



**Making insurance and finance
simple, transparent and hassle-free**



22 March 2017

FinTech Ireland + FinTech Hamburg





Is this still valid?

What are the side effects of this?

Why did I ever buy this?

I can't read or understand this fine print...

What am I missing here?

Why do I have two that look similar?

Let's hope I never need them...



The Problem

> 22h
per year

Time-consuming

60 %

Not engaging

26,000
words

Complex

Insurance is impersonal, not transparent, and... a real hassle.



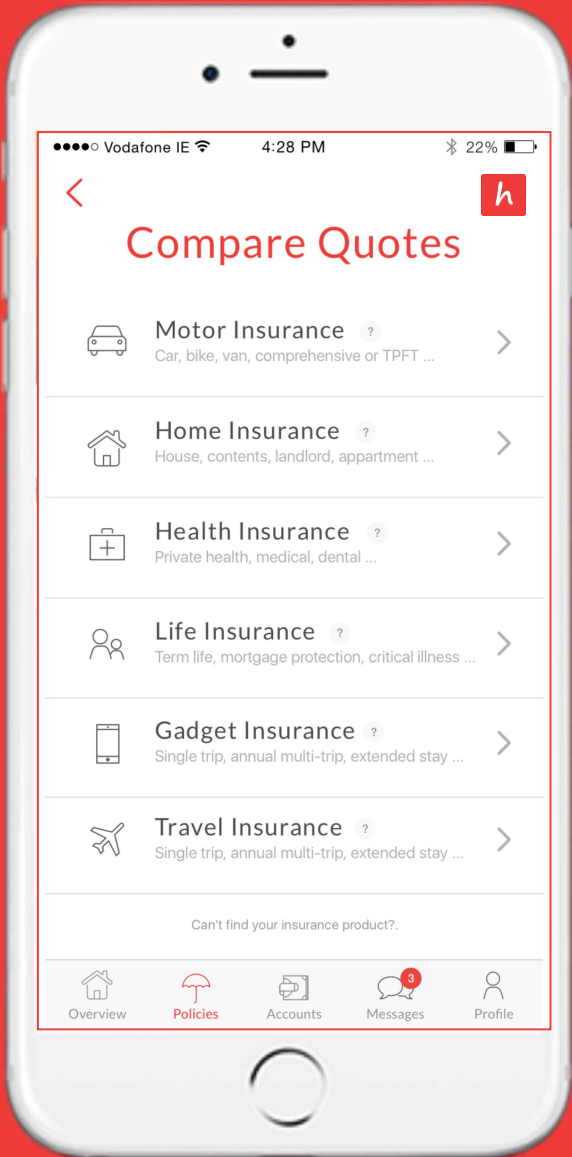
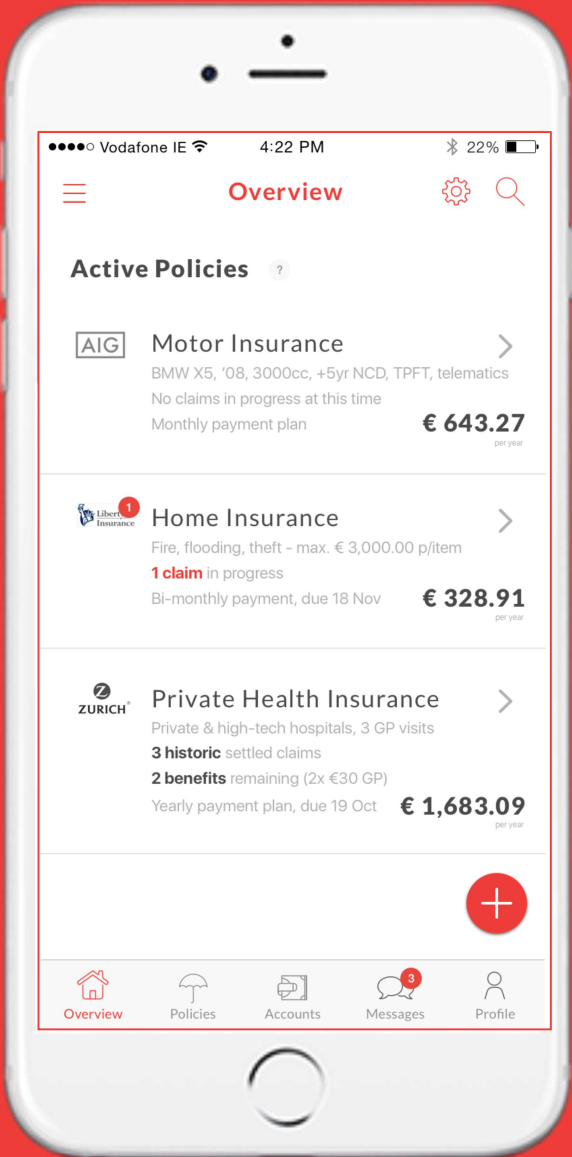
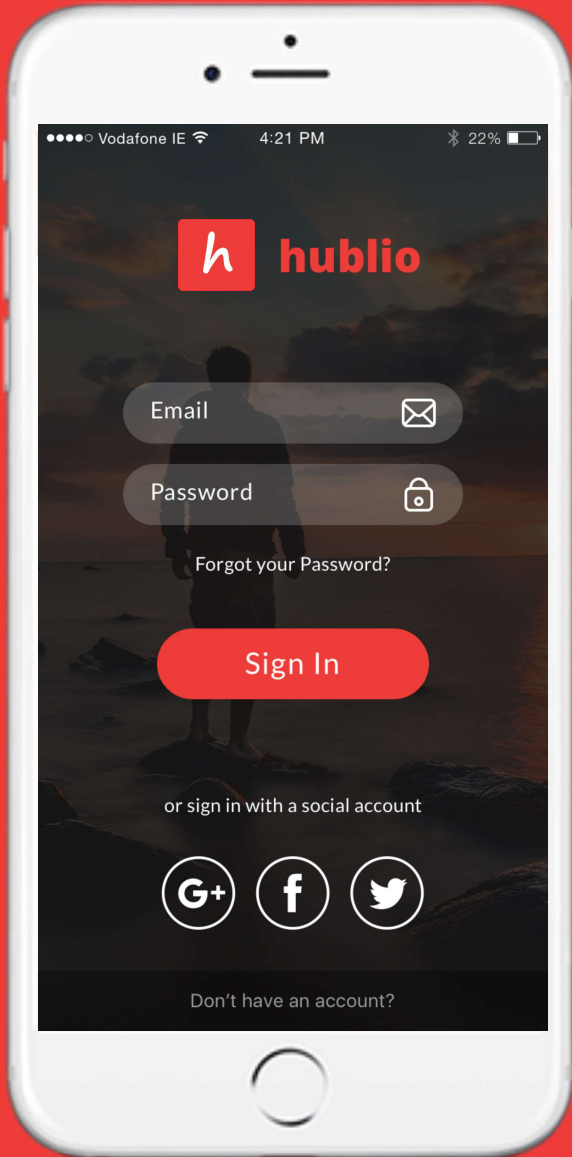
Our Solution



