ClaimChampion
Intelligent Consumer Advocacy Solutions

"We Champion Your Claims, So You Don't Have To."

Group 9 – Capstone Presentation

Members:
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"Consumer Bots, to Battle Corporate Bots, for You"

Company Description:

Mission Statement:
Our mission is to put trusted intelligent agents in the hands of consumers, **cut through the bureaucracy of health insurance**, champion their rights, and ensure fair treatment. **By leveraging autonomous agents paired with human expertise, we resolve disputes quickly, effectively, and with a lasting impact**, providing a persistent and meaningful advocacy service.

Vision:
To **become the leading consumer advocacy service** that empowers individuals by transforming customer service experiences worldwide.

Philosophy:
We believe in **empathy, kindness, fairness, persistence,** and **innovation**. ClaimChampion values consumer empowerment, transparency, and using technology to simplify and enhance lives.

Company Goals:

Short-Term Goals:
- **Within one year, develop and launch a highly functional version of the ClaimChampion AI platform**, **tailored to the healthcare insurance market.**
- **Establish 5 key partnerships** with consumer advocacy groups and insurance companies to **increase expertise, credibility, and trust.**
- Achieve **150,000 active users within the first year** after launch.

Long-Term Goals:
- **Expand into 5 major sectors beyond health insurance**, such as **telecom, utilities, and retail,** within 3 years.
- **Reach 1 million active users within 5 years**, becoming the leading AI-driven consumer advocacy service.
- **Achieve break-even within 18 months** by implementing both subscription and add-on revenue models.

"Slice Through Red Tape with a Lightsaber"

Industry Overview:

The customer service automation and consumer advocacy industries are rapidly growing due to advancements in AI and NLP.

Valued at $8.4 billion in 2022, the customer service automation market is **projected to reach $24 billion by 2030** (CAGR of 14.5%).

The conversational AI market is expected to grow from **$6.8 billion in 2023 to $18 billion by 2030** (CAGR of 16.5%), **driven by the demand for personalized service and reduced wait times.**

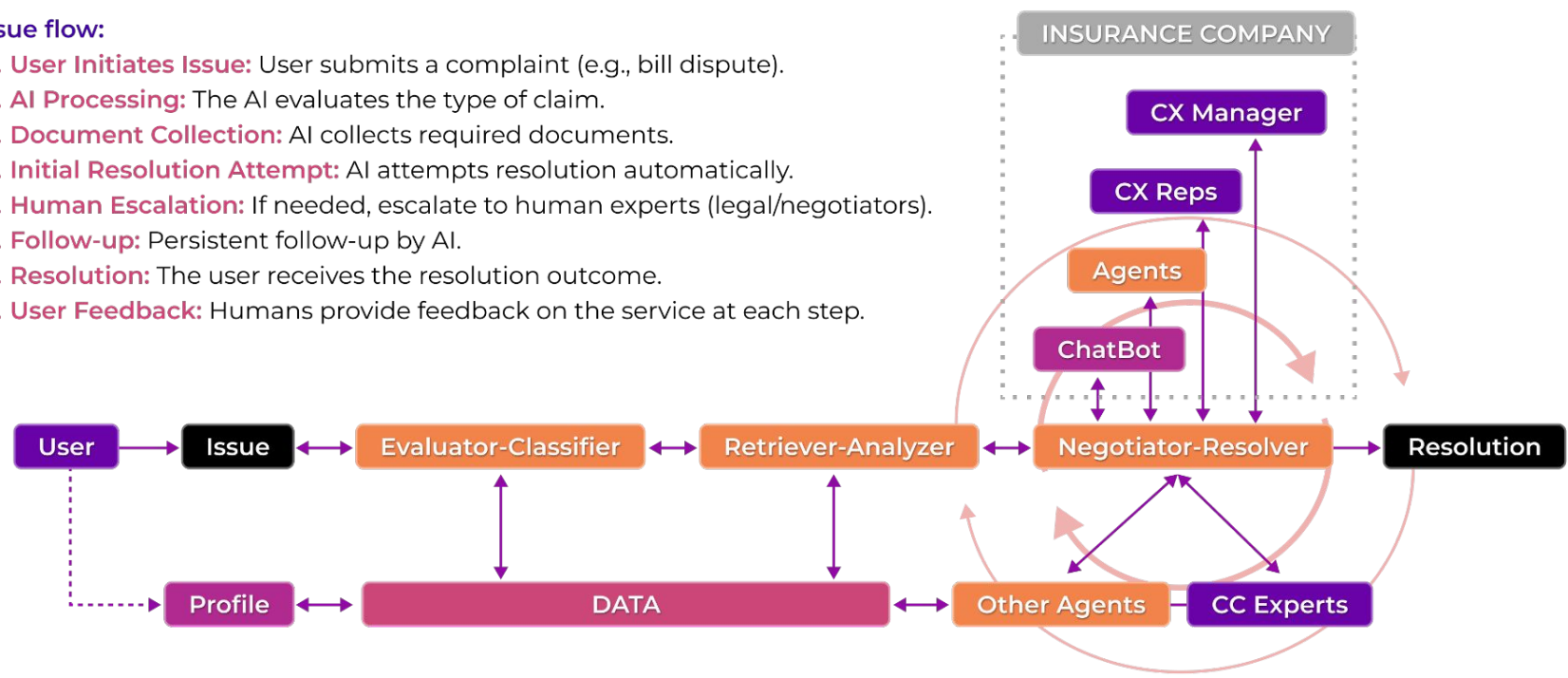## Problem Statement:

