



Issaquah Consulting Presents



DUAL-CORE AI - INTERNATIONAL DEVELOPMENT PLAN

CaseCatalyst 2025 Competition

Aarush Batra



Neal Coppa



Rohan Kancherla



Executive Summary

Key Question !

How and Where should **Curacel** invest to maximize return and scalability while maintaining original goals and trust?

Proposed Solution



- **Dual-Core AI stack** solves the 4 key inefficiencies that plague Africa's insurance market.
 - **25-Month 4-Phase Road map** handles expansion regulatory issues between Egypt and Saudi Arabia, two massive growth opportunities.
 - **13 partners** planned to support and encourage growth in Egypt and Saudi Arabia. Each partner distinctly solves a unique problem.
 - **Path A** results in the highest revenue compared to Path B.
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Estimated Potential





Short-Term: < 12- month payback, \$2.8 M ARR

Medium-Term: \$6.4M NPV over 3 years from AI efficiency gains

Long-Term: Foundation for MENA dominance in AI-powered claims processing, scalable to other under-digitized insurance markets.

Market Problem

Metric/Issue	Reality 	Problem 
Insurance Reach	<1% of GDP, the lowest of any region	Millions remain unprotected, while households are vulnerable to out of pocket expenses. Small businesses struggle from operational expenses, hindering entrepreneurial growth.
Claim Speed	Only 39% paid on time	Beneficiaries are forced to wait weeks or even months for payouts that are urgently needed. This makes customers less likely to continue buying insurance.
Fraud Drain	20% of premiums lost to fraud	Insurers are forced to raise prices in order to meet demands, while the average consumer is unable to afford these costs.
Pricing Data	Few telematics, mostly paper	Actuaries price blind without accurate risk profiles. Blind pricing reduces market competitiveness.

Bottom Line:

Africa's insurance sector is stuck in a loop **slow claims, high fraud, blind pricing, and low trust**. Breaking this loop unlocks a **multi-billion dollar industry** and protection for the people.