We simplify insurance & finance for digital savvy users



Digital Customer Experience





Policyholder Functionality

All-in-One Overview

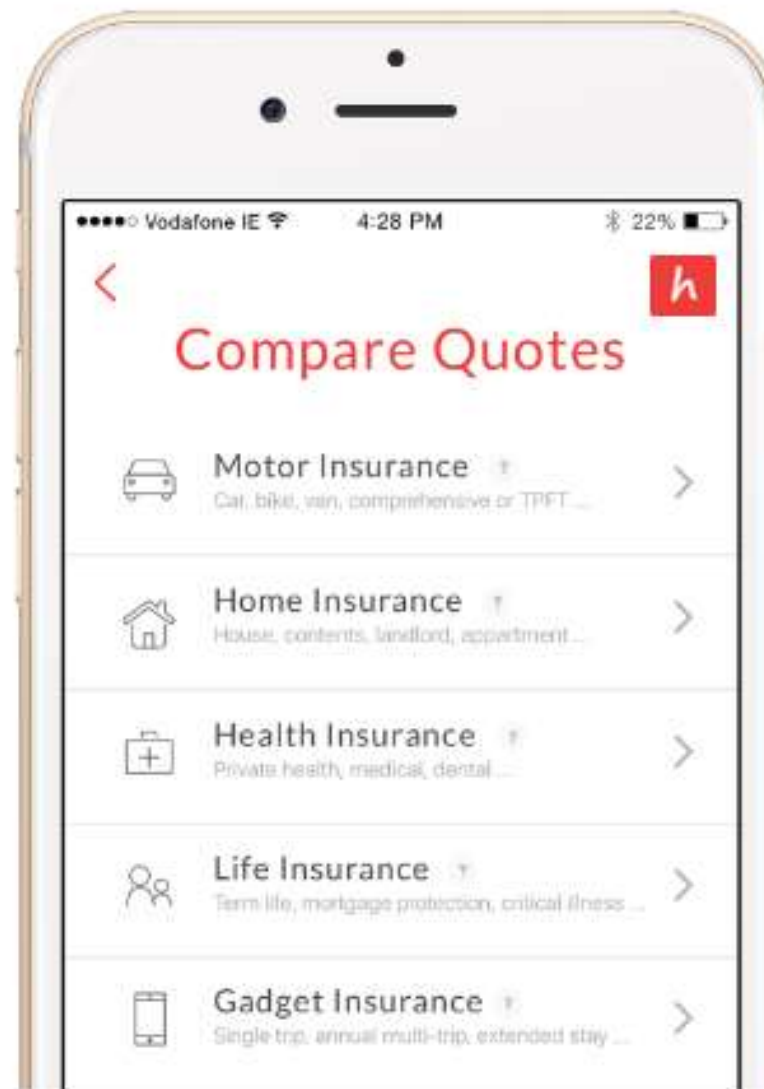
Use it as an individual or a household, share with room mates or scale out to your side gig, freelance or small business - it's up to you!

Scan & Dematerialize

Take a picture of your assets, claims or scan your policies and contracts to upload it to our platform to have it analyzed and key data extracted.

Compare & Optimize

We compare the products you own against the market and people in the same context, and see where to find savings or make optimizations.



Trusted Advisors

Increase your knowledge with bite-sized nudges or have your questions answered by our trusted advisors via the web, mobile chat or email.

Multilingual

We speak your language: English, French, German and Dutch are already there. Spanish, Italian and Portuguese are underway.

100% Safe & Secure

No need to feel nervous. We work hard to keep your information and communication secure and encrypted, just as it is with your bank.



Intermediary Dashboard





Opportunity

European Target Market – B2B2C

740 M
individuals

€ 1.2 T
premiums

60%
intermediary





Opportunity

Market Focus – B2B2C

97 M
individuals

€ 360 B
premiums

7,500+
intermediaries





Opportunity – B2B2C

Roadmap & Revenue Model



Platform

**Brokers
Advisors**

**Insurers
Partners**

 **Pilots**

 **Subscription
SaaS**

 **Subscription
License**



Competitive Landscape

Digital Brokers & Insurance Platforms

WeFox
Knip
Insly
Brolly
Sureify ...

**+\$100 M
funding**

DIFFERENTIATORS

- Holistic Overview
- Advanced Automation
- Work with Intermediaries
- Work on Customer Relations
- Apply Behavioral Economics
- Added Value eg. Prevention



