



# honeycomb

**Real-estate insurance reinvented**

[www.honeycombinsurance.com](http://www.honeycombinsurance.com)

# Highly Experienced Leadership Team



**Itai Ben-Zaken**

Chief Executive Officer

- Headed a \$100M online insurance business including Insurance.com & CarInsurance.com
- Repeat entrepreneur



**Dr. Nimrod Sadot**

Chief Technology Officer

- Versatile hands-on software leader
- Repeat entrepreneur
- Stanford PHD



**Adam Cherubini**

Chief Revenue Officer

- 30-year insurance industry veteran (underwriting, sales, marketing, BD)
- Insurance SVP at QuinStreet



**Ben Piening**

Chief Underwriting Officer

- Expert in Habitational underwriting with 17 years of experience
- Midwest region VP at Seneca
- CPCU, CRM, CIC, ASLI, AU

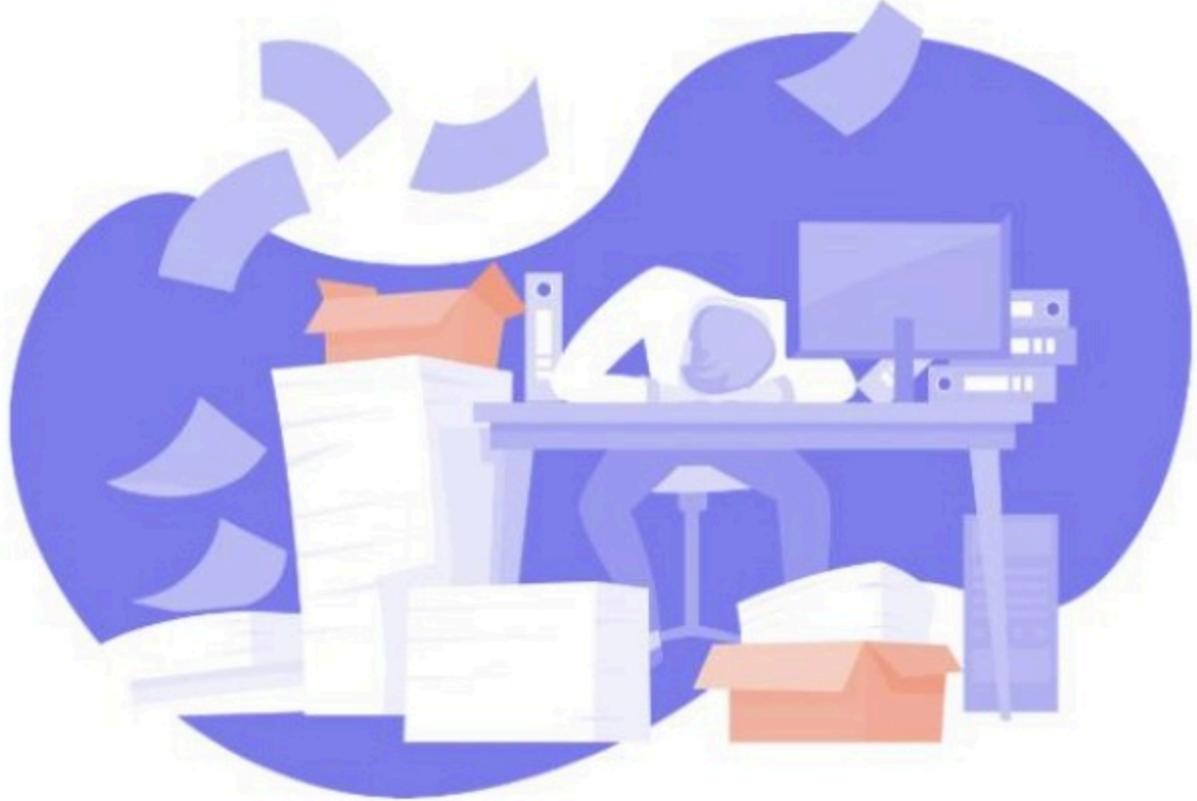


# Multi-family property insurance – \$26B US market



# Multi-family - the worst of all worlds

— Policies too small to justify thorough manual underwriting



— Not set up to leverage big data and automation



**Superficial risk pricing, manual underwriting**



# Multi-family property insurance is ripe for digital disruption

**Large and growing market**

**\$26B**

Annual premium nationally

**A must-have product**

**Mandated**

By law or by lenders

**Unhappy customers**

**38%**

NPS - top 5 incumbents\*

**Low competitive bar:**

**144 yrs**

**Average age of top 5 incumbents**

Antiquated, fragmented, offline, superficial pricing, manual labor, cookie-cutter coverage

