

# Figuro<sup>®</sup>

We transform the policy purchase and management experience to  
expand insurance distribution





# LATAM's distribution challenge constrains insurance penetration

The problem isn't a lack of agents / intermediaries. Over 250,000 professionals sell 70% of the region's policies, moving a market of +\$215 billion annually. However, insurance penetration remains stagnant at just 3%, far from the +7% we see in developed markets.

The real problem is the lack of adequate technological infrastructure for this distribution channel. Agents exist and have the relationships, but operate with last century's tools that dramatically limit their productivity and growth capacity.

**+61Bn**  
in Annual  
Premium Sales

**+300M**  
Policies Under  
Management

# Agents are critical for distribution but operate with limiting infrastructure

## LEGACY AGENT

- Notebooks and Excel for management
- Cold calls with no strategy
- PDFs shared via WhatsApp
- Lost and disorganized data
- Gut-based decisions

## ENABLED AGENT

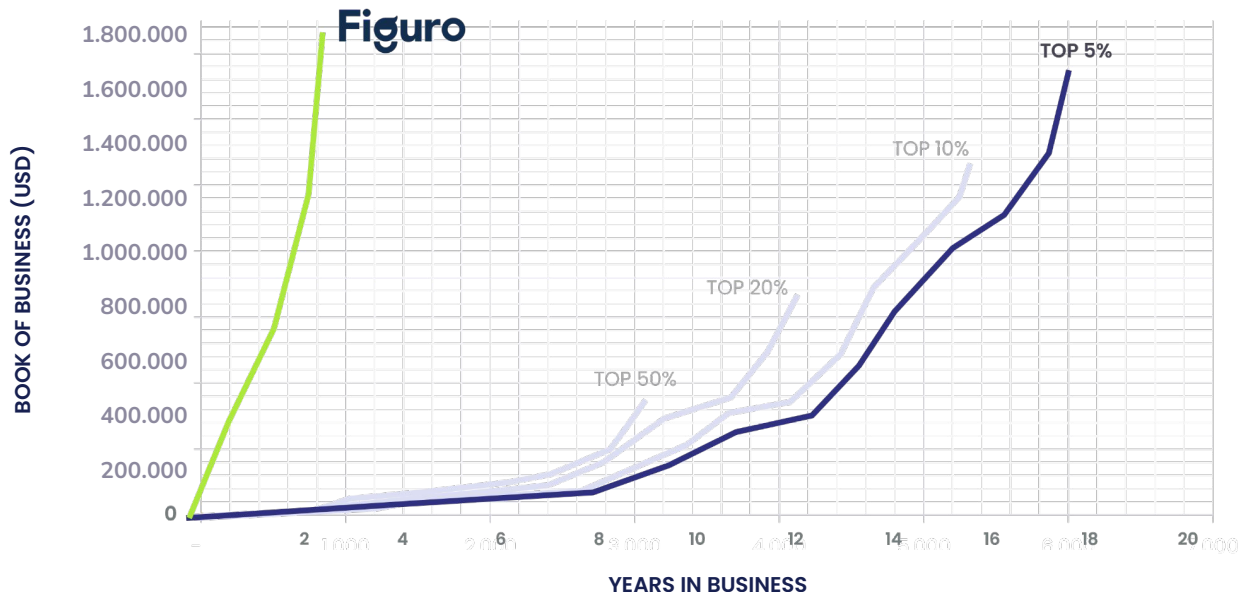
- 24/7 automated lead generation
- Smart prospect organization
- Digital quote comparisons
- Centralized, accessible data
- Analytics-based decisions

This productivity gap is the real obstacle limiting the exponential growth of the insurance market in the region.

# We know this because we built Figuro starting as insurance agents

## INSURANCE AGENCIES IN COLOMBIA

Years Operating vs. Client Portfolio Size Achieved (USD)



We launched as B2C intermediaries. With our own tech, we reached in only 24 months what takes Colombia's top 10% of agents over 10 years.

- **2 million USD** in premiums sold (life, health, home)
- **70% fewer interactions**
- **90% lower CAC**

In 2024 we sold the B2C to share our technology internationally with insurers, MGAs, and insurance agents.

# We achieved this by creating an insurance distribution operating system

01

## Automated Lead Generation

Smart 24/7 prospect capture without manual intervention

02

## Intelligent prospect management

Automated organization and tracking of sales opportunities

03

## Digital quoting and comparison

Tools to build comparison quotes in minutes

04

## Book analysis and opportunity identification

ML-powered cross-sell and upsell identification

05

## Embedded insurance products for distribution

A system that works WITH or WITHOUT APIs

One unified system. Two complementary go-to-market models.

