



**insurama**

**Insurance solutions**

# 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



**Agustin Diaz 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

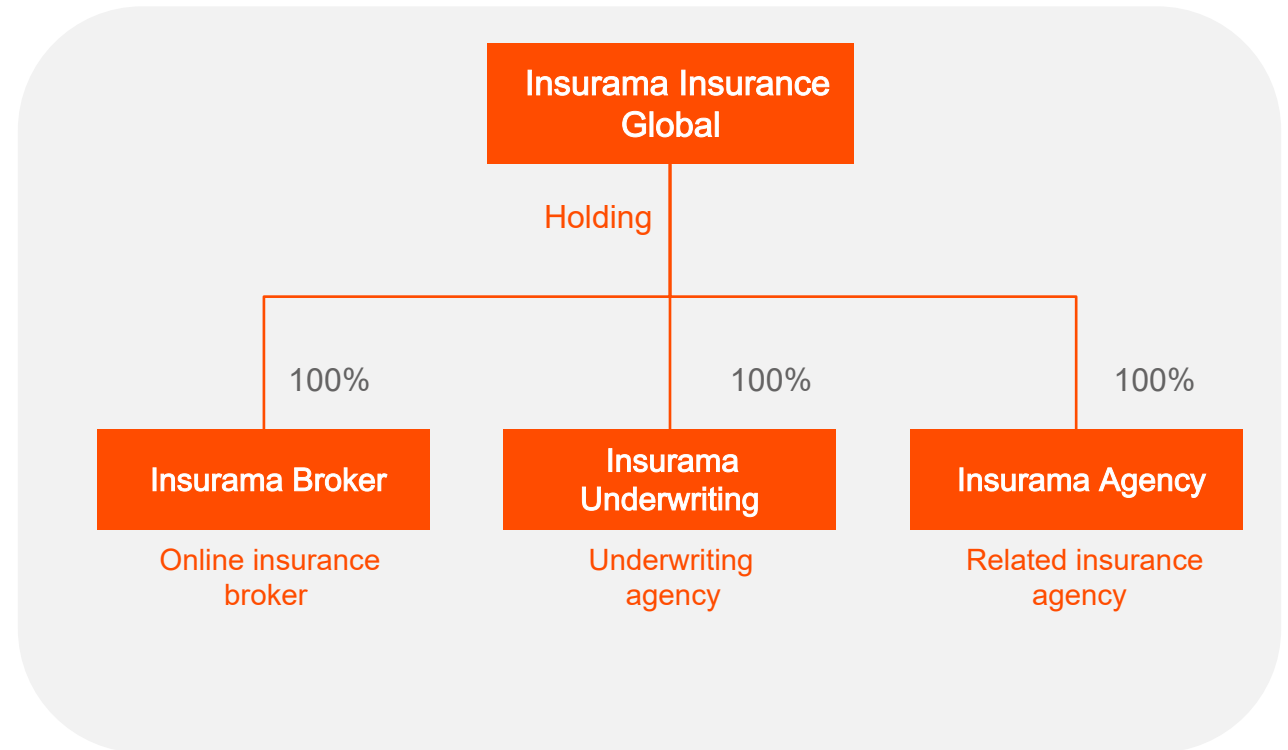
# 1. Our Team & Structure

## Behind Insurama

At Insurama, we have experienced management teams made up of professionals with in-depth 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



## 2. Business Model

### **Who is our value proposition for?**

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).

## 2. Business Model



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



## 2. Business Model

### B2C / B2B2C

#### **Our business growth**

We have experienced strong growth since our inception in 2018: we have multiplied our product offering and customer base, developed B2B business, consolidated a network of partners and reached agreements with top-tier insurers.

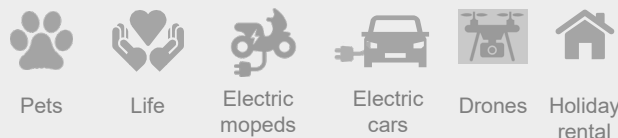


### Digital Products Catalog

- ✓ 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





### 3. Our Products

#### Mobile insurance

Our technology allows to adapt the same product to different sales channels; achieving a customization adapted to each channel. Integration with pug&play ERP.



