing is providing free value.

Giving away value builds trust. And people buy from those they trust.

ORGANIC TRAFFIC PER MONTH



Content Marketing



Simulation

February
\$40,000 Spend
45,000 Visits
11% CVR



Google Search
Google users enter keywords to search for pages that satisfy their educational and commerce queries

45,000 People

Cost per click equivalent \$1.25 | LinkedIn Avg \$7

Analyze what content performs best for topics and for our competitors

Content

Produce more helpful content that's also more enjoyable to read

Engage

Compel the user to take action

11% - 4,950

Get the app
\$8.08 per user | LinkedIn Avg \$280

Hand off

UX
Squeeze out as many sales as possible

Challenges



Stage 1: Groups of 10 or less from Dowling & O'Neil

Stage 2: Groups of 25 or less from all Hilb Group Brands in MA, RI

Stage 3: Groups of 25 or less from all remaining Hilb Group Brands

Footnote

- As the current contracts expire plans move to Candor
- Cash flow will happen the calendar year following conversion
- Approximate support of virtual FTEs for this business is 212 people
- Estimated annual revenue between \$3M - \$20M



“Contributed to Amazon Alexa in the area of machine learning.”



Automation



Chatbots



Mobile Apps



Web Apps



Telehealth



Pharmacy



Health Advocacy



Dental



Vision



Global Travel Assist



Diabetic Supplies



Pet Care



Hearing Aids



Lab Testing



MRI & CT
Scans



Durable Medical
Equipment



Vitamins



Last mile automation with Carriers



More capable Casey



Data feeds



Space



Achieve high growth



Produce preeminent content



Onboarding

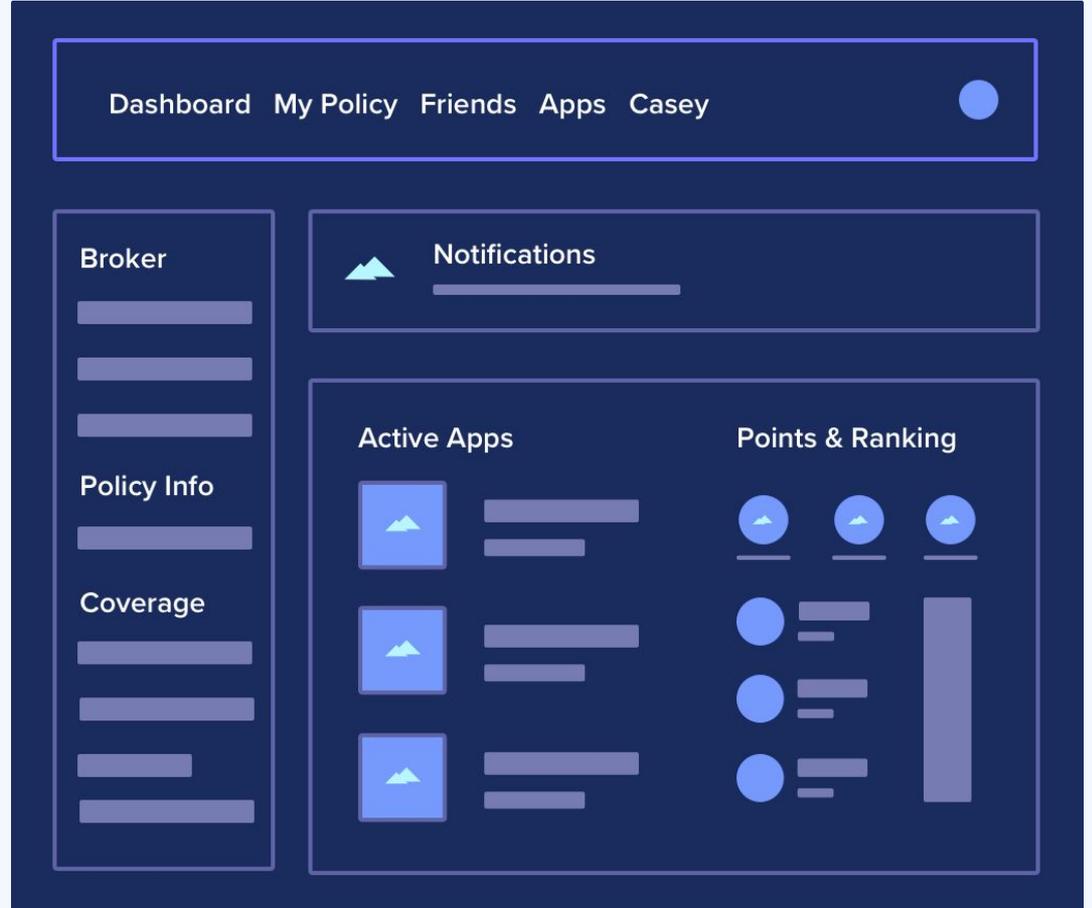
What's next?