Solution: Dual-Core AI stack



Edge Pods–
LLaMa 2TB
LoRA-tuned

80% first-pass approvals
Cost < \$0.002/claim
<50 ms latency

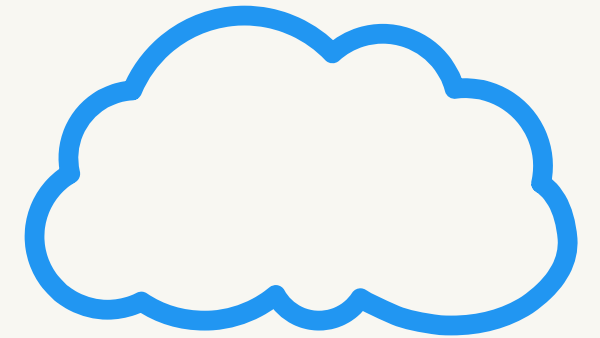
**Fixes: Claim Speed,
Pricing Data**



Mistral 7b
Pre-Filter

Flag duplicates & staged patterns
-3pp fraud leakage
Near-real time

**Fixes: Fraud
Detection**




GPT-4 Turbo
Escalation

Handles free-text &
complex cases
92% accuracy on
exceptions

**Fixes: Insurance
reach**

Regulatory and Expansion Playbook

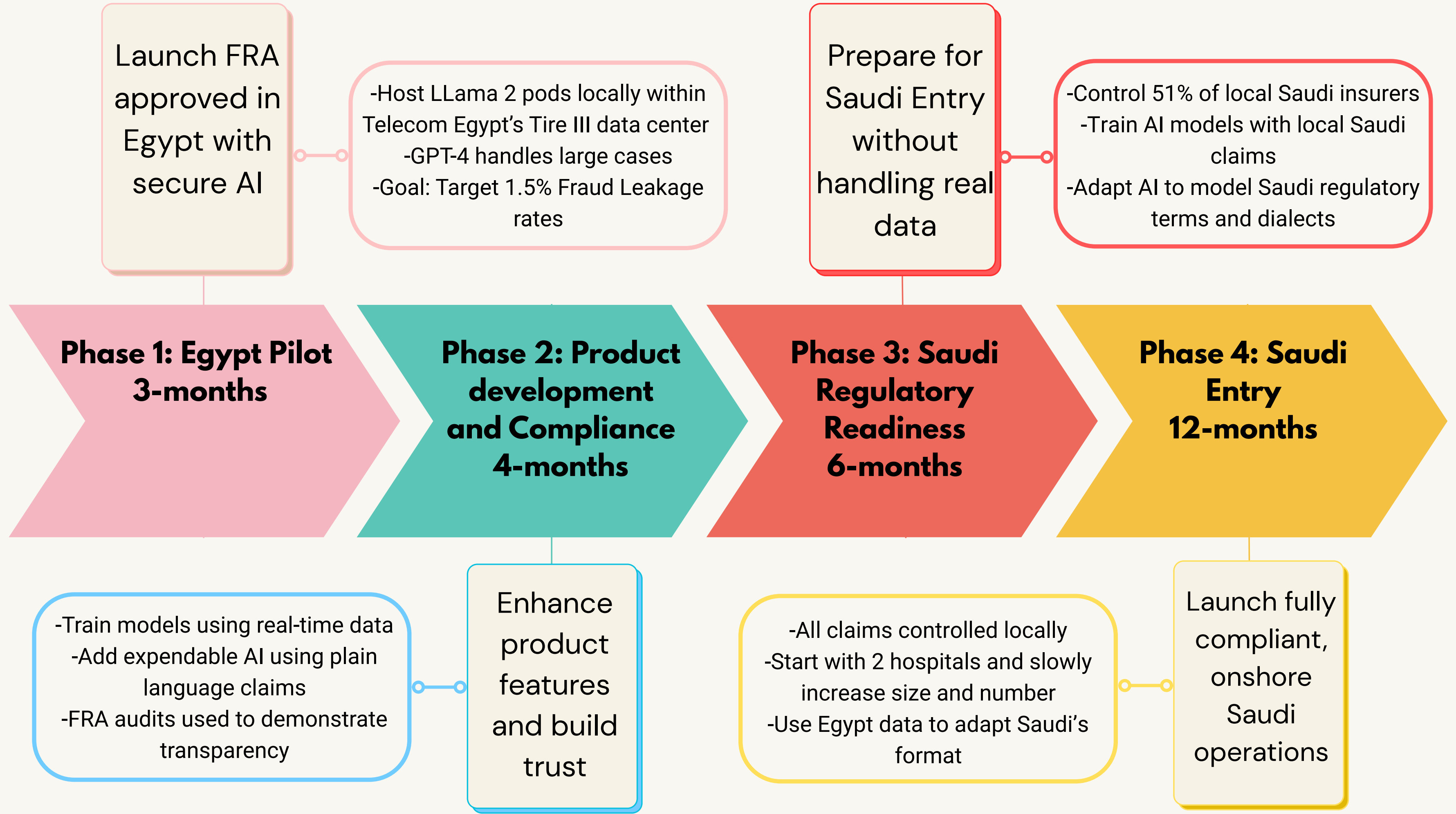
 Egypt
Low-friction Launch Pad
Regulator <ul style="list-style-type: none">• FRA fintech sandbox• 1-2 month approval cycle• AI-Friendly, tokenisation allowed
Cost and Speed <ul style="list-style-type: none">• > 40% lower compliance spend• Go-live in < 3 mo
Market Fit <ul style="list-style-type: none">• US 11b dollar premium pool• Buyer power concentrated in large-cooperative insurers
Initial

 Saudi Arabia
High-Risk, High-Reward
Regulator <ul style="list-style-type: none">• SAMA + PDPL• Full on-shore data mandate• Quarterly code audits and dual DR sites
Cost and DT <ul style="list-style-type: none">• Up-front set-up < 2m dollars• Time-to-revenue > 18 mo
Market Fit <ul style="list-style-type: none">• Rising embedded-finance demand• Tech-literate insurers seeking AI
After

 Solution
<ul style="list-style-type: none">• Prove model in Egypt• Build Regulator trust and cash flow• Enter Saudi only when waiver + JV secured
 Bottom Line
<ul style="list-style-type: none">• Egypt offers a low-friction, easy to enter market, providing a chance to prove the model, without taking much risk• Saudi is high-risk, high-reward, causing a large loss if unsuccessful• The overall best option is to first prove the model in Egypt, and then enter Saudi Arabia after

This minimizes burn, and maximizes optionality

25-Month 4-Phase Expansion Road Map



Partnership Blueprint

Egypt

Benefit:

Saudi Arabia

Benefit:



Telecom
Egypt

— Tier III PDPL-compliant hosting for LLaMA-2 7B.



Oracle Cloud Saudi Arabia

—

In-Kingdom hosting
meeting PDPL rules.



Huawei Cloud Saudi Arabia

—

Alternative PDPL-compliant hosting.



King Abdulazia University AI center

—

Arabic NLP research & explainability
for compliance.



Tawuniya

—

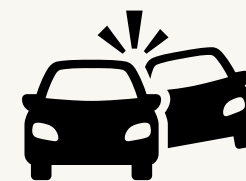
Credibility & large claims volume.



Bupa Arabia

—

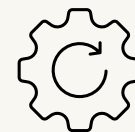
Medical claims expertise & influence.



Najm

—

Motor claims data for fraud model tuning.



Monshaat SME Authority

—

Subsidies & co-funding for AI/insurtech.



Misr Life
Insurance

—

Market reach & labeled claims data.



EHITA

—

Links to EMR vendors & hospitals.



ITIDA

—

Payroll subsidies & AI/DevOps grants.

Capital-Allocation Decision

Deepen AI vs. New Markets



Path A: AI Infrastructure First

- **Focus:** Scale Dual-Core AI (GPT-4 Turbo + LLaMA 2 7B) across 8 active markets.
 - **Cost:** \$350k investment; <12 months payback; \$6.4M NPV over 3 years.
 - **Impact:** \$2.8M added annual revenue, 80% first-pass accuracy, fraud leakage cut to 3–4%, no new regulatory risk.
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Path B: Geographic Expansion

- **Focus:** Enter Egypt (\$1.2M setup, 6–9 month payback) and Saudi Arabia (\$2.1M setup, ~18 months to revenue).
 - **Cost:** \$3.3M total investment; < \$3M NPV if Saudi delayed.
 - **Impact:** Access to \$11B+ GWP in KSA and new MENA revenue streams, but high compliance risk, slower returns, and diluted engineering focus.
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Recommendation:

Prioritize Path A through 2026 — capture fast ROI, strengthen product moat, and use cash flow to fund a phased Egypt entry before moving into Saudi Arabia once regulatory certainty is in place.