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#### Mobile insurance

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#### Online



- **Customization:** 15 price/coverage options.
- **Competition:** Best price with the most coverage.
- No surprises or small print:
- **With no deductibles**
- **No waiting period**
- **Online quotation and contracting**
- **24/7 support.**
- **Monthly or annual payment**

Coverage	Basic	Superior	Top
Screen break	⊙	⊙	⊙
Accidental Damage			⊙
Burglary		⊙	⊙
Theft			⊙

#### Retail



- **Simplicity:** Only TOP rate with 3 price levels.
- **Commercial levers:** Month free.
- **Up-front commission payment**
- **Monthly payment for customer convenience.**

Top Coverage		Mobile Price		
		< 350€	351€- 600€	> 601€
Screen break	1st month free			
Accidental Damage		7,99 € month	11,99 € month	15,99 € month
Burglary				
Theft				

### 3. Our Products

#### Mobile insurance

Our technology allows to adapt the same product to different sales channels; achieving a customization adapted to each channel. Integration with plug&play ERP.



#### Market place

- **Innovation:** We sell our services as a product
- **Simplicity:** 100% online process.
- **Payment of 100% commission in the 1st month.**
- Possibility to sell in the main marketplaces of the world (physical and online).



Coverage	Top
Screen break	<input checked="" type="radio"/>
Accidental Damage	<input checked="" type="radio"/>
Burglary	<input checked="" type="radio"/>
Theft	<input checked="" type="radio"/>



#### E-Commerce

- **Innovation:** We sell our services as a product
- **Possibilities:**
  - In-store sales
  - Online sales
  - Call center sales
- **100% online process without ecommerce staff.**
- **Payment of 100% commission in the 1st month**



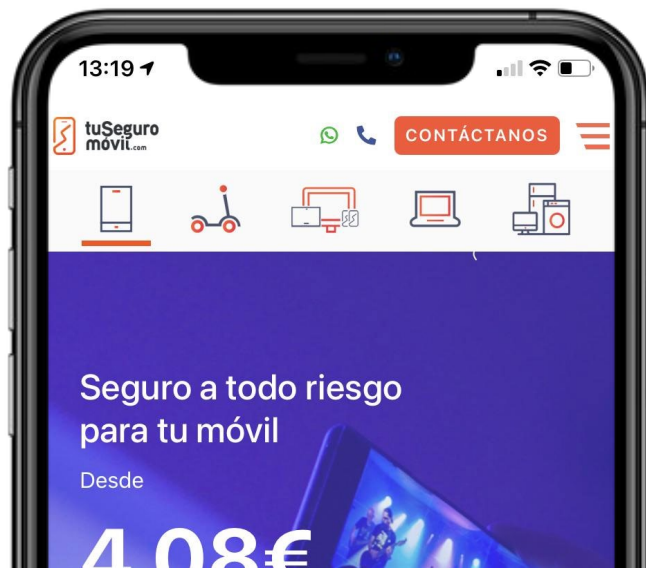
Coverage	Top
Screen break	<input checked="" type="radio"/>
Accidental Damage	<input checked="" type="radio"/>
Burglary	<input checked="" type="radio"/>
Theft	<input checked="" type="radio"/>



### Mobile Insurance

All-risk insurance to cover a new or used cell phone, smartwatch or tablet.

No deductibles, in-store or in-home repair and 100% digital management by the customer.





