

*Insuring a world increasingly digital*

The Insurama logo is centered within a white rectangular box. It features the word "insurama" in a lowercase, sans-serif font. The "in" is colored orange, and the "surama" is black. The background of the entire slide is a faded orange image of a family (a man, a woman, and two children) smiling and holding a smartphone together.

**insurama**

**Adapting insurance to the future.**

# 1. Our Team & Structure

## The 'Who's Who' of Insurama

At Insurama, we have experienced management teams made up of professionals with in-depth knowledge in the world of insurance: customer service and sales, marketing, customer experience and technology.



COO



**Juan Manuel Criado**

Extensive and successful experience in telecommunications and insurance sector

CFO



**Jose Lopez Taboada**

Banking expertise to optimize our finances

CEO



**Sergio Balsa Pardo**

More than 15 years leading innovative projects in the insurance industry

CCO



**Maria Reboredo**

More than 18 years leading claims management and service teams

CMO



**Agustín Díaz Portales**

Creativity and innovation to attract and win the customer's hearts and minds

CIO



**Jose Maria Socas**

A long history of having the best, safest and most innovative technology available

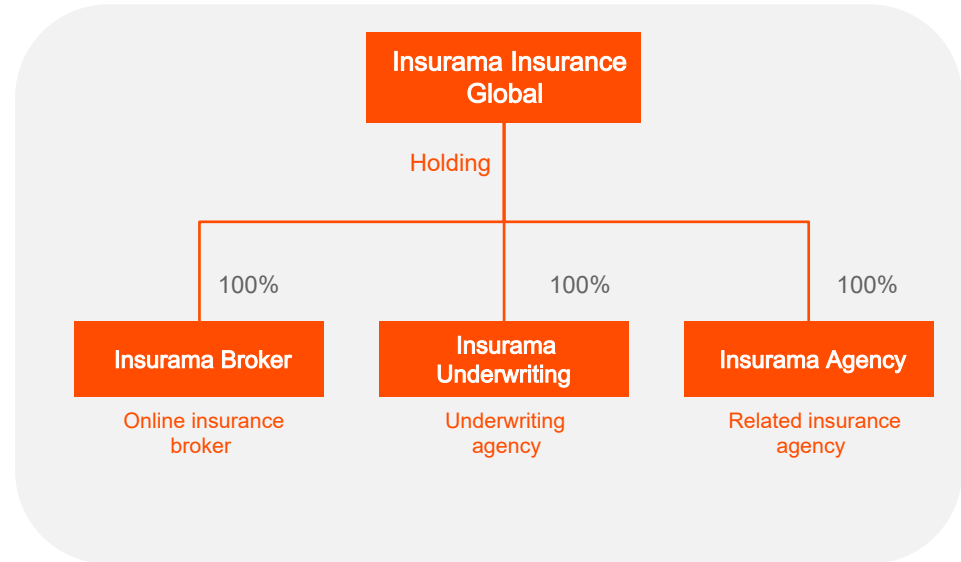
# 1. Our Team & Structure

## Behind Insurama

At Insurama, we have experienced management teams made up of professionals with indepth knowledge in the world of insurance, customer service and sales, marketing, customer experience and technology.



**insurama**



Business advisor and reference consultant



Auditor



**pwc**  
Legal Services

# 1. Our Team & Structure

## Who's behind Insurama?

In less than 3 years, Insurama has become a reference in online insurance sales in Spain, capturing the attention of the insurance market to initiate B2B collaboration projects thanks to a "superteam" of 25 people.



### April 2018 - Start of Operations

B2C Online Sales [tuseguromovil.com](https://tuseguromovil.com)  
B2B2C sales in +500 physical shops

### October 2018 - Insurance Family protection

B2C Online Sales [tusegurotranquilidad.com](https://tusegurotranquilidad.com)

### February 2019- mobility insurance

B2C Online Sales [tuseguropatinete.com](https://tuseguropatinete.com)

### May 2019- Insurance rental protection

B2C Online Sales [tuseguoroalquiler.com](https://tuseguoroalquiler.com)

### January 2020- First B2B Project

MUVIN implementation in Assegur

### March 2020 - Multiproduct Site

B2C sales [www.tuBroker.es](https://www.tuBroker.es)  
B2B2C sales in +1200 shops

### September 2020 - B2B Consolidation

MUVIN implementation Banco Santander

### January 2021- Insurama Internalisation

Launch of Insurama Italy

Our greatest treasure a team of 25 people, 100% digital, technological and dynamic.



