



Enabling the platform economy lifestyle

Dec 2021



INSIDER

Selected Cachet among 26 most disruptive InsurTechs



Leadership



Hedi Mardisoo

Co-Founder • CEO

15 years of international management experience
Europe's "Women to Watch in Fintech" 2020, Sifted
#Finance/Insurance #human-centric design #data



Kalle Palling

Co-Founder • COO

12 years a Member of Estonian Parliament
Architect of the Sharing Economy Regulation
#sharing economy #gig economy



Joosep Lall

Tech Lead

Developer
@Nevercode,
@Playtech, @LHV
bank
#banking #startups

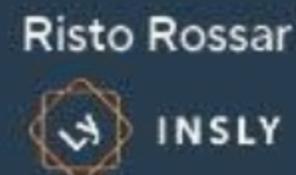
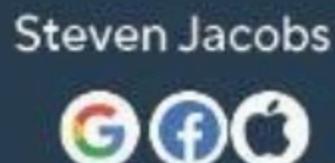


Mateusz Litewski

General Manager, CEE

Ex-Uber -Head Public Policy, CEE
#sharing economy #gig economy #startups

+4 advisors



Experts in
• Law
• Marketing
• Support
• Design

Brief history..



2019

Launched in Estonia, 2 products for UBER, BOLT, YANDEX.taxi drivers

2020

Launched in Latvia
Received an EU Broker license

2021

Launched in Poland
Partnered with 10 new insurance companies
Launched: City Rider insurance, Micro Mobility flex insurance and gig based professional liability insurance



2021



2025



53% growth

*EU Commission report

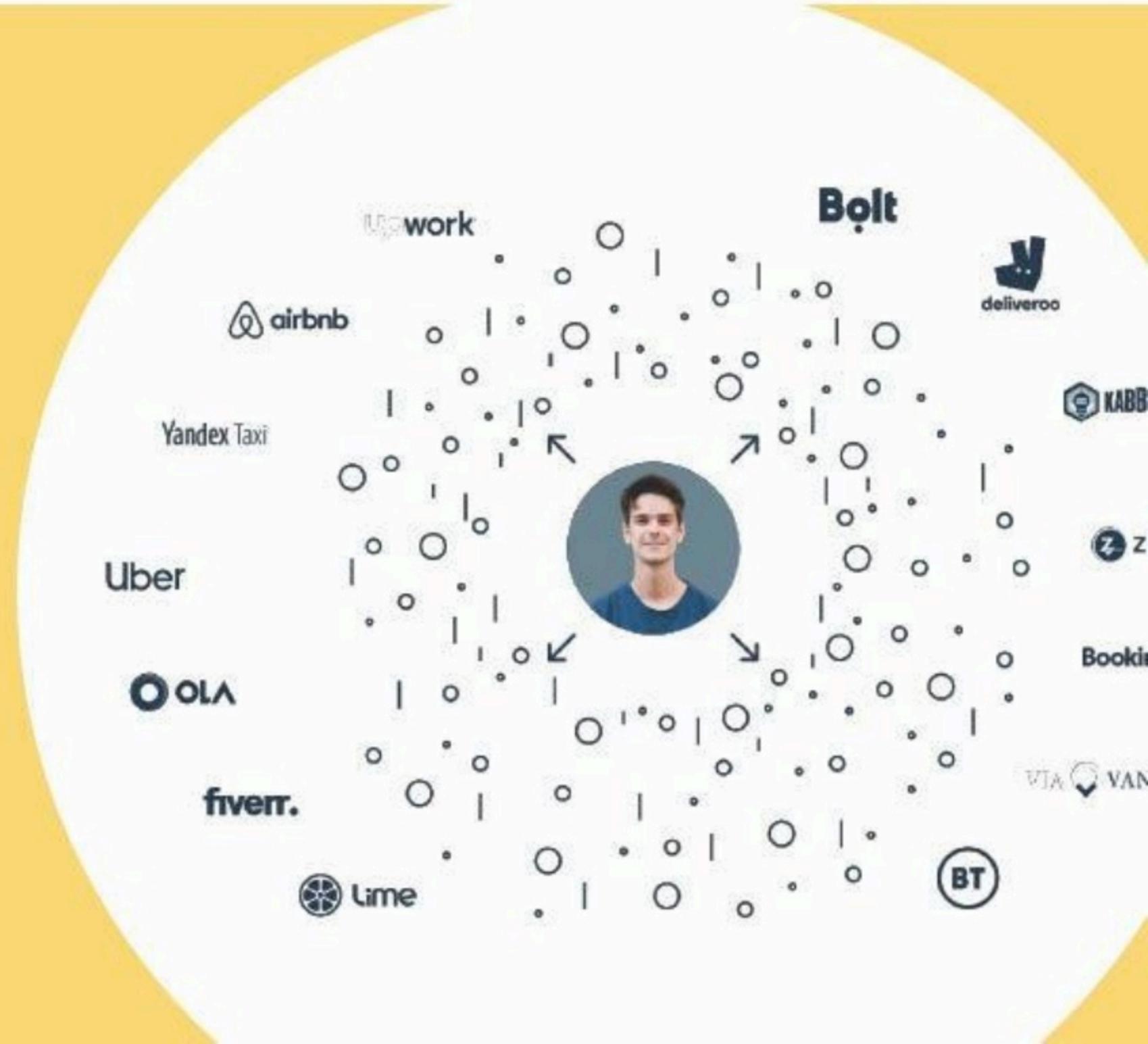
Financial services are not accessible or are unfair to gig workers because insurance companies assess the risks wrong.