Most complete and innovative product on the market:

- ✓ Monthly or annual payment
- ✓ Allows you to change the insured terminal at any time
- ✓ No deductibles or exclusions
- ✓ No limit on the age of the terminal. Automatic appraisal via APP
- ✓ 100% digital management of the insurance, including opening and monitoring of claims in real time, from our APP.
- ✓ 1 damage claim + 1 theft/burglary claim per year

Coverage	Basic	Superior	Top
Screen break	🎯	🎯	🎯
Accidental Damage			🎯
Burglary		🎯	🎯
Theft			🎯

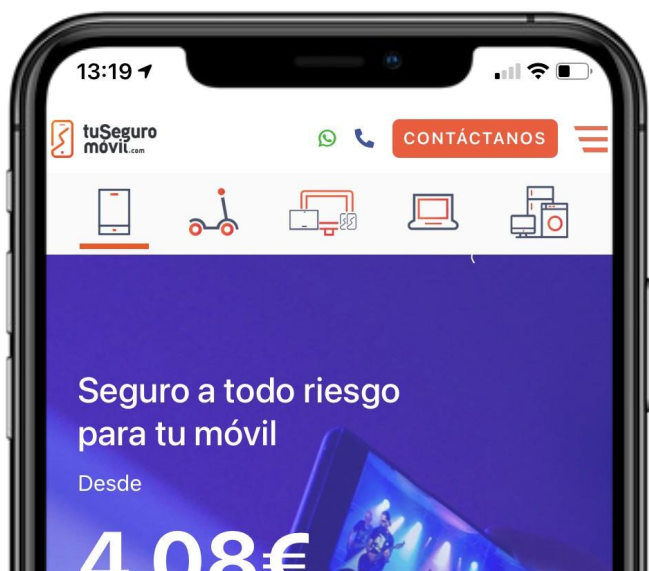
(1) Includes Broken Screen, Water Damage and any other Accidental Damage.

Retail Price (Mobile)	Basic	Superior	Top
Less than 200€	2,38 €/months	3,40 €/month	4,08 €/month
201 - 400€	3,57 €/month	5,09 €/month	6,11 €/month
401 - 600€	5,94 €/month	8,49 €/month	10,19 €/month
601 - 900€	6,84 €/month	9,76 €/month	11,23 €/month
More than 901€	7,86 €/month	11,23 €/month	12,91 €/month

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Coverage	tuSeguro móvil.com
Accidental Damage (1)	🎯
Burglary	🎯
Theft	🎯

(1) Includes Broken Screen, Liquid Damage, Cameras, Microphone, Speaker, Rear and any other Accidental Damage or Breakage.

Coverage	Price
Primer mes gratis	
Until 350€	7,99€/months
351- 600€	11,99€/months
From 601€	15,99€/months



## Multidevice Insurance

All-risk insurance to cover 2 mobiles and all the multimedia devices and household appliances of the family.

No deductibles, in-store or in-home repair and 100% digital management by the customer.





Insures up to 2 cell phones and all your family's devices and appliances.

- ✓ Cell phones: the insured terminals **may be changed at any time**.
- ✓ Multimedia equipment + Home appliances: **it is not necessary to declare them** in the policy, simply present the purchase invoice in the event of a claim.
- ✓ **With no deductibles**
- ✓ 100% digital management of the insurance, **including opening and monitoring of claims in real time**, from our APP.
- ✓ Up to 3 claims / year, maximum 2.000€ in claims per year

tuSeguro multidispositivo.com	Coverage	Capital	Month Price
Accidental Damage (1)		300€	7,99€
Burglary		700€	11,49€
Theft		1.000€	12,49€
Failure (2)		2.000€	21,99€

(1) Includes Broken Screen, Water Damage and any other Accidental Damage.

(2) Electrical or mechanical breakdown for Multimedia Equipment and Domestic Appliances. Not included for cell phones.

## Laptop Insurance

All-risk insurance to cover 2 mobiles and all the multimedia devices and household appliances of the family.

No deductibles, in-store or in-home repair and 100% digital management by the customer.