## 2. Business Model

### Two models in one company

We market our innovative insurance solutions to end customers through online channels (B2C) and our network of distributors (B2B2C) and help other companies (insurance companies, banks, etc.) to sell digitally to their customers (B2B).



Customer-oriented digital products that can be adapted to different distribution channels

### B2C



- Insurama distributes its own products to end customers, via digital channels.

### B2B2C



- Other businesses ("physical stores") distribute Insurama products through their on/off line channels.



Insurama's technology platform is offered as a service to other companies along with other supporting services.

### B2B



- Insurama offers its Platform to other companies ("Partners") for marketing purposes:
  - Insurama products under your brand ("white-brand")  
Insurama Partner Products

## 2. Business Model

### Product Catalog



Customer-oriented digital products that can be adapted to different distribution channels

#### Our Products



Insurama's technology platform is offered as a service to other companies along with other supporting services.

#### Platform modules

Digital Marketing

Front end digital Assets

Customer Support

Back end processes

Claim management

- Flexible and scalable insurance platform
- Configurable modules to cover the entire insurance value chain
- Customizable cost adapted to the client's needs



### 3. Value proposition

**What does Insurama offer to the market?**

Insurama offers a range of innovative solutions for the distribution, marketing, operation and implementation of technological solutions for the insurance sector, under 100% digital and Omnichannel environments.

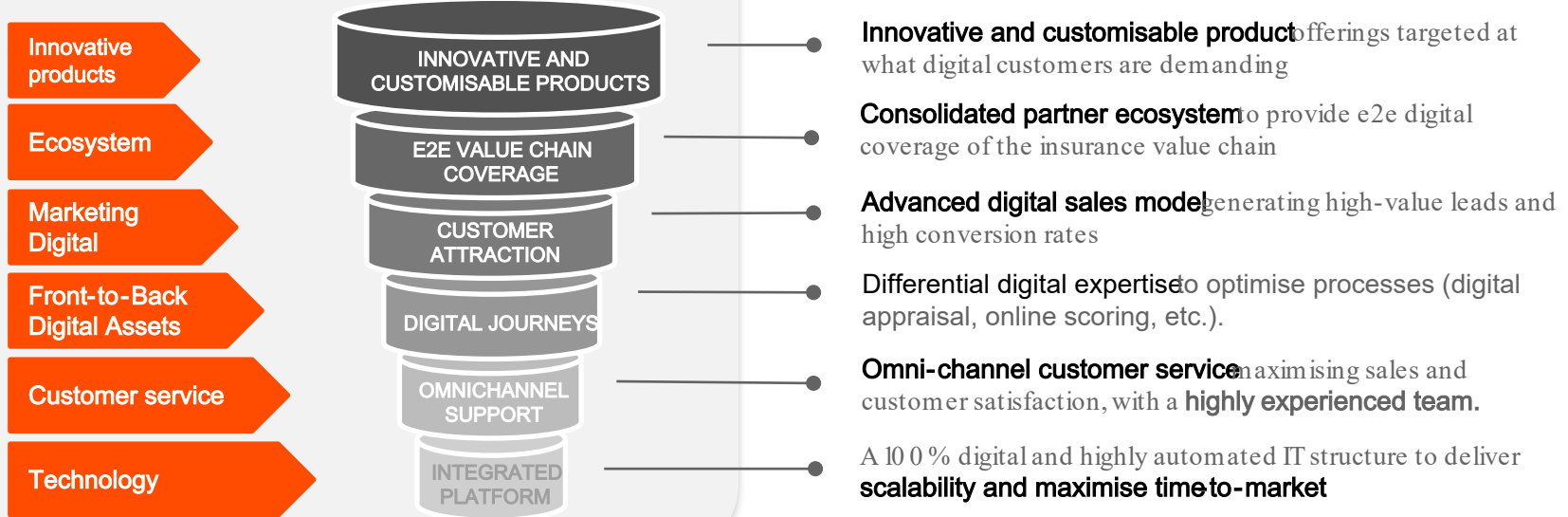


### 3. Value proposition

What does Insurama offer to the market?