Insurance is the **2nd biggest** cost for platform workers and majority of them can't get a loan.

Multi-apping:

- 1 Multi-apping helps to secure higher income.
- 2 Independence from one platform only. Platform workers want to be free and master of their own time.

...therefore insurance has to follow the individual to achieve lower losses



We bring together data from multiple platforms to offer flexible, personalised insurance in a single policy based on gig workers working styles.



And create

Win-Win-Win value for all the parties



Platform worker

Up to 50% cheaper insurance policy prices

Insurance company



Lower loss ratio

For 10M GWP

1% lower Loss/ratio = 100KEUR more profit



Gig platform



*Lower insurance price = More cash on workers hands. Higher motivation to work, **less bonuses to pay for platform***

CACHET RISK SCORE + MARKETPLACE

Products available in the ecosystem



Flexible motor insurance
for ride-hailing drivers



SaaS - Parking solution
for car sharing / fleet drivers

City rider insurance
for couriers & regular rider

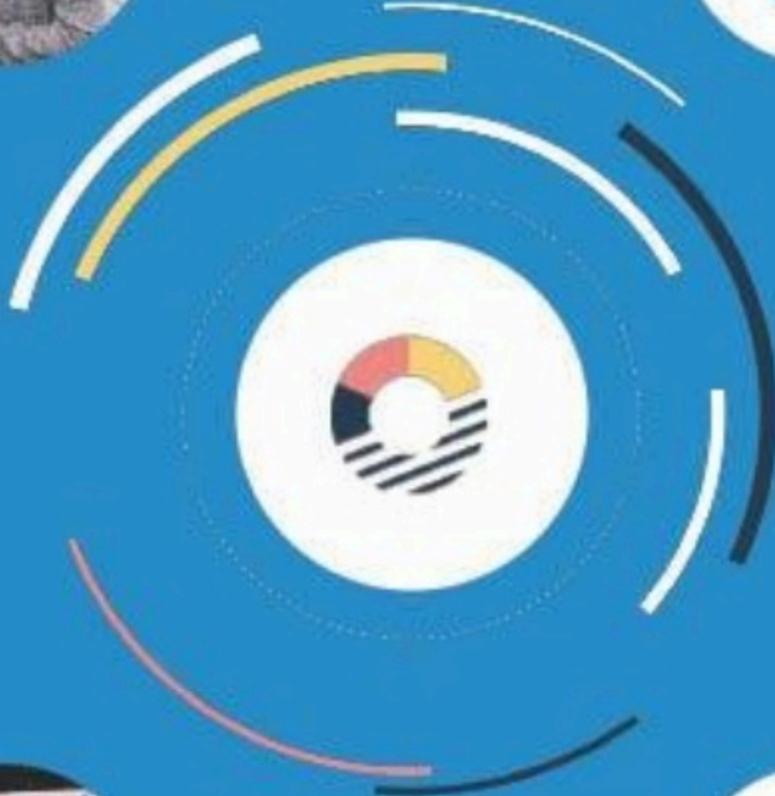


SaaS - Fleet Management
for car sharing / fleet drivers

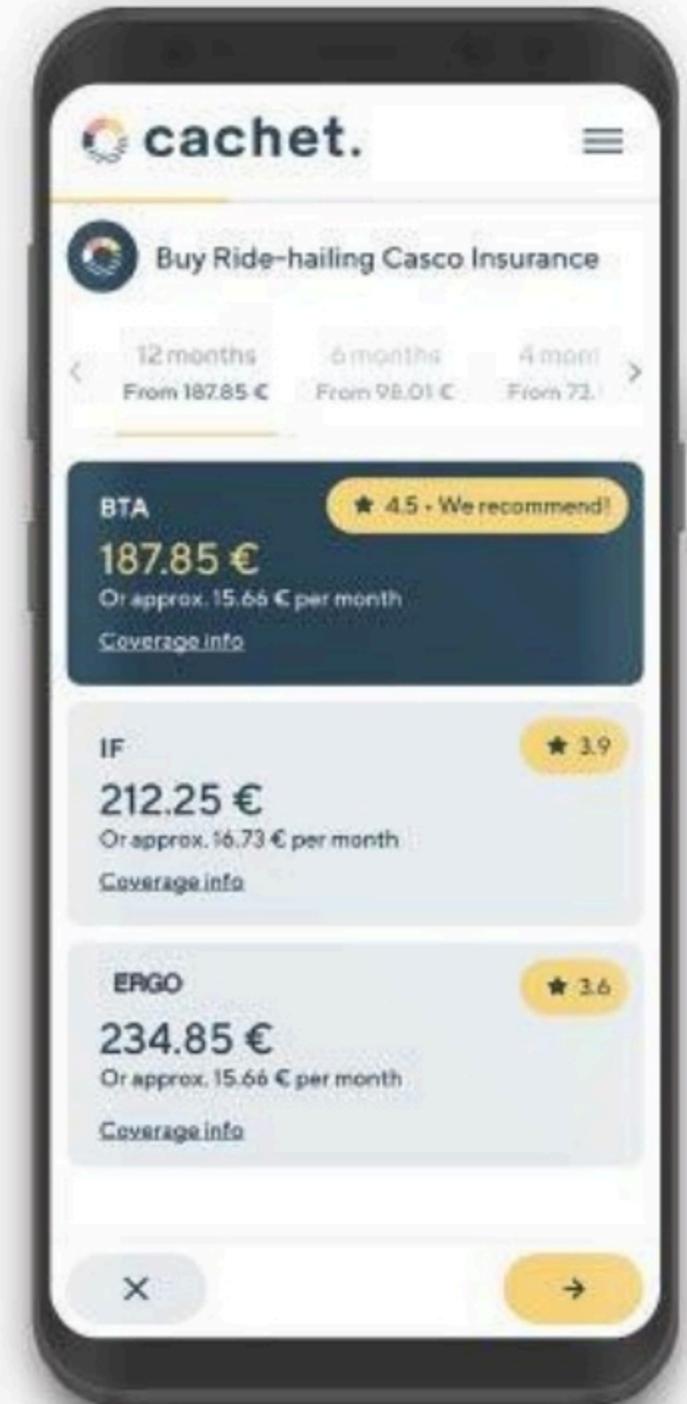
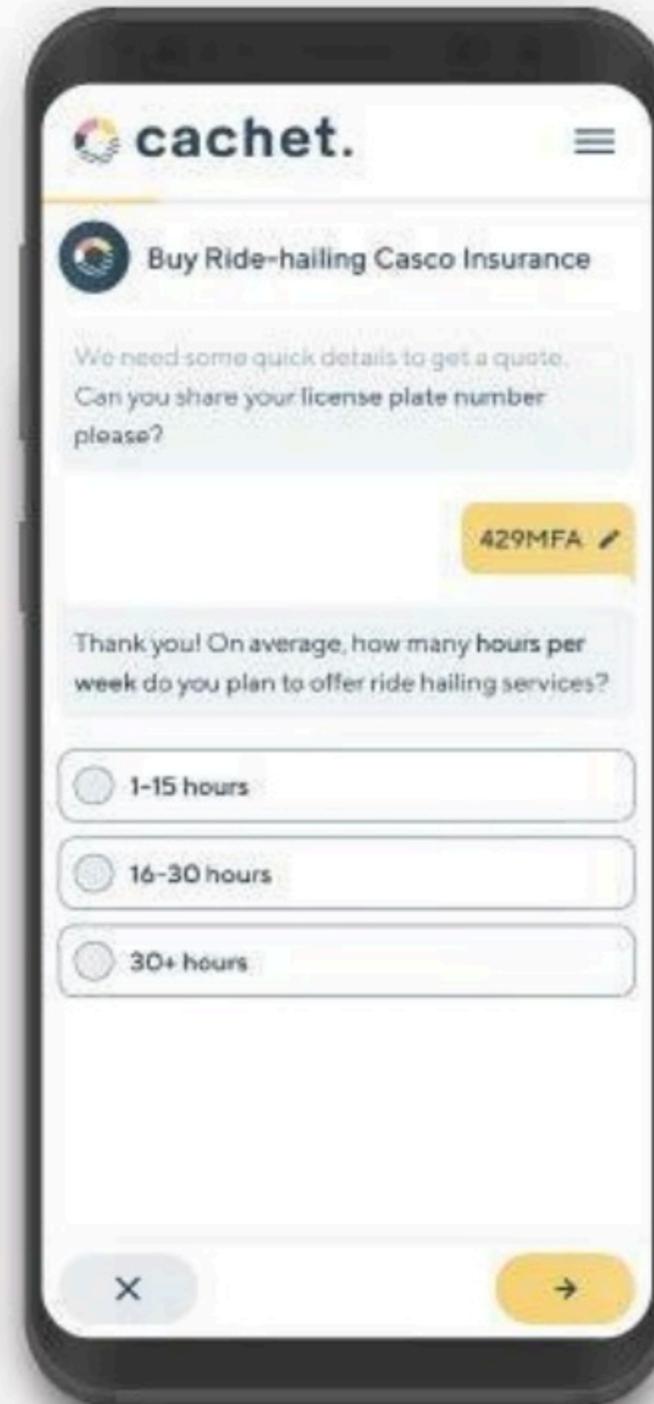
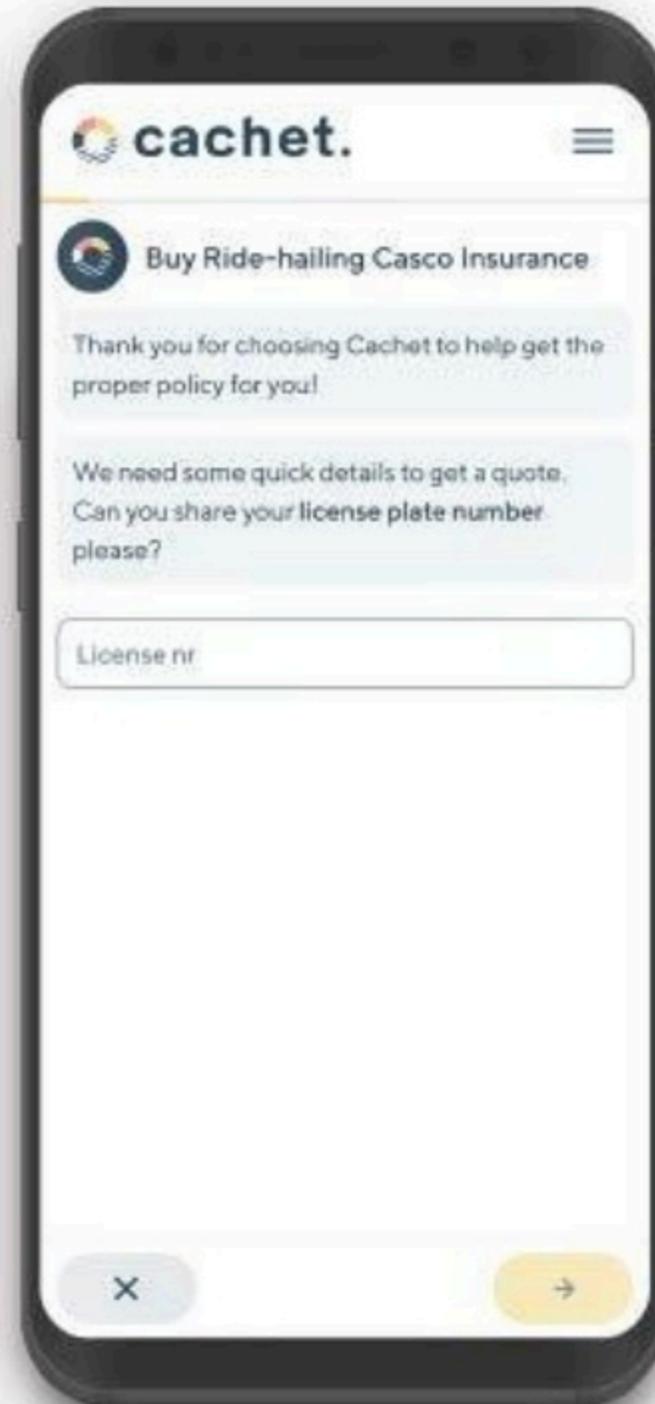
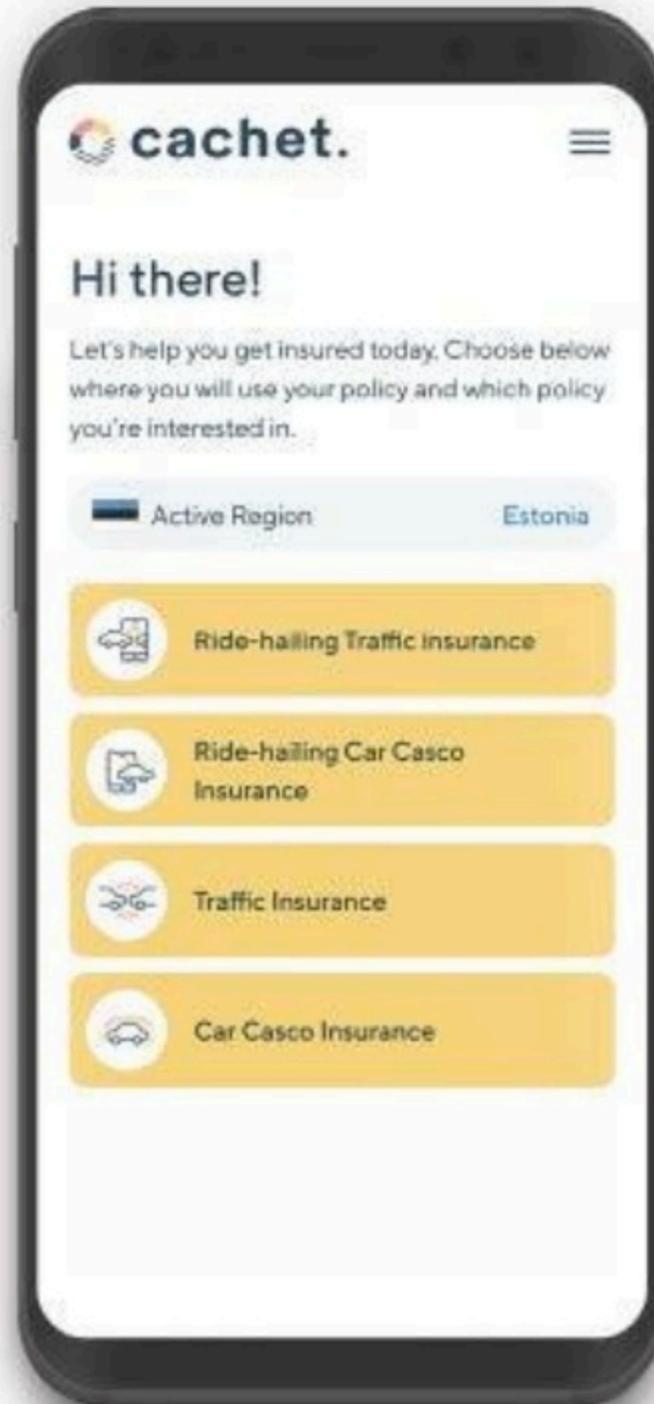
Professional liability
car washer's insurance - UpSteam