Most complete and innovative product on the market:

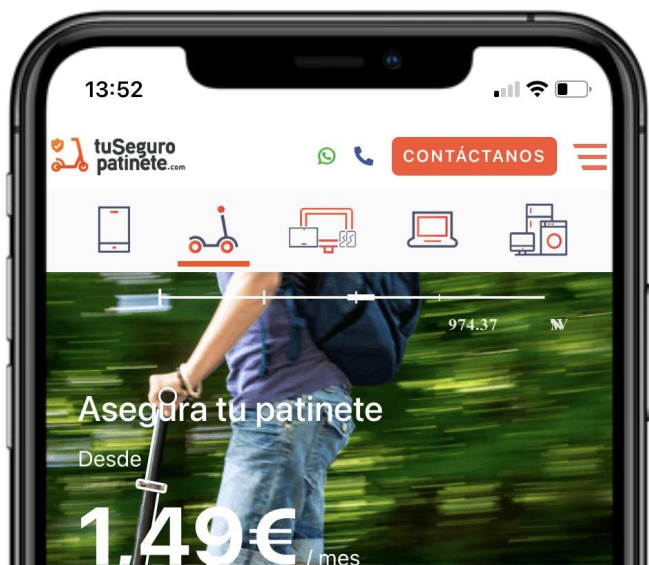
- ✓ The insured terminal **can be changed at any time.**
- ✓ **We insure used equipment (until 36 months).**
- ✓ **With no deductibles or exclusions.**
- ✓ **Coverage Customizable** for each client
- ✓ **Payment flexibility:** Monthly or Annual
- ✓ 100% digital management of the insurance, **including opening and real-time monitoring of claims**, from our APP
- ✓ 2 claims / year

Coverage	Basic	Superior	Top
Accidental Damage	🎯	🎯	🎯
Burglary		🎯	🎯
Theft			🎯
Water Damage			🎯

Price	Basic	Superior	Top
0-300€	24,45 €	28,53 €	36,68 €
301-500€	30,57 €	38,72 €	52,98 €
501-800€	45,85 €	57,06 €	78,45 €
801-1200€	56,04 €	73,36 €	105,96 €
1201-1800€	66,22 €	91,70 €	140,60 €
1801-2500€	76,41 €	115,13 €	188,49 €
+2500€	86,60 €	138,56 €	235,35 €

## Scooter Insurance

A comprehensive insurance to cover a scooter: protects all members of the family unit if they decide to drive the scooter, 100% customizable coverage and 100% digital management.





The first all-risk insurance for scooters

- ✓ The insured scooter **can be changed at any time.**
- ✓ The most economical insurance on the market.
- ✓ **Family coverage** all members of the family unit are insured if they drive the scooter.
- ✓ **No limit of claims**
- ✓ **Customizable Coverage**
- ✓ **No depreciation of the terminal** in case of loss due to the passage of time.
- ✓ **Payment flexibility** : Monthly or Annual
- ✓ Insurable scooters **VMP** (25KM/H) up to **1 year old.**

Cobertura	Super-Basic	Basic	Plus	Premium
Civil Liability - 90.000€.	🎯			
Civil Liability - 150.000€		🎯	🎯	🎯
Life Coverage- 6.000€		🎯	🎯	🎯
Legal Costs	🎯	🎯	🎯	🎯
Medical Costs- 1.500€		🎯	🎯	🎯
Robbery (15% franqu.)			🎯	🎯
Damage to the Scooter (15% franqu.)				🎯
Hospitalization subsidy				🎯
Monthly	1,49 €	3,11 €	5,32 €	6,52 €
Annual	17,88 €	37,34 €	63,79 €	78,26 €

Flat rate for scooters up to 500€

## Extended Warranty

All-risk insurance to cover a scooter that protects all members of the family unit if they decide to drive the scooter, 100% customizable coverage and 100% digital management.







Until 50	6 €
50 - 100	10 €
101 - 250	20 €
251 - 500	40 €
500 - 1.000	50 €
1.000 - 2.000	70 €
2.000 - 5.000	110 €

(1) Includes coverage for any failure covered by the manufacturer's warranty for a period of 3 years from the end of the original manufacturer/seller's warranty period.

Your appliance always as good as new:

- ✓ Any type of domestic appliance or electronic device up to 5,000 €
- ✓ 3-year extension of the official manufacturer's warranty
- ✓ No deductibles or exclusions
- ✓ No limit on the age of the equipment (as long as there are 6 months left until the original warranty expires).
- ✓ The same type of breakdowns and defects covered in the official manufacturer's warranty are covered.