#### 1. Digital Insurance Hub



**Innovative  
products**

Ecosystem

Marketing

Front-to-back  
digital assets

Customer Service

Technology



### 3. Value proposition

Innovative products

#### How do we differentiate our products?

Insurama offers flexible insurance solutions and 100% comprehensible through various channels, with no limits to its products. This product vision provides market depth, guaranteeing efficiency thanks to the technology that supports it.

### 3. Value proposition

Innovative products

How do we differentiate our products?



- Insurama offers **100% comprehensible insurance policies** with no "small print", covering all types of damage and theft.

- Insurama provides **flexible policies**, allowing changes of risk, cover or payment method at any time and from any location

- Insurama offers **100% customisable policies**, offering **different levels of protection** from which the client can choose



- With the most comprehensive policy on the **market**, Insurama covers 100 % functional devices, whatever their age, brand or value, subject to passing **the digital verification process** and other **anti-fraud measures** through our APP.

- Insurama distributes its insurance solutions **through different channels**, such as our network of partner shops, specialised in the sale of electronic devices, or our multi-product online site.

- Insurama offers **easy-to-access products**, providing instant quotes and two-step contracting.

Innovative  
products

**Ecosystem**

Marketing

Front-to-back  
digital assets

Customer Service

Technology



### 3. Value proposition Ecosystem

#### How do we cover the value chain?

Insurama has created a relevant ecosystem of partners to successfully cover the entire insurance value chain; the best insurers cover the risk, our network of partner shops extends the scope of on/off distribution and the network of repair shops offers an unparalleled resolution experience.

### 3. Value proposition

Innovative products

How do we cover the value chain?



#### Insurance partners

Insurama's insurance partners underwrite Insurama's risks through TPA agreements, benefiting from low loss products marketed by Insurama and gaining experience in niche digital products.



#### On/Offline Distributors (B2B2C)

The network of partner shops provides its customers with 100 % digital insurance associated with the sale of electrical devices.



#### Institutional Clients (B2B)

Other companies (insurance companies, banks...) rely on Insurama's platform and ecosystem to jointly distribute their products to their customer base.



### 3. Value proposition

Innovative products

How do we cover the value chain?



#### Technology partners



Technology Partners provide cutting edge solutions that enable the creation of disruptive insurance products.

HOCELOT™

Insulclock®

#### Partners Insurtech



Cybersecurity Partners ensure the protection of Insurama's platform and sensitive information for all parties involved.

coverontrip

we cover

drive&win  
Seguro que te gusta.

fintonic



#### Repair shops

A large and carefully selected national network of repair shops enables Insurama to provide the fastest and highest quality claims handling SLAs, providing the best claims resolution experience.

Phone House

ASISTELCO

prink

k-tuin®

ANOLLO  
care

MovilClinic

iRiparo

LA CASA DE LAS  
CARCASAS

#### Cybersecurity Partners

Partnerships with other Insurtech companies focus on co-creation of products, leveraging each other's competitive advantages to launch new 100% digital products.

TARLOGIC  
CYBERSECURITY EXPERTS

BURPSUITE sonarqube



### 3. Value proposition

#### Marketing

**How do we attract our digital customers?**

Insurama has developed a highly efficient methodology to manage its digital marketing strategy and obtain a remarkable conversion rate of 35% in direct B2C digital sales through its website with a differential approach to recover abandoned shopping carts.