# We validated the system with the largest insurance company in Mexico



- ~17,000 agents nationwide
- 120+ years in the market
- Leader across multiple insurance segments

## Their Challenge

- 12–18 month tech development cycles incompatible with the velocity modern digital markets demand
- Need for fast experimentation and agile validation

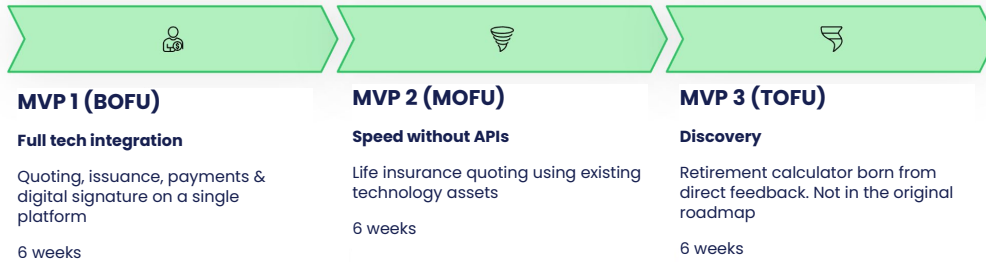
We co-created an innovation lab with our technology that delivers functional MVPs and tested prototypes for their products and distribution channels with real users in 4–6 weeks. From concept to market in record time.



SEE CASE STUDY

# From pilot to GNP's technology partner

## 3 products at record speed



**8x more sales opportunities** than previously

5% conversion vs. 1.7% industry benchmark.

**Each agent customizes their experience** for their top channels and sales approach

Rolled out on **+15 different channels** (WhatsApp, FB, YouTube, IG, TikTok, Web, ...)

Forecasted at just 30% of sales force =

**+\$1M USD weekly in qualified leads**

**No APIs required**

**+85% of agents reported genuine value** in the implemented tools

November 2025: we **scaled the pilot and institutionalized the model**

**Working with insurers isn't enough to close the protection gap and increase insurance penetration...**

# Our Solution

## Figuro Engage



*The platform validated with GNP. The infrastructure that put us in the top 5% of agents. Now available to thousands of agents throughout Latin America and Spain*

### Custom links

Agents share their personal link ([fgr.link/name](#)) with prospects and clients

### 24/7 Quoting

Clients can get quotes anytime, anywhere, from any device

### Automated data capture

Information automatically flows to the agent and to Engage, organized and ready to work

### Fast Quoting

The agent creates professional comparative quotes in minutes (with or without integrations)

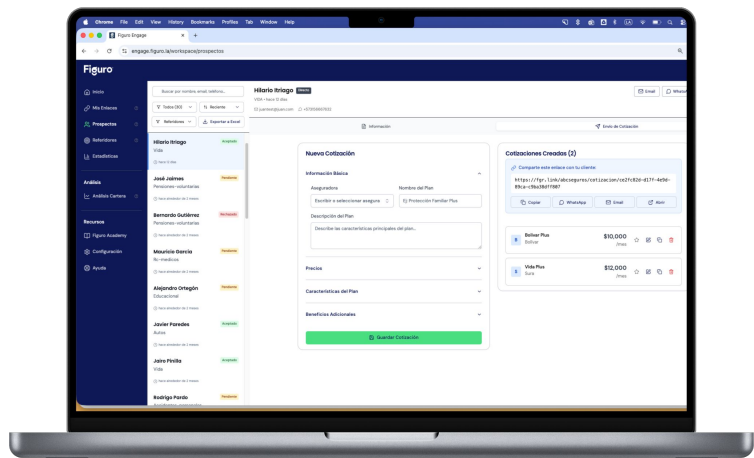
### Easy decision-making

The client sees their offer in an easy-to-understand way to accelerate their decision

### Opportunity identification

The agent can upload their client portfolio (in Excel) and get advanced data analysis to predict cross-selling opportunities and anticipate cancellations