PROSPER

Candor's Digital Health Platform

Insurance, wellness solutions, and guides to achieve a state of complete **mental, physical, and financial success.**





PROSPER

Candor's Digital Health Platform



FORTUNE 2.0

Included Apps & Solutions

- [App icon] [App name]

\$xxx
Best bundle for you

Choose Bundle

Included Apps & Solutions

- [App icon] [App name]
- [App icon] [App name]

\$xx
Budget friendly bundle

Choose Bundle



CASEY 2.0

Hey Casey. I'm feeling down 😞

I'm always here for you. Give me a moment to bring up your policy.

Your policy would cover a visit with **your therapist**. I also recommend the app **Sibly** - available from your dashboard. Or I can tell you a joke?



Enable year round selling
of health insurance



Decrease cost to the consumer
while increasing margins for Candor



Underwriting
Automation



Data
Standardization



Actionable
Insights



CANDOR



Physical kiosks are no match

4:21 PM 100%

← Plans Your Plan Details

BlueCross BlueShield Match: 98%

Blue Open Access Type: POS **\$149**/mo Total Cost of Ownership

Model Enroll

FLOYD Recommended Hospital For Plan Visit Floyd
Floyd Medical Center ★★★★★

Off-Exchange Plan

Plan name: BCBSHP Gold Blue OpenAccess POS 6250 (1G6Z)

Monthly Premium	Deductible
\$149 /mo	\$6,250 /yr
Maximum Out of Pocket	Coinsurance
\$7,150 /yr	30%

Navigate healthcare confidently with community reviews

4:21 PM 100%

← Candor Insurance

YOU'RE COVERED
Insurance **\$149**/mo
BlueCross BlueShield

Need a Hospital?

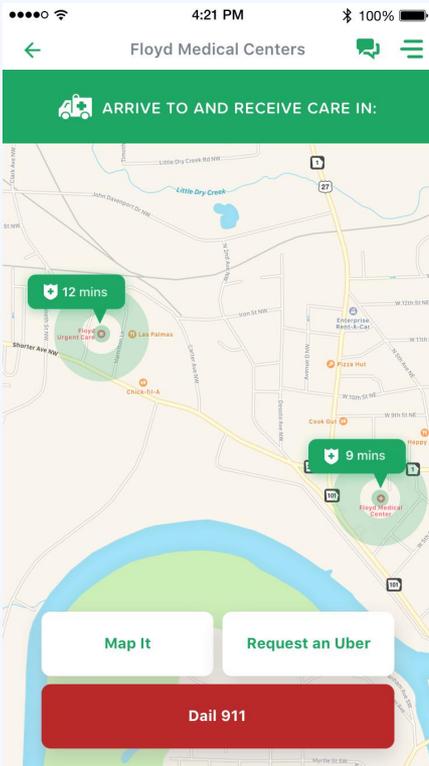
Candor recommends
Floyd Medical Center
★★★★★

The staff is personable, caring and well-trained. The mobile app and Casey bring Floyd up to 5 stars.

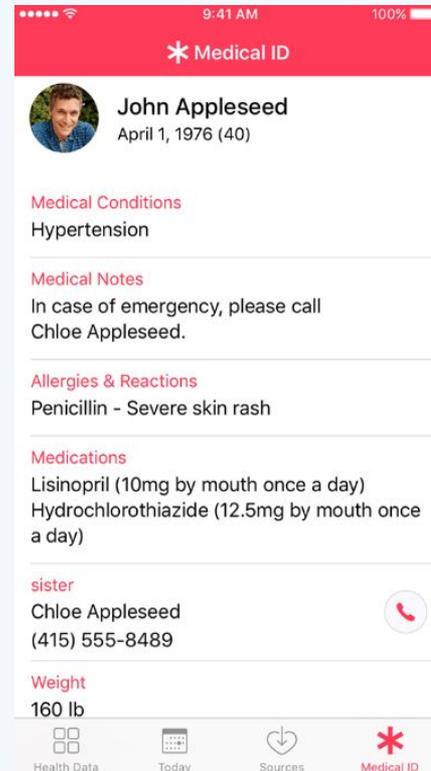
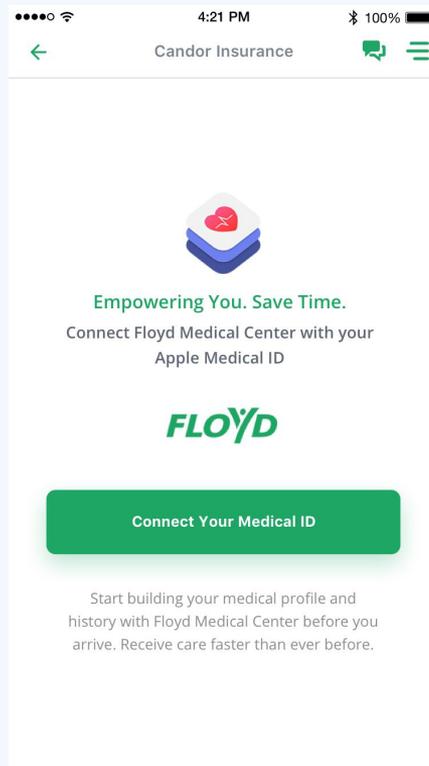
Map It Request an Uber



Clear time-to-care



Faster medical assistance than ever before





Casey. It's why
there's nothing else
like Candor