Innovative  
products

Ecosystem

**Marketing**

Front-to-back  
digital assets

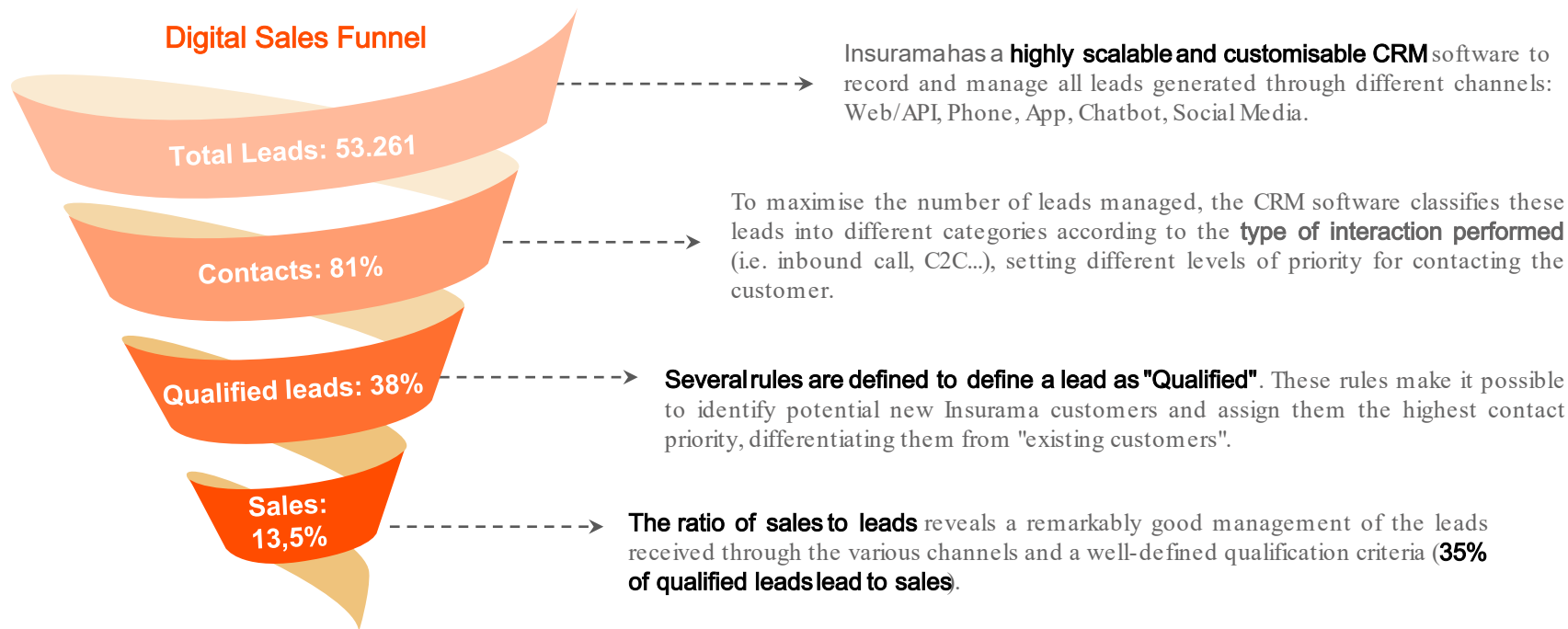
Customer Service

Technology

### 3. Value proposition

Márketing digital

How do we attract our digital customers?







### 3. Value proposition

#### Front-to-Back Digital Assets

**How do we serve our customers?**

Insurama interacts with its customers through online and offline channels, offering a unique customer experience throughout the value chain, using its virtual assistant, its national network of partner shops and other supports such as the App, the multi product website or the team of telephone advisors.

Innovative  
products

Ecosystem

Marketing

**Front-to-back  
digital assets**

Customer Service

Technology

**+ 1.200 stores**  
National Stores



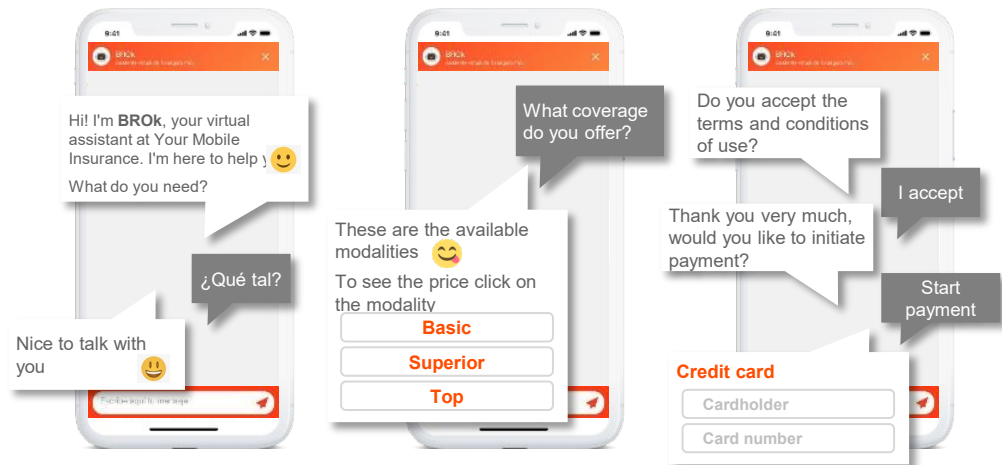
### 3. Value proposition

#### Front-to-Back Digital Assets

How do we serve our customers?