# The next step: Engage + Embedded Insurance



+



inaugural partner (non-exclusive) for this model

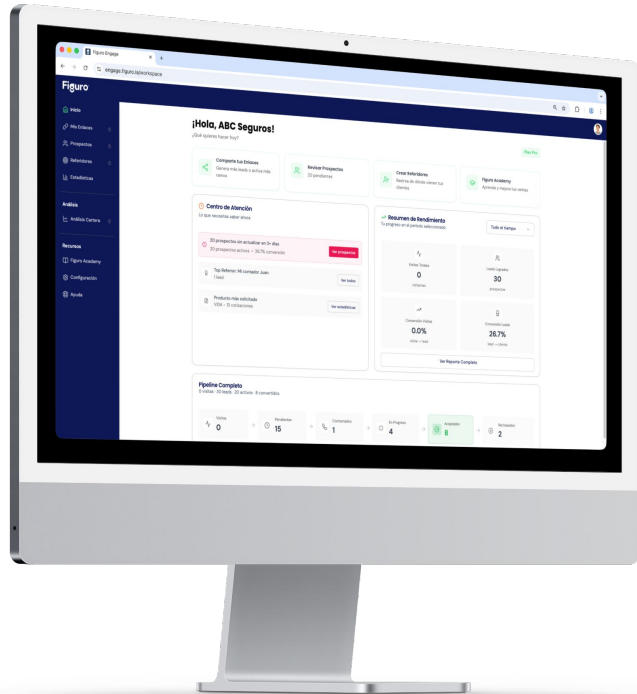
## Insurance products integrated directly into the Engage platform, eliminating operational friction

Simply by using Figuro Engage, agents can now access insurance products outside their current portfolio without increasing the complexity of their daily operations, without requesting credentials directly from the insurer, and without sales managers threatening to revoke their access for failing to meet production minimums.

All without new logins, learning additional platforms, or juggling parallel systems. Where they already accelerate existing book sales, they discover new products to grow revenue.

When agents can offer 5, 10, 15 different products without 5, 10, 15 different systems, their productivity multiplies exponentially. This is what turns good agents into super agents. This unlocks the true potential of the distribution model at scale.

# We launched Figuro Engage in July 2025 here's how it's going...



**+250**  
agents and  
agencies

**+10**  
countries

**+40%**  
growth in quote  
requests

**3 hours**  
saved per day

# Dual engine model

## ENTERPRISE

- Functional MVPs in 4-6 weeks
- Validation with real users before scaling
- No commitments before proving value
- Continuous innovation capability

## DISTRIBUTION

- Agents access multiple products without complexity
- Insurers distribute without building infrastructure
- Figuro manages all operations and technology
- Agent keeps their margin, insurer gets distribution

# Equipo líder



## Juan C. Gonzalez – CEO

His work focuses on transforming traditional agents into hybrid digital sellers, using data, automation, and experience design to improve outcomes without losing the human element of advisory. Before Figuro, Juan Camilo founded a Y Combinator and 500 Startups-backed fintech, where he developed financial wellness education tools that impacted over 100,000 people across 18 countries.

Juan has consulted for top Colombian insurers on growth, digital strategy, and financial literacy programs, and co-designed the nation's financial education strategy. He's a LinkedIn Top Voice in insurance innovation, was named Best Distribution Insurtech CEO by Fintech Americas 2025, and featured in the Top 100 Worldwide Insurtech Creators. He's also taught finance and entrepreneurship at Universidad Externado de Colombia, UCL Summer School Colombia, and Barcelona School of Management, Universitat Pompeu Fabra (UPF).



## Louis Lairie – CTO

Louis brings over a decade of experience in technical leadership and Artificial Intelligence solutions for banking and insurance. A software engineer with a Master's in Business Management, he combines deep hands-on experience in software architecture with the ability to design and scale complex systems in highly regulated environments.

In the insurance sector, Louis designed and implemented France's #1 mortgage insurance subscription platform and led the rollout of AI solutions for major financial institutions including AXA, BNP Paribas, Société Générale, and Crédit Agricole.

Previously at Ekino (Paris), he built and led from scratch an engineering team of over 30 people, delivering large-scale digital platforms for global clients like Renault.

# Figuro is the ideal partner for companies looking to...

Designing Awareness, Quoting,  
and Purchase experiences and  
strategies for insurance  
through intermediated  
channels

Giving Producers sales  
management tools or products  
for distribution without the  
operational complexity of  
managing them

Giving Producers advanced  
predictive models to identify  
cross-selling opportunities or  
anticipate policy cancellations

# Awards



Ian Hathaway



Jonathan Fentzke



Jenny Fielding



Scott Hartley



Naveen Selvadurai



Eric Friedman



Grant Newlin



Burak Büyükdemir



Peter Livingston



Colin Gardiner



Damien Philippon  
Advisor



Martín Bonilla  
Advisor



 LET'S CONNECT



**Juan Camilo González T.**

CEO

+57 315 666 76 32

[jc@figuro.la](mailto:jc@figuro.la)

# Figuro<sup>®</sup>

We transform the policy purchase and management experience to expand insurance distribution