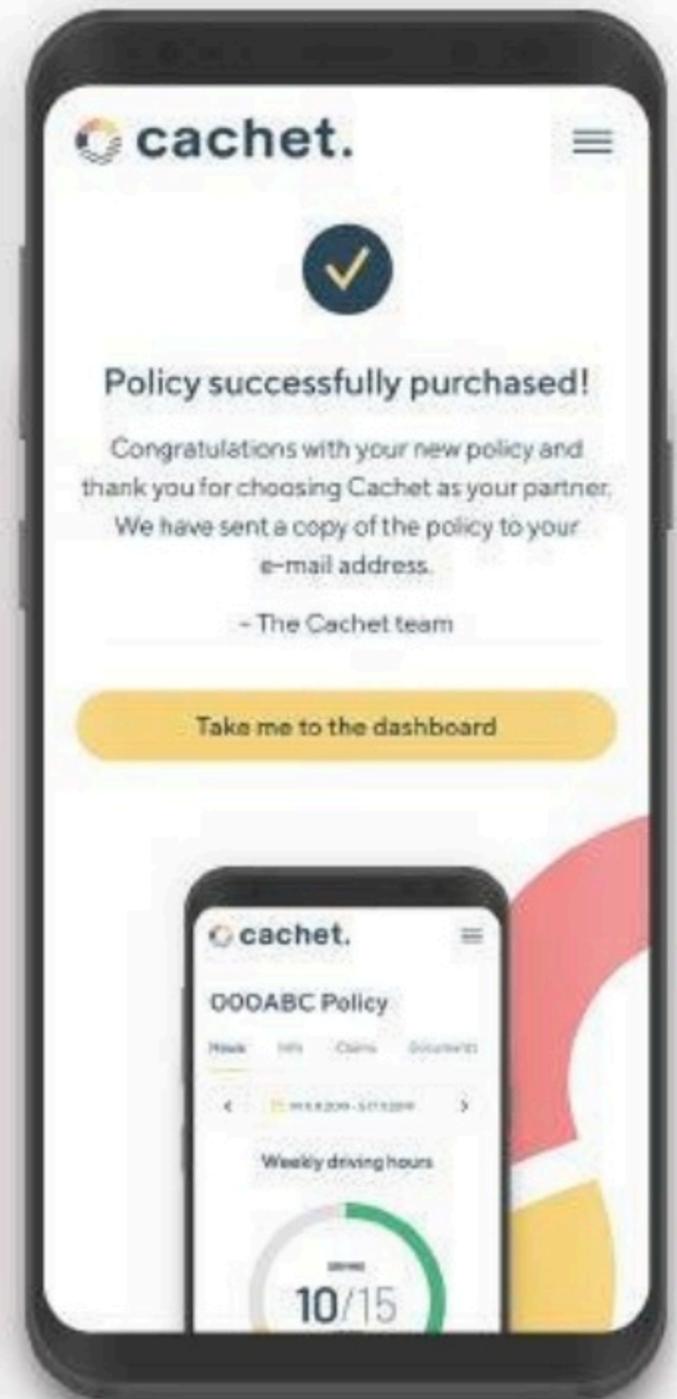
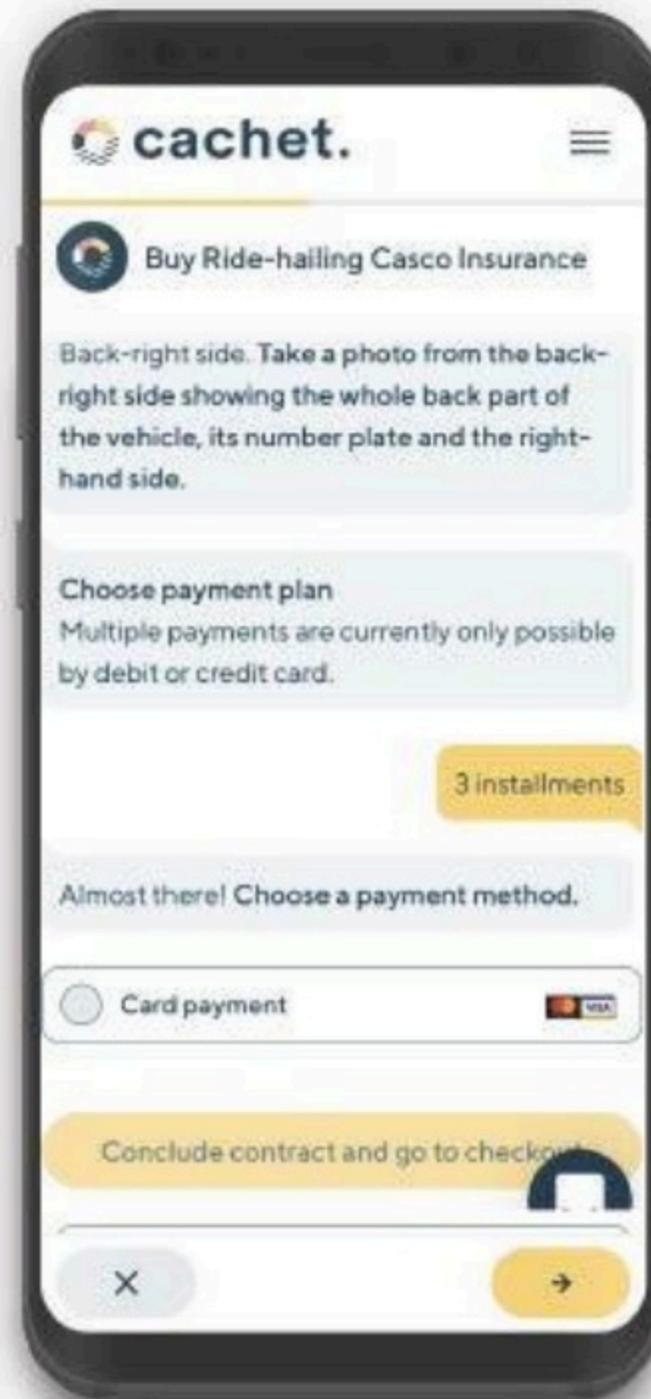
