

# Devon Carr

## Guerrilla Benefits Project

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### Intro:

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As more and more Canadians, young and old, find themselves in contract employment, running their own small business or juggling multiple employers, the traditional models offered by the insurance and benefits industry aren't meeting their needs. The Guerrilla Benefits Project is working with individuals, Canadian SMEs, and benefits companies directly to craft new services and respond to this evolution in how we work.

### Model:

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We aggregate users meeting the above description and seeking benefits, and negotiate with benefits providers on their behalf. The Guerrilla Benefits Project is able to achieve a dramatic reduction in the cost of these personal benefits packages vs the cost of an individual seeking it themselves, and at sufficient volume the referral fees from benefits providers will allow for a self-sustaining business model.

### Work to Date and Traction:

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To date we've launched a pilot connecting a few hundred Canadians to affordable benefits products and we're excited to scale our project over the coming months. We have access to survey data for 2500 Canadians indicating a significant opportunity, and have aggregated a group of 400 individuals into an association, and negotiated with a number of providers for what are effectively group benefit pricing structures. Three companies have agreed to design a product specifically for this group. These are on average 1/3 of the cost for an individual policy. We've started with a basic policy offering reasonable but comprehensive coverage, and will work to better understand market needs before expanding across Canada (see timeline and milestones).

### Timeline and Next Milestones

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- Official product launch in November of 2016 to our first association of 400. Analysis on adoption data will take place by the close of the year.
- In the first half of 2017 GBP will launch the second phase of its benefits package to Canadians across the country, and refine the online platform our clients will use to access policy info, sign up for services and manage contributions.
- With this development curve our goal is to deliver policies to 20,000 people by the end of 2017,
- 2018 expansion plans include the US marketplace and growth in offerings to retirement savings programs, maternity leave coverage, group plans for entrepreneurs and start-ups. We seek to grow our policy-holder base to more than 50,000 Canadians including families and new immigrants.

### The Ask:

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1. Near term financing. We believe we can become financially self-sustaining within 12 months but require support with start-up financing to bring on a collaborator, cover the initial marketing costs and develop the platform over the initial 4-6 months. Given the social impact focus of

this work this would ideally be a grant, though part of this in debt may also work.

2. Assistance with capturing and disseminating the story in a way that will help propel phase II (post the initial 400 user pilot). Access to PR channels, news outlets, interested politicians to share the model.

### More information?

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Email or call Devon Carr (778.378.6657)