Consumers frequently face long wait times, confusing policies, ineffective customer service, and complex corporate systems when attempting to resolve issues such as coverage, service complaints, or bill disputes.

The **existing customer service infrastructure** – including call centers and chatbots – **is often insufficient, leading to frustration and unresolved complaints.**

Issue flow:

1. **User Initiates Issue:** User submits a complaint (e.g., bill dispute).
2. **AI Processing:** The AI evaluates the type of claim.
3. **Document Collection:** AI collects required documents.
4. **Initial Resolution Attempt:** AI attempts resolution automatically.
5. **Human Escalation:** If needed, escalate to human experts (legal/negotiators).
6. **Follow-up:** Persistent follow-up by AI.
7. **Resolution:** The user receives the resolution outcome.
8. **User Feedback:** Humans provide feedback on the service at each step.

INSURANCE COMPANY

CX Manager

CX Reps

Agents

ChatBot

User → Issue ↔ Evaluator-Classifier ↔ Retriever-Analyzer ↔ Negotiator-Resolver → Resolution

Profile ↔ DATA ↔ Other Agents ↔ CC Experts

- **Target Market:**
  Based on consumer research, around **50% of adults in the US experience issues** with coverage, customer service disputes, and billing issues annually, creating a vast market potential.

- **Addressable Market:**
  If even 10% of these individuals adopt AI consumer agents, **the potential user base could be in the tens of millions in the US alone.**

- **Healthcare Insurance Market:** With **91.7% of Americans covered by health insurance**, the market for advocacy in insurance-related claims is immense, targeting millions of potential users dealing with billing and claims disputes.

Estimated Market Size Over Time
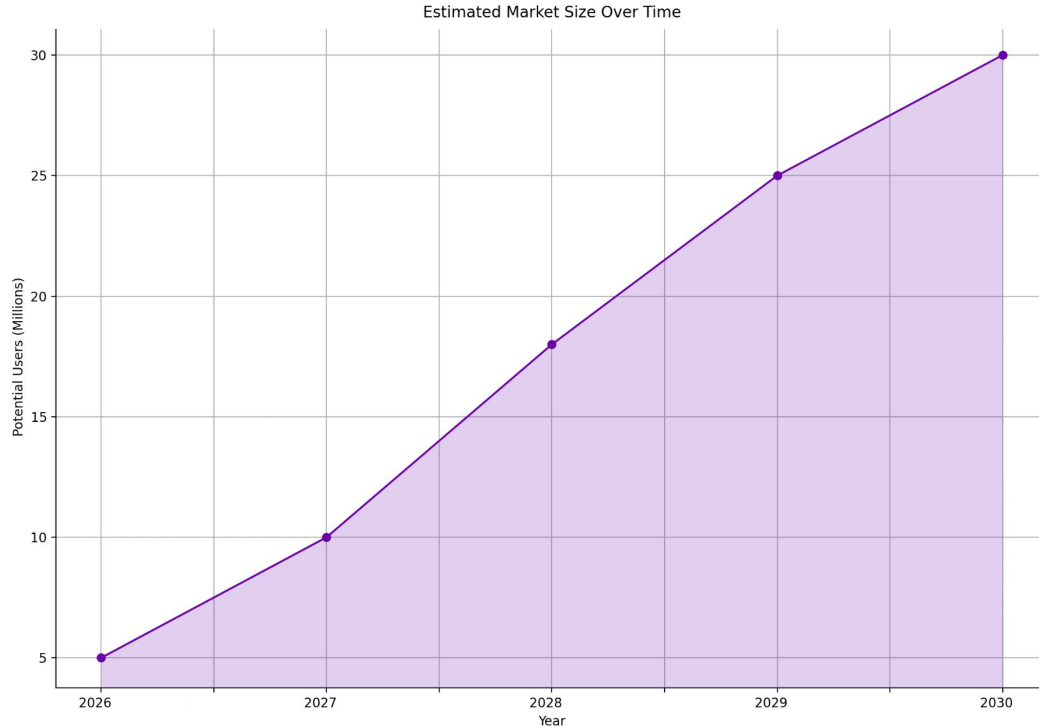
POSITIVE NEGATIVE