White	Grey	Brown
Fridge	Laptop	Camera
Dishwasher	PC	Bluetooth Speaker
Vacuum cleaner	Smartwatch	Projector
Freezer	External Hard Disk Drive	Smart audio device
Extractor hood	Power Bank	TV
Ceramic hob	Other computer devices	DVD/Blu-ray
Shaver		Other Image and Sound Equipment
Other Kitchen Appliances		

### 3. Our Products

#### How do they work?

Our repair store model, combined with a 100% digitized file management process, results in very short average turnaround times, leading to increased customer satisfaction with low complaint levels.



In case of accidental damage, we offer the best possible customer experience because

- ✓ We repair without waiting with a network of more than 1,300 repair stores throughout Spain.
- ✓ We have repair at home or in the place that best suits the customer.
- ✓ In case of irreparable damage, theft or robbery, we send the customer the same phone that was insured without depreciation and without having to advance the money.
- ✓ All this without excesses or deficiencies and with a 100% online model that allows the client to know the status of their claim at all times.

After each claim, the customer receives a whatsapp message to evaluate their level of satisfaction through our Google My Business profile.





## 4. Channel adaptation

### Online Selling

Our technology platform and commercial innovation allow us to develop a differential online insurance sales model that maximizes ecommerce sales without requiring any technical effort or manual tasks...

### Other models

- ✗ Ecommerce must make developments to sell insurance on your website
- ✗ Ecommerce must wait to assign the equipment to the customer in its warehouse to register and activate the insurance
- ✗ Ecommerce must register the data required by the insurance in order to activate it.



**Customized  
Landing**



**Web  
Partner**



Envío código

y/o



Contact  
center

**Contact  
Center**



**Digital  
Signature**

### Our Model

- ✓ **No development:** our plug&play widget simplifies the offer on websites
- ✓ The customer receives an immediate email with his activation code or the call center calls him to conduct surveys about the shopping experience  
**The user can already activate his insurance after purchase**
- ✓ **The customer is the one who registers all the data on our personalized website.**
- ✓ **We include discounts and free trial periods to maximize the CrossSelling ratio.**