#### 24/7 Virtual Assistant



- **BROK** is the **24x7 Virtual Assistant** that handles customer queries and **executes operational processes** with complete autonomy, such as issuing policies, using **natural language**.
- Insurama has created a **national network of collaborating shops** with more than 1,200 shops that allows customers to **purchase insurance** and have their devices repaired on the **same day (even in many cases in less than 1 hour)** regardless of where the customer resides.
- The combination of **BROK**, the shop network, the app, the multi-product website and Insurama's team of telephone advisors, form an omnichannel, **customer-centric online & offline operational environment**.
- On top of the unparalleled customer experience offered by Insurama's **omnichannel**, constant interaction with potential and existing customers allows Insurama to gain unique, first-hand, real-time insight into emerging customer needs and demands that translates into an unprecedented ability to quickly identify market opportunities and launch new products.

Innovative  
products

Ecosystem

Marketing

Front-to-back  
digital assets

**Customer Service**

Technology



### 3. Value proposition

Customer service

**What makes our processes a competitive advantage?**

Insurama's operations are based on 100% digital processes that allow for simple, customer-centric and paperless interaction. In addition, digital operations are supported by anti-fraud systems, ensuring a low claims ratio.



### 3. Value proposition

Customer service

What makes our processes a competitive advantage?

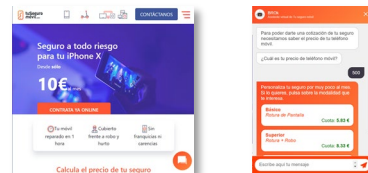


The "customer journey" and 100 % digital processes in both contracting and after-sales allow customers to self-manage their contracts and Insurama to optimise its costs and offer high quality products at competitive prices.

100% Digital

AI-powered chatbot process management and excellent customer support

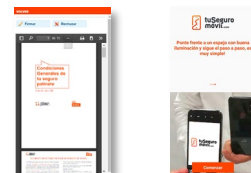
Process Management



Anti-Fraud

Verification and monitoring systems, based on data generated by the APP.

Verification



In App

Policy management, from supplements to monitoring of claims progress

Claims Management



The customer can consult and operate in selfservice on any contract and through any channel: access their policy, pay a bill, change coverage or insured risks, manage a claim...

With the possibility of imbuing the code or functionalities in the APPs of our commercial partners under a "white label" model.



Innovative  
products

Ecosistem

Marketing

Front-to-back  
digital assets

Customer Service

**Technology**



### 3. Value proposition

#### Technology

#### What is Insurama's technological focus?

The technology roadmap that supports Insurama's architecture is the result of a two-year process that includes more than 30 strategically selected tools and full integration into an orchestrated platform resulting in a world-class infrastructure.

### 3. Value proposition

#### Technology

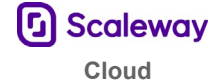
What is Insurama's technological focus?



#### Functionality

#### Technological Solutions

Infrastructure



Business analysis



Google Marketing Platform  
SEO/ SEM Techniques

Business analytics



hotjar

Cyber security



CRM

In-House Solution

Support Services



### 3. Value proposition

#### Technology

What is Insurama's technological focus?



#### Functionality

#### Technological Solutions

Integration



{json:api}

Service REST/ JSON WEB JEE

Development Platform



Laravel Telescope



Prometheus



Orchestration

ERP



Data Platform



Customer Service Centre



Other Services







## 4. Our credentials

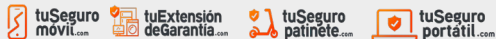
### **What has been achieved so to date?**

We have been experiencing strong growth since our inception in 2018, multiplying our product offering and customer base, developing our B2B business, consolidating our partner network and reaching agreements with leading insurers.

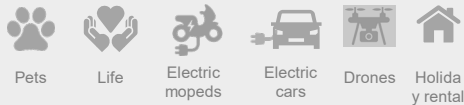
## 4. Our credentials | What has been achieved so to date?

