

**GLOBAL
INSURANCE &
WARRANTIES FOR
ANY BUSINESS**



We enable the
world's largest digital
companies to **protect**
their global customers,
at the point of **sale or**
sign up.



OUR JOURNEY

Beginning in 2014, we've built a truly global business



#1 High-Growth Companies
Asia Pacific 2020

6 yrs

Since launch

150+

Staff in NY, SF, London,
Sydney, Singapore, Tokyo,
Amsterdam & more

2.5M

Customers in 2020

100K

Claims processed
2019

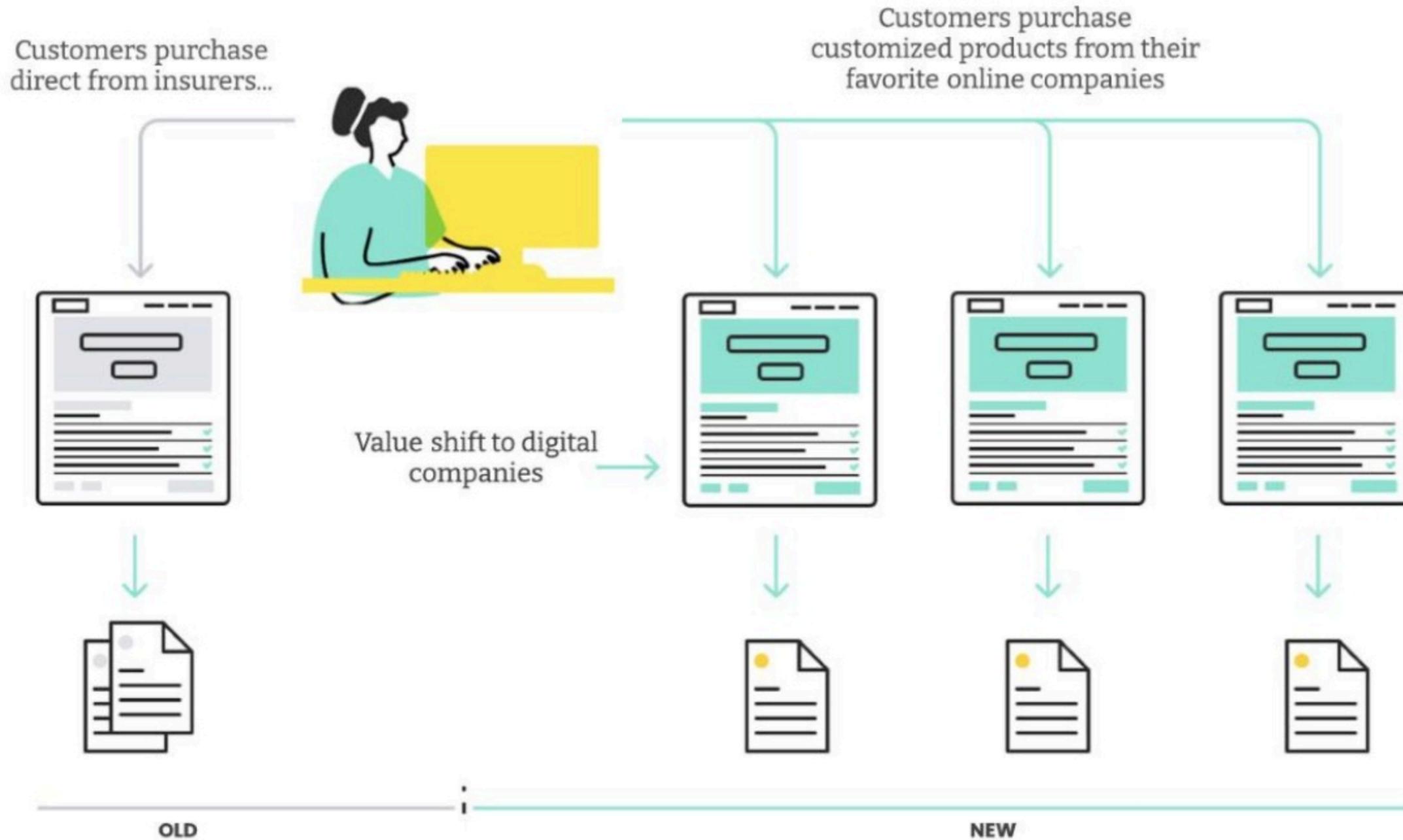
+65

Industry leading
Claims NPS

Global partners include:



INSURANCE THE NEW WAY



THE INSURTECH DIFFERENCE – CASE STUDIES

A global marketplace
(Retail Warranties)

513%

Growth in warranty revenue in first 4 weeks after switching from a traditional insurer

GOTOGATE
(Travel)

50%

ARPO (Ave Insurance Revenue Per Order) growth in first year

axs
(Event ticketing)

290%

Growth in attach rate after switching from a traditional insurer

All partners
(The XCover Partner Network, All Industries)

NPS 65+

World-beating Claims NPS reached after launching XClaim (instant payments API)

Travel partners
(The XCover Partner Network, Travel)

158%

Sustained growth in attach rate after introducing COVID-19 coverages globally

 **VIP Cars**
(Mobility)

65%

Growth in average revenue per customer after adding insurance



GLOBAL INSURANCE & WARRANTIES FOR ANY BUSINESS



The world's largest travel company uses our **technology & licenses for in-path insurance in 60+ countries, 50 US states & 40+ languages**, for Booking.com, Kayak, Priceline and more



Built an **API-integrated whitelabel** for millions of US customers



OEM and premium warranty plans and end-to-end claims administration for the world's leading bluetooth tracker



In-path warranty program and seamless claims administration for the leading furniture marketplace



Created **on-demand insurance for delivery riders** that utilizes the Uber API & others



In-path warranties plus shipping & jewelry insurance and claims administration in multiple countries and 40+ languages



In-path warranties and seamless claims administration for SE Asia's largest online retailer



API-integrated dealer management solution enabling dealerships to replace local brokers



Shipping insurance and warranties that leverage the XCover API and millions of ecommerce integrations worldwide



Pet insurance and end-to-end affiliate program for breeders & vets



THE INSURTECH APPROACH

How we have transformed traditional B2B2C insurance

	Traditional insurers	Cover Genius
Architecture	Legacy systems	Microservices
Quote & Bind Integration	N/A	API
Product innovation	Risk-oriented	Growth-oriented
Policy wording	Static policies	Continuous improvements
Personalization	N/A	Dynamic recommendations
Pricing preference	Static pricing	Dynamic pricing
Claims payments	20+ days, checks via mail	Instant payments
Countries	1	60+ Countries & 50 US States
NPS	-10 to +15	Claims NPS +65
Regulation	Requires agent licensing	Handled by Cover Genius



INTRODUCING

XCOVER

XCOVER IS AN INSURANCE DISTRIBUTION PLATFORM

The API dynamically bundles policies for any territory, currency and language.



The XCover API **generates a warranty or insurance product for any retail sale worldwide.**