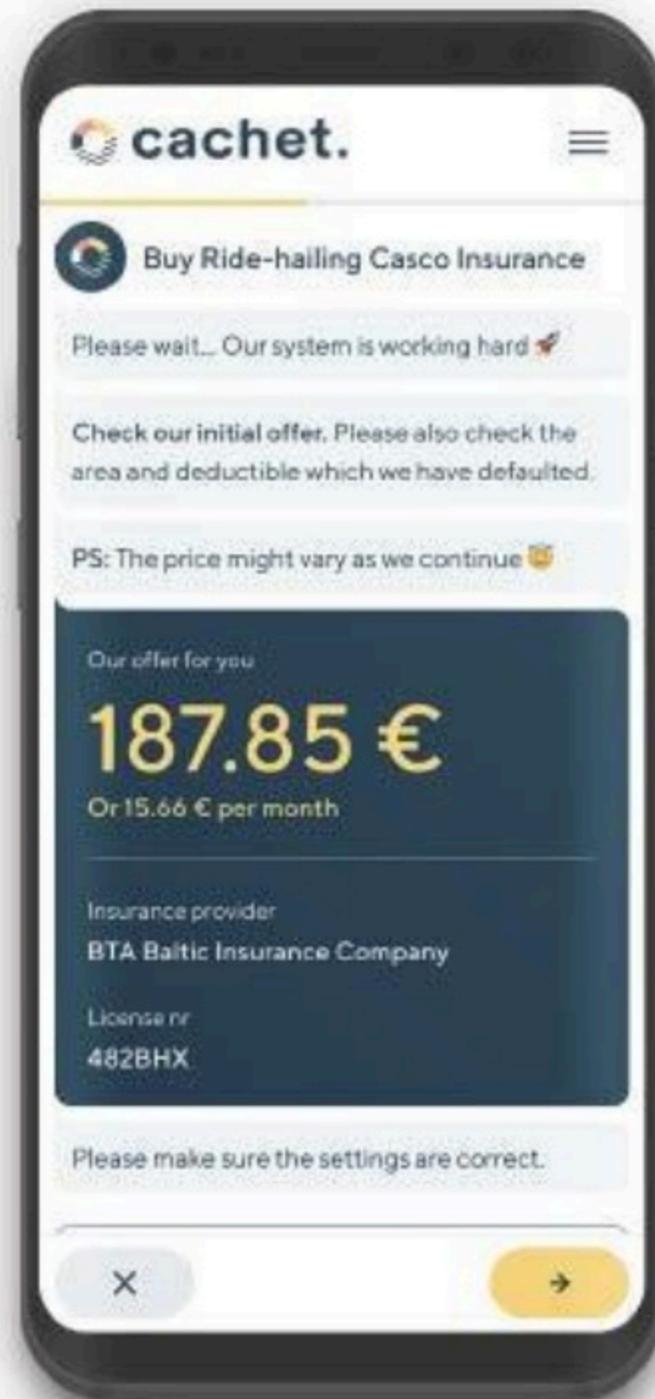
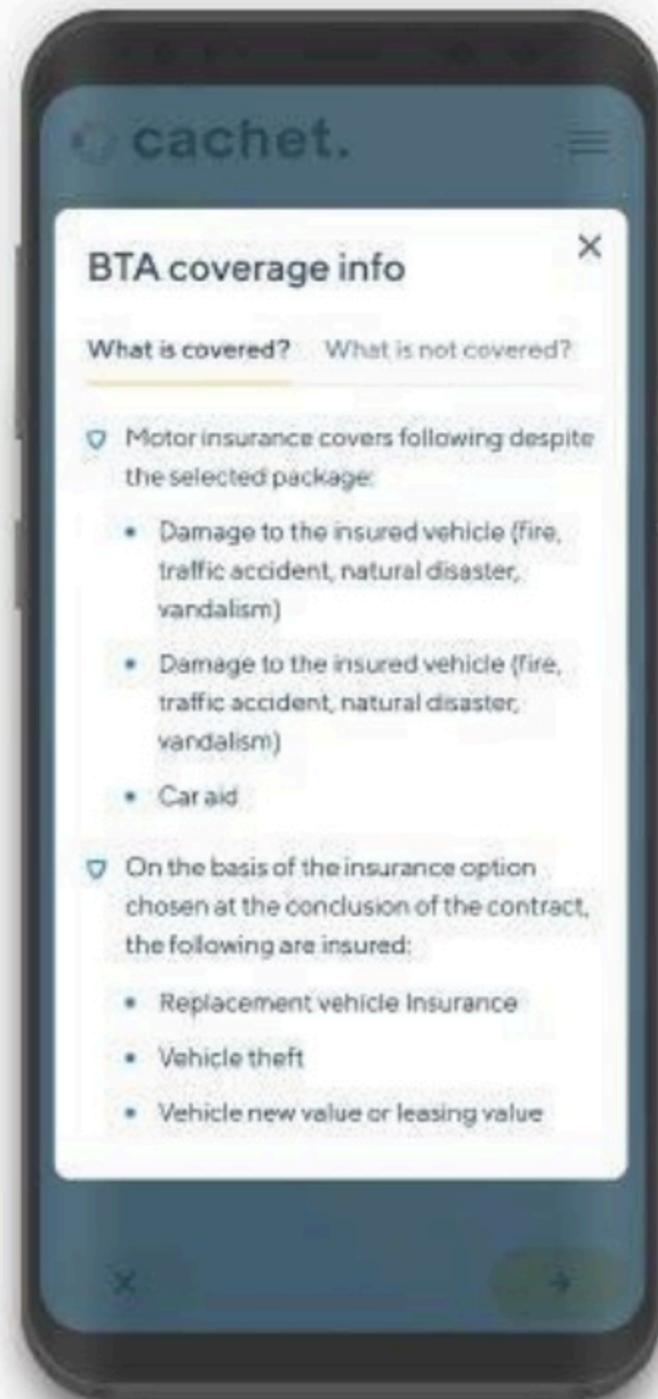
SaaS - Vehicle booking
for car sharing / fleet drivers