### Digital Products Catalog

- ✓ 7 products launched (2018-2020)



- ✓ 6 new products in pipeline (2021)



- ✓ Alliances with other Insurtechs for joint product launches.



Auto Insurance  
(UBI)



Travel  
Insurance

### Customer Loyalty

- ✓ 27.000 customers
- ✓ 4,2/5 customer satisfaction index



### Distribution & Repair Network

- ✓ 1.332 stores + 212 retailers.
- ✓ Centralized repair by courier
- ✓ Express onsite repair in 1h



### Cientes B2B (1st year commercialisation)

- ✓ 2 closed deals in 2020:  
Assegur Santander
- ✓ Several deals currently being negotiated:



### Industry Recognition



- ✓ 2019 Global Marketing and Strategy at Gema Awards



- ✓ Speakers Insurtech Pitch at Global Summit for Insurance Innovation 2020



- ✓ GPTW certification with 91% score



## 5. Achievements

**What has been achieved so to date?**

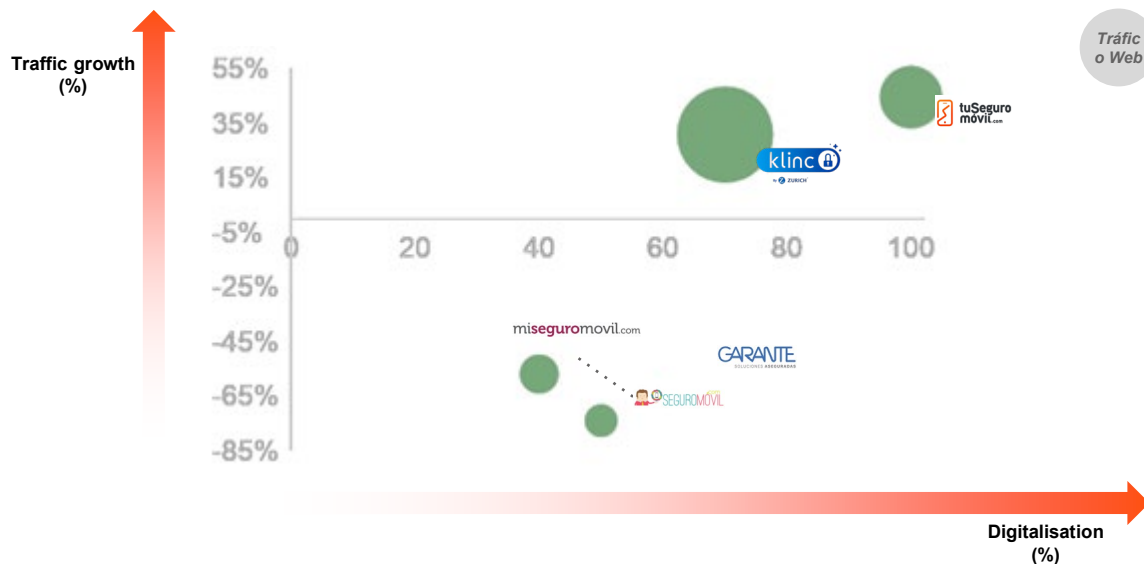
Currently, Insurama is positioned as the most digitised company in the mobile insurance market, with a very relevant growth during the last year, and occupying the second place in terms of monthly traffic volume, just after the Zurich-owned insurtech Klinc.

## 5. Achievements

How do we position ourselves in the Spanish online market?



Traffic Volume, Traffic Growth (2019-2020) and Digitalisation Rate



- In the Spanish market, there are several digital players positioned in mobile insurance who are actively investing in SEM campaigns in order to compete for the growing online demand. Although only Insuama is 100% digital, all active players allow customer interaction online.
- Through Tuseguromovil, Insurama is the leading online mobile insurance company. Its main competitor is Klinc, a Zurich-driven digital brand, which is investing a very significant amount to increase traffic to its website. With a lower volume of traffic and growth is Wertgarantie, which operates under a multi-brand strategy, with Miseguromóvil and Seguromovil

Placing people at the centre of every process defines  
our innovation and business model.

**Transparency, trust and satisfaction.  
Where and when the client needs it.**

**#DNAinsurama.**