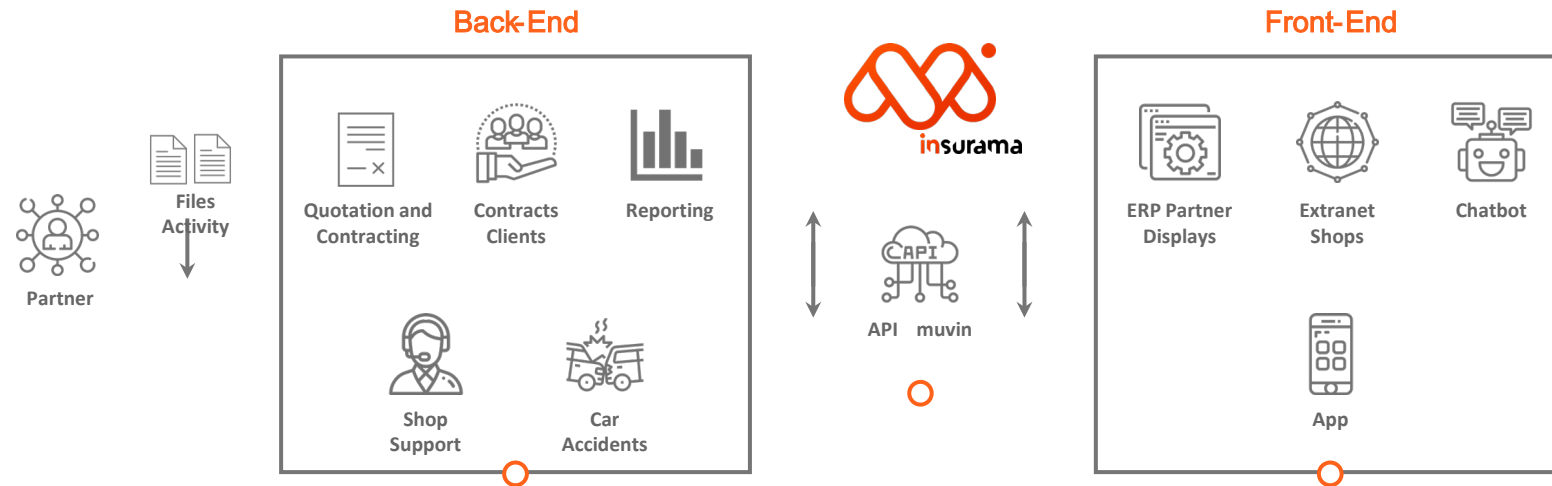
## 4. How our partners work

### In-store sales

We have a shop extranet from which to carry out any insurance management, from quotation and contracting to aftersales management or even claims follow-up. And as it is a 100% API application, the partner can also work with their own front end from their ERP.

## 4. How our partners work

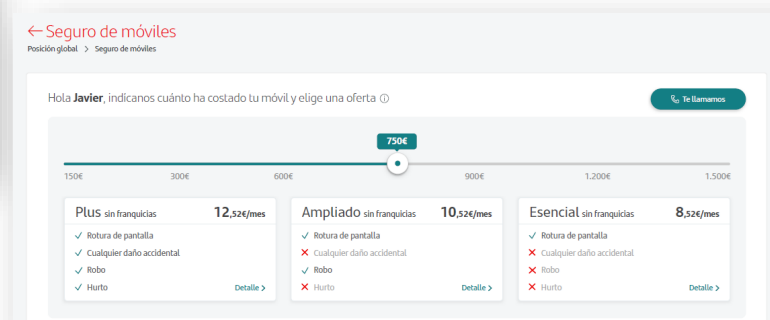
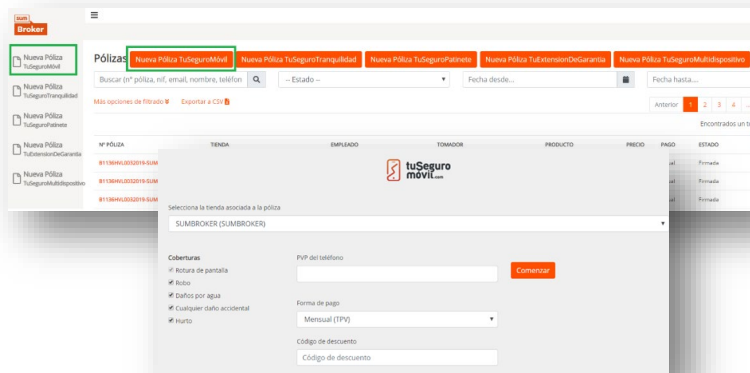
In-store sales



### Quotation and Contracting

Stores Extranet

ERP Partner Screen (API Muvin Integration)



We have a complete store extranet, from which to carry out all commercial activities and business monitoring, which allows any management of our insurance products.

If the partner prefers to have its own environment to quote / contract from its ERP, our MUVIN API platform makes the integration simple and very agile.



## 5. Partner Services

### **Support during business hours and 24 x7. Cross Selling Online**

We provide our partners and their shops with a shop support team during business hours. In addition, our telephone sales team can help you maximise the cross selling rate for devices sold online.



## 5. Partner Services

Support during business hours and 24 x7. Cross Selling Online



### Store support



Support Phone, Email and Whatsapp to stores: Monday to Sunday from 10:00 am to 8:00 pm.



Chatbot for 24 x7 resolution of inquiries for customers and stores

### Material promocional



Flyers, banners for stores



Online ads for web, Social Media, ...

### Commercial Teams Cross Selling Online



Device Online Sales



Home Device Delivery



Customer Survey  
(same day delivery)



Insurance Sale  
(same call)

### Formación continua



E-learning



KAM's for store service

A top-down view of a business meeting on a wooden table. Two people are shaking hands in the center. Surrounding them are various business documents: a contract on a clipboard, an invoice, a company growth chart, and several spreadsheets. A laptop is visible in the upper right corner. The entire image has a warm, orange-toned overlay.

# insurama

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