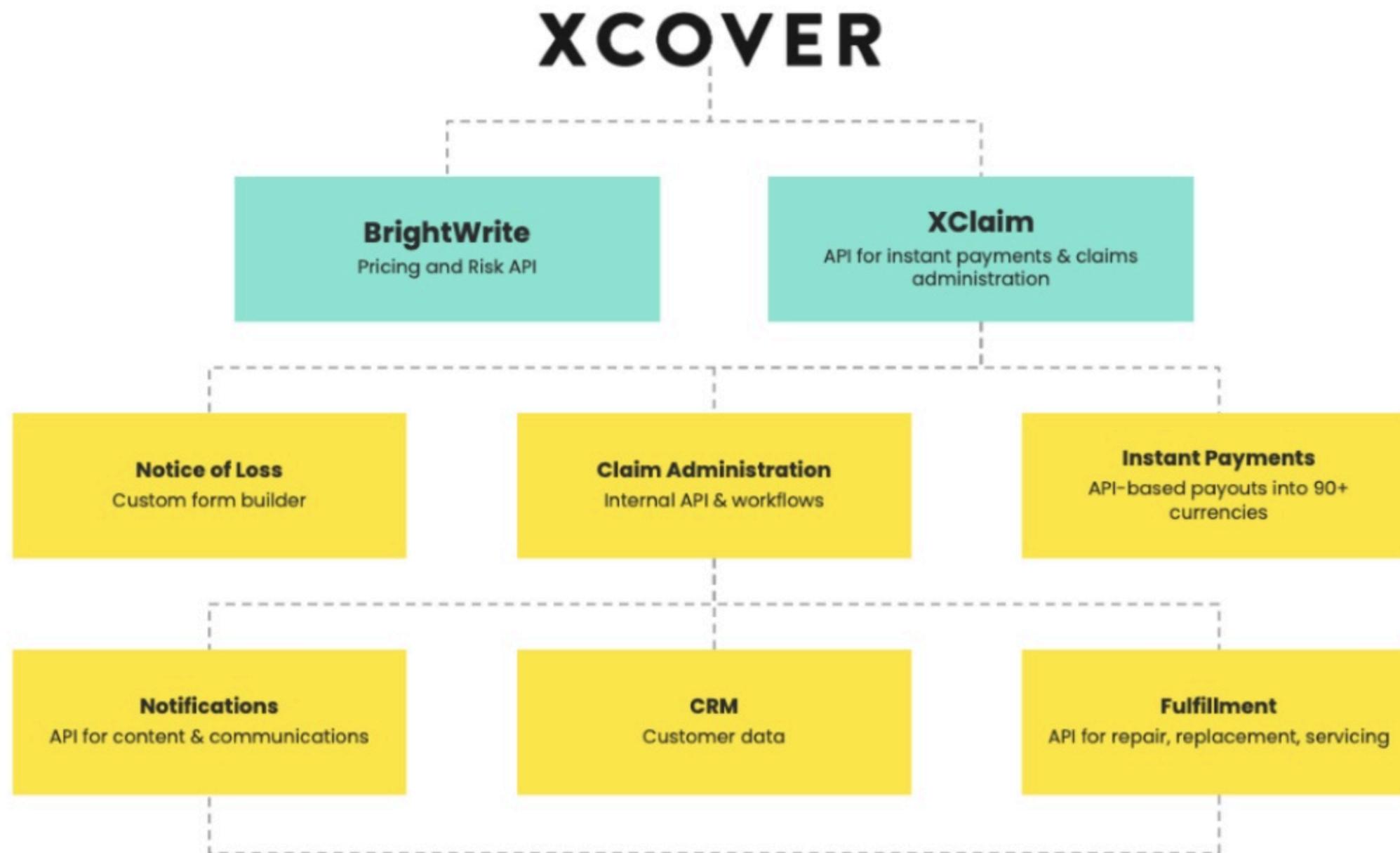
For example:

1. A **Millennial** is shopping online for bicycles. During the transaction, XCover returns tailored protection that includes theft and extended warranty.
2. A **Business Traveler** books return flights from New York to Hong Kong via an OTA. XCover bundles baggage, medical and trip cancellation insurance from 2 different insurers.



XCOVER'S MICROSERVICES ARCHITECTURE

Interconnected APIs based on a microservices architecture



THE CLAIMS EXPERIENCE

- ✓ **Integrated platform** for quote, booking, claim, fulfillment, payment
- ✓ **24/7 global assessment with scientific fraud detection**
- ✓ Communication in **40+ languages** to keep customers informed
- ✓ Industry leading **NPS of 65+**
- ✓ **Instant payments** in 90+ currencies
- ✓ Comprehensive **fraud detection**

X COVER.COM



MAKE A CLAIM

GET STARTED WITH YOUR CLAIM

What is the reference number for your claim?

GRBXT-RH48F-INS - Your event on 15th November 2019

Which policy are you claiming against?

Ticket Protection - Darin Sikanic

Your claim is due to...

Jury Duty

Before you start your claim, you'll need:

- ✓ Your reference number
- ✓ Policy type you are claiming against. You can only claim against one policy at a time.
- ✓ Details about what happened
- ✓ Any photos or documentation related to the claim

START CLAIM

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BRIGHTWRITE: DATA ANALYTICS AND OPTIMIZATION

BrightWrite is a **data analytics and experimentation platform** that optimizes for yield.

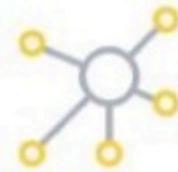
It provides **dynamic price & product recommendations** for partners via the XCover API



\$9BN+ sales fed into BrightWrite's optimization engine Jul 19 – Jun 20



23% average GWP uplift after pricing optimisations



1.7M price experiments Jul 19 – Jun 20



30+ partners using BrightWrite





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