USER JOURNEY 1/2



USER JOURNEY 2/2



Traction today



CUSTOMERS LOVE US

NPS

62

CSAT

~90%

MONTHLY TOP LINE

EUR

268K

CAC/ PAYBACK TIME

~5

MONTHS

DATA BANK

TRIPS 7M

KM 30M

PARKING 1M

KEY PARTNERS



ERGO



Uber

Bolt

ESTONIA MARKET SHARE

40%

CUSTOMERS IN POLAND

~700

DRIVER SAVINGS

47%

(NEXT BEST OFFER)

INSIDER

Selected Cachet among 26 most disruptive InsurTechs

BARCLAYS

Accelerator

techstars

PLUGANDPLAY INSURTECH

TEAM OF 14 FROM



INVESTORS (PREVIOUS ROUNDS)

icebreaker



techstars

BARCLAYS



EU BROKER LICENSE

LIVE PILOTS/CUSTOMERS



Fundraising



icebreaker



**LEMONADE
STAND**



techstars

New round

Looking for investors with:

Excited about the decentralised
and human centric approaches in
designing services

Experience in scaling
insurtech

Angels:

Chris Adelsbach

His private portfolio of 125
companies have had >£1.2billion
of follow on investment

He built the number one rated
accelerator in Europe and was
named UKBAA Angel Investor of
the year 2018/19.

Co-founder and Managing
Partner at Outrun Ventures and
a Venture Partner at Techstars.

Kartik Varma

Managing Director,
Techstars;

Co-Founder at
PropTiger.com
Harvard Bus School

Martin Cass

Director, Private Bank @
Barclays

2020 Spears 500 list of
top wealth management
advisors.

Private Banker | Wealth
Manager | Startup Investor,
Advisor and Mentor;
Outrun Ventures

Richard Howard

Startup Business Dev
Mng@ AWS
Zero2something - podcast



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