- **Consumer-Centric Messaging:** The product has a strong value proposition of saving consumers time and hassle.

- **Persistence and Multi-Channel Capabilities:** The AI agent's ability to escalate across multiple platforms, including voice and chat, increases its efficacy.

- **Scalable Automation:** Once the system is developed, serving additional customers incurs minimal variable costs.

- **Initial Trust Issues:** Building consumer trust is challenging when asking for sensitive data such as bills and account information.

- **High Development Costs:** The initial agent and model development and compliance adherence involve significant upfront costs.

INTERNAL **STRENGTHS** **WEAKNESSES** INTERNAL

EXTERNAL **OPPORTUNITIES** **THREATS** EXTERNAL

- **Partnerships:** Partnerships with consumer advocacy groups can add expertise, credibility, and build trust.

- **Untapped Market Segments:** Expanding into underserved areas such as healthcare billing disputes and warranty claims could capture additional market share.

- **White-Label Solutions:** Offering the AI as a white-label product for consumer advocacy firms can provide additional revenue streams.
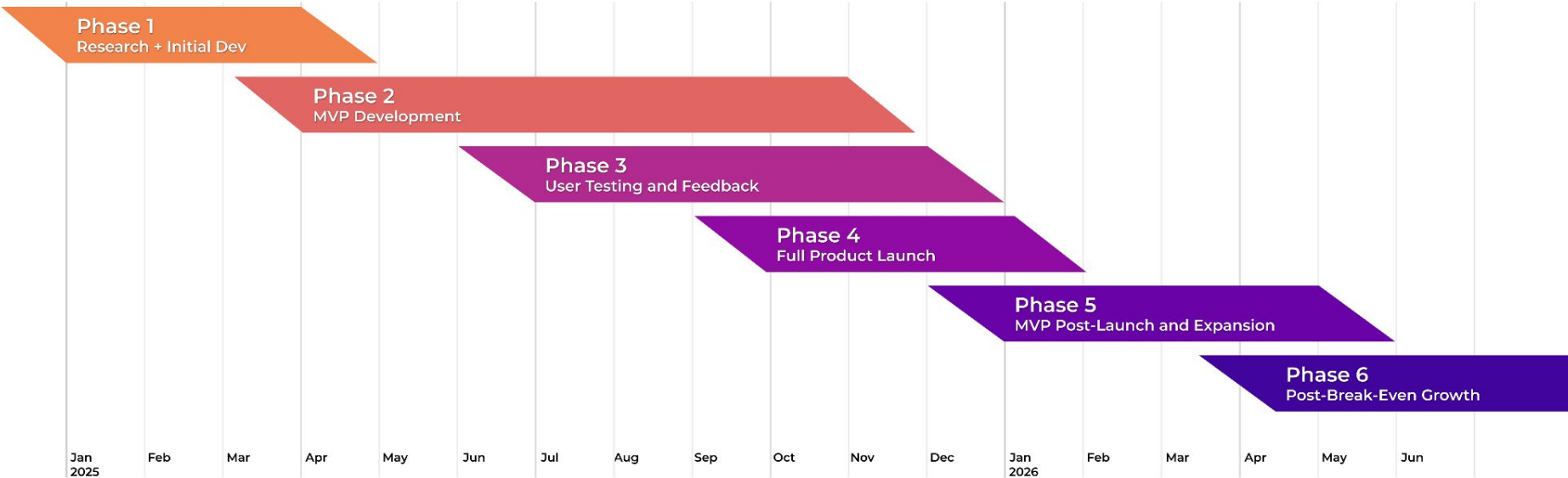
- **Corporate Pushback:** Companies may deploy tactics or legal barriers to block automated consumer bots from interacting with their systems.