Founding Team



Michael Parizel

Co-founder & CEO



Raphael Wouters

Co-founder & CTO



Mirko Insua

Chief Systems Engineer





Advisors



Hilde Peerlings

Entrepreneur & Consultant

+25 yrs
Finance &
CEO



Philip Timmermans

Entrepreneur & CEO

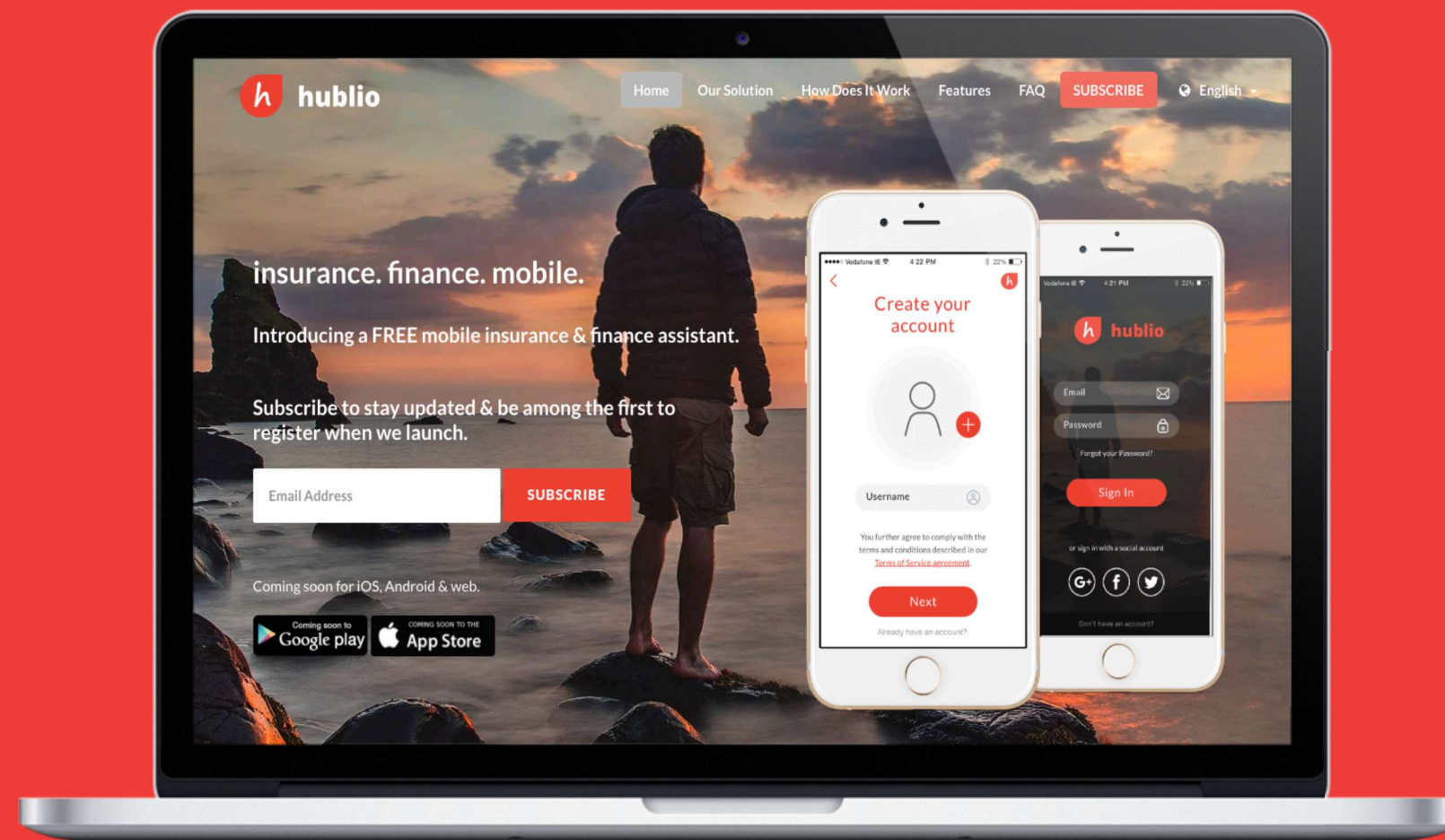
+25 yrs
Travel



Koen De Waele

Strategy Director & CFO

+20 yrs
Finance &
Innovation



Vote
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