- **Regulatory Challenges:** Compliance with privacy regulations (e.g., GDPR, CCPA) could introduce additional operational complexities and limitations.

POSITIVE NEGATIVE

Competitor	General Info	Key Features	Target Audience
AgentForce	AI platform that enables businesses to create and deploy autonomous AI agents	Customizable AI Agents, Low-Code	Sales, Service, Commerce, Marketing
Cofactor AI	Healthcare financial platform founded in 2023	Real-time integration with EMR systems and automated appeals.	Hospitals and health systems managing insurance denials.
LivePerson	LivePerson offers an AI-powered (Conversational AI) conversational platform that can handle customer service interactions across multiple industries, including healthcare.	Conversational AI, Omnichannel Messaging, Live Chat Integration, Report & Analytics	Healthcare, Retail, Financial Services
Nuance Virtual Assistant	A conversational AI solution that helps with patient inquiries, appointment scheduling, prescription refills, and health information.	Conversational AI for symptom checking and triage, appointment scheduling, Patient Education	Healthcare
Zendesk	Zendesk is a well-known customer service platform that offers AI-powered automation through its chatbot solutions.	Chatbot, omnichannel support, Report & Analytics	Multi-industry: business of all sizes and industries
Claim Champion	AI agents that save time and reduce stress by efficiently resolving all of the client's insurance-related issues, including access, billing, claims, coverage, service, and more.	Conversational AI for claims management, Reports & Analytics, omnichannel messaging	Multi-industry with a focus in claims management

Ability to Execute (High / Low) vs Completeness of Vision (Low / High)

CHALLENGERS — LEADERS — NICHE PLAYERS — VISIONARIES

- SalesForce
- LivePerson
- ZenDesk
- Nuance
- Cofactor AI
- ClaimChampion
- DoNotPay
- Corporate Chatbots

Phase 1
Research + Initial Dev

Phase 2
MVP Development

Phase 3
User Testing and Feedback

Phase 4
Full Product Launch

Phase 5
MVP Post-Launch and Expansion

Phase 6
Post-Break-Even Growth

Jan 2025 | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Jan 2026 | Feb | Mar | Apr | May | Jun

Phase 1 – Months 1-3
Research and Initial Development

Milestones: Market + industry research, gather datasets, develop initial models and strategies, set up cloud infrastructure, formulate vision and requirements.

Focus Metrics: Data readiness, initial model accuracy.

Phase 2 – Months 4-11
MVP Development

Milestones: Develop minimum viable product (MVP), including core functionalities like dispute automation and call routing, Agent + API integration, and basic user interfaces.

Focus Metrics: Completion of MVP, early user feedback, model performance.

Phase 3 – Months 7-12
User Testing and Feedback

Milestones: Launch MVP for limited user testing, gather user feedback, iterate on features and design, Beta for more extensive testing.

Focus Metrics: Task completion rate, user satisfaction, number of bugs, response times.

Phase 4 – Months 10-12
Full Product Launch

Milestones: Finalize and launch the product, set up customer support, implement full compliance review.

Focus Metrics: Product stability, regulatory compliance, customer adoption rate, user satisfaction.

Phase 5 – Months 12-18
Post-Launch and Expansion

Milestones: Add new features based on user feedback, expand into new industries, refine algorithms.

Focus Metrics: Feature adoption rate, customer satisfaction, churn rate reduction.

Phase 6 – Months 18+
Post-Break-Even Growth

Start growth, hire more staff, add more dev teams, build more infrastructure, grow sales and marketing,

CEO + CCO

CSO + CIO

COO + CSO

CTO + CDO

CPO + CDO + CMO

External Relations

Legal Specialist

Compliance Expert

SME – Industry Insider

SME – Consumer Rights Advocate

Negotiator

Negotiator

Customer Service + Support

Customer Service + Support

Customer Service + Support

Sr. Data Scientist

Data Scientist

Sr. Data Engineer

Data Engineer

Sr. ML Engineer

ML Engineer

Sr. BE Developer

BE Developer

Sr. FE Developer

FE Developer

Sr. QA Engineer

QA Engineer

DevOps Engineer

Sr. Product Manager

Product Manager

Sr. UX/UI Designer

UX/UI Designer

TECH STACK

FRONT-END	React	React Native
BACK-END	Node.js + Express	GraphQL
DATABASE	PostgreSQL	MongoDB
AUTHORIZATION	AWS Cognito	
INFRASTRUCTURE	AWS	Kubernetes

MULTI-MODAL STACK

INPUT LAYER	API Gateway	Google Speech API	Kafka
VOICE	ElevenLabs	Cartesia	Whisper
PROCESSING LAYER	HFT	spaCy	Redis
OUTPUT LAYER	Amazon Polly	Twilio	
ORCHESTRATION	Apache Airflow	Kubernetes	
DATA FLOW + STORAGE	Amazon S3	Snowflake	PostgreSQL

PEOPLE STACK

CX SUPPORT	Internal APIs	Platform Tools	Internal Agents
LEGAL EXPERTS	Internal APIs	Platform Tools	Internal Agents
INDUSTRY SPECIALISTS	Internal APIs	Platform Tools	Internal Agents
NEGOTIATORS	Internal APIs	Platform Tools	Internal Agents

INTELLIGENCE STACK

AGENT FRAMEWORKS	LangChain+LangGraph	Amazon Bedrock	Fin 2	
RAG	Multi-AgentRL	Command R	Meta RAG	Haystack	Pinecone
LLM + NLP	ChatGPT-4o	LLaMa	NLTK	HuggingFace
SPEECH	Amazon Polly	Google Speech-to-Text		
ML + RL	PyTorch	TensorFlow	Scikit-Learn	RL
BROWSER + WEB	Agent-S	v0	Puppeteer	
MEMORY	LangChain	Mem0	Letta	
RECOMMENDATION	LightFM	implicit		

DATA STACK

INGESTION	Apache Kafka	Apache NiFi		
STORAGE	Amazon S3	ElasticSearch	PostgreSQL	
PROCESSING	Apache Spark			
UNDERSTANDING	Qwen2-VL	DocOwl2		
WAREHOUSING	Redshift	Snowflake		
DATASETS	AWS Open Data	CallMiner Eureka	OpenSLR	Google AI Hub
	FutureBeeAI CCCS	Defined AI Call Center Free	Powerling	
	Authenticx	Summa Linguae	Macgence	PolyAI	Kaggle
	Dialog Studio	Data.gov		

AGENTS

| Orchestrator | Communicator | Negotiator | Researcher | Retriever | Analyzer | Synthesizer | Translator | Interrogator |

| Evaluator | Classifier | Resolver | Decision Maker | Advisor | Verifier | Escalator | Accountant | Predicter | ... |

TOOLS

| Models | Prompt Pool | Feedback | Feedback | CRM | OCR | Search | Vision | Voice | APIs | Feedback |

| Open Issue | Close Issue | Identity Verification | Compliance Monitoring | Data Validation | Data Ingestion | ... |

DATA

| Feedback | Documents | Contracts | Plans | Call Logs | Reviews | Records | Medical Codes | Billing Codes | Profiles |

| Case Histories | Rights | Laws | Regulations | Policies | Violations | ... |

PLATFORM

| Analytics | APIs | Alerts | Notifications | ChatBot | WebBot | VoiceBot | Website | Uploader |

| Data Management Systems | Insurance Management | Partner Services | 3rd Party Services | Accounting Services |

| Customer Management | Case Management | Agent Feedback Systems | Search Systems | Ticketing System | ... |

COMMUNICATION

| Website | Chat/IM | Voice | SMS | Email | Phone | Postal Service | ... |

PEOPLE

| Consumer USER | Professional Negotiators | Legal Experts | Industry Experts | Consumer Advocates |

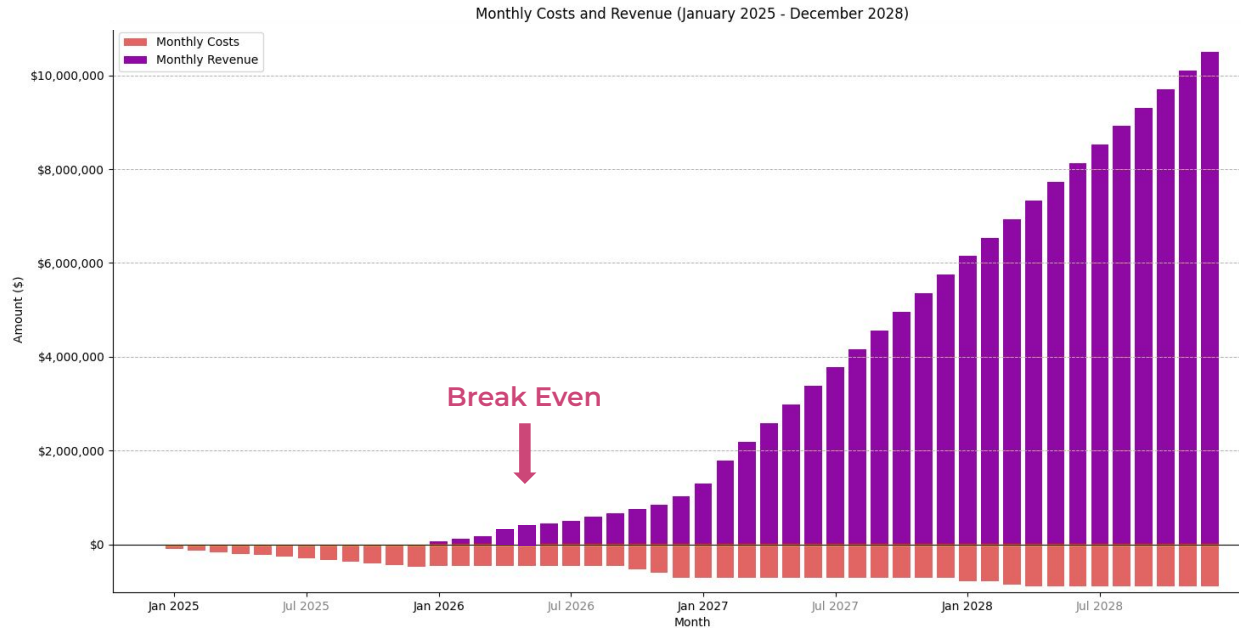| CX Support Managers | CX Support Representatives | ... |

Revenue Forecast:

- **Initial Pricing:**
  $20 per user per month.

- **First 6 Months:**
  Achieve **50,000 users**, leading to **$3.5 million** in revenue.

- **First Year:**
  Target **150,000 users**, resulting in **$16.5 million** in revenue.

- **Year 3:**
  Scale to **600,000 users**, generating **$196 million** in total revenue.

- **Break-Even Point:**
  By the 17th month (**5 months after launch**), cumulative revenue surpasses cumulative costs.

- **Post-Break-Even:**
  Begin scaling teams while staying profitable, adding more to development, biz dev, sales, and services, **accelerating growth and partnerships**

Monthly Costs and Revenue (January 2025 - December 2028)

Monthly Costs
Monthly Revenue

Break Even

Amount ($)

Month

Expansion Plans:

- Launch **multi-lingual support**, financial management tools, and consumer rights education campaigns to broaden adoption and empower users.

- **Expand into utilities, telecom, travel, retail, and finance** sectors by the third year to maximize reach.

- Implement auto-escalation for claims, and **leverage blockchain** for secure data management.

- **Drive user growth** through personalized features, 24/7 assistance, and global market entry by meeting international regulatory requirements.

- Expand into **Canada, the EU, Mexico, Latin America**, and other Special Economic Zones (SEZs)

Risk Mitigation Plans:

- Proactive compliance through **legal advisory and strong data privacy measures**.

- Technological reliability via r**edundancy, maintenance, and disaster recovery plans**.

- **Scalable infrastructure upgrades** and cost efficiency through optimized AI-human integration.

- Implement **comprehensive onboarding materials**, media-rich tutorials, and support channels to address user resistance and build trust in AI solutions for sensitive disputes.

- Introduce **adaptive pricing models** to attract cost-sensitive users during economic downturns, emphasizing the platform's ROI in saving time and resources.

Company Description   Competitive Analysis

Company Goals   Product Roadmap

Industry Overview   Team Structure

Problem Statement   Stacks + Stacks

Solution Overview / Flow   Platform Layers + Objects

Market Size   Financial Overview

SWOT Analysis   Expansion + Mitigation Plans

Thank You!

from Group 9

Conrad, Egan, Luissette, Raj, Sean

Appendix

Extra Stuff

Ideas, examples, references, research, links, images, whatever