# Enter Honeycomb

The first digital **NeoInsurer** for  
multi-family property

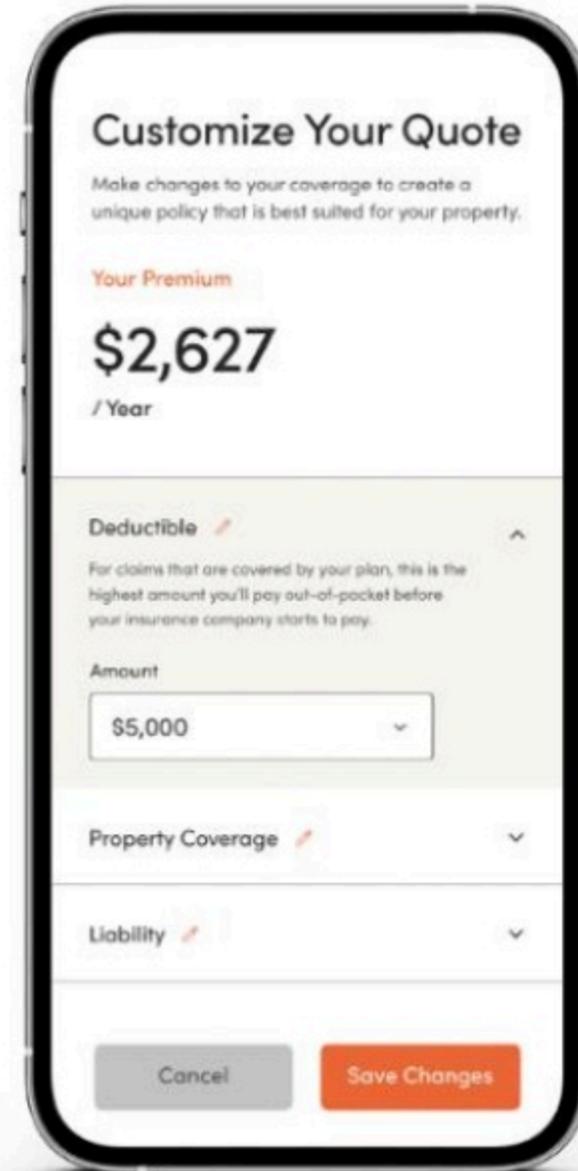
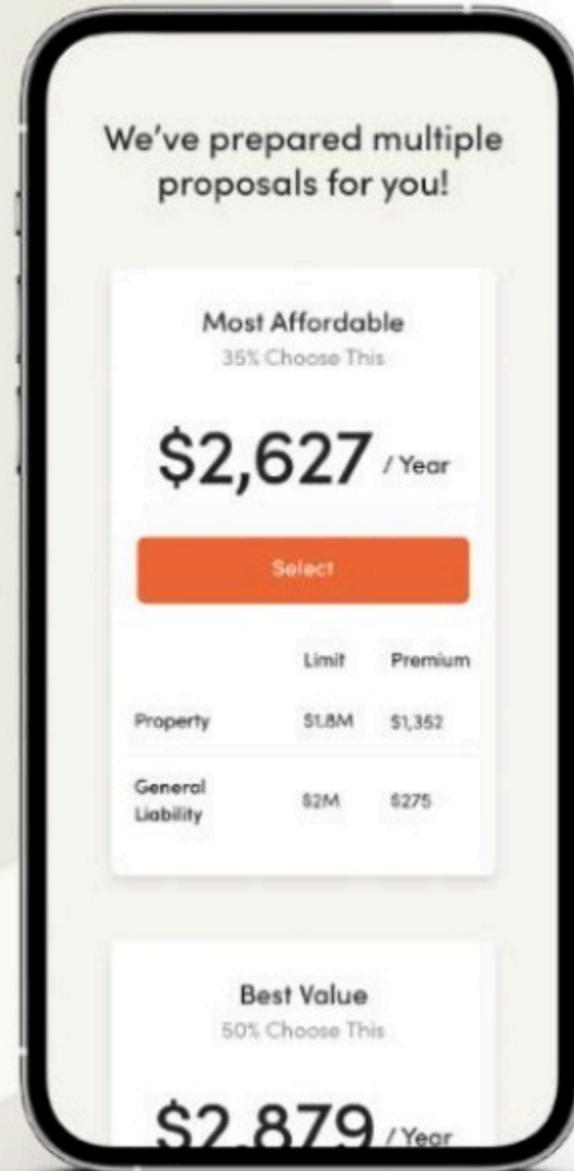
Deeper, automated underwriting  
**powered by proprietary tech**  
and 1<sup>st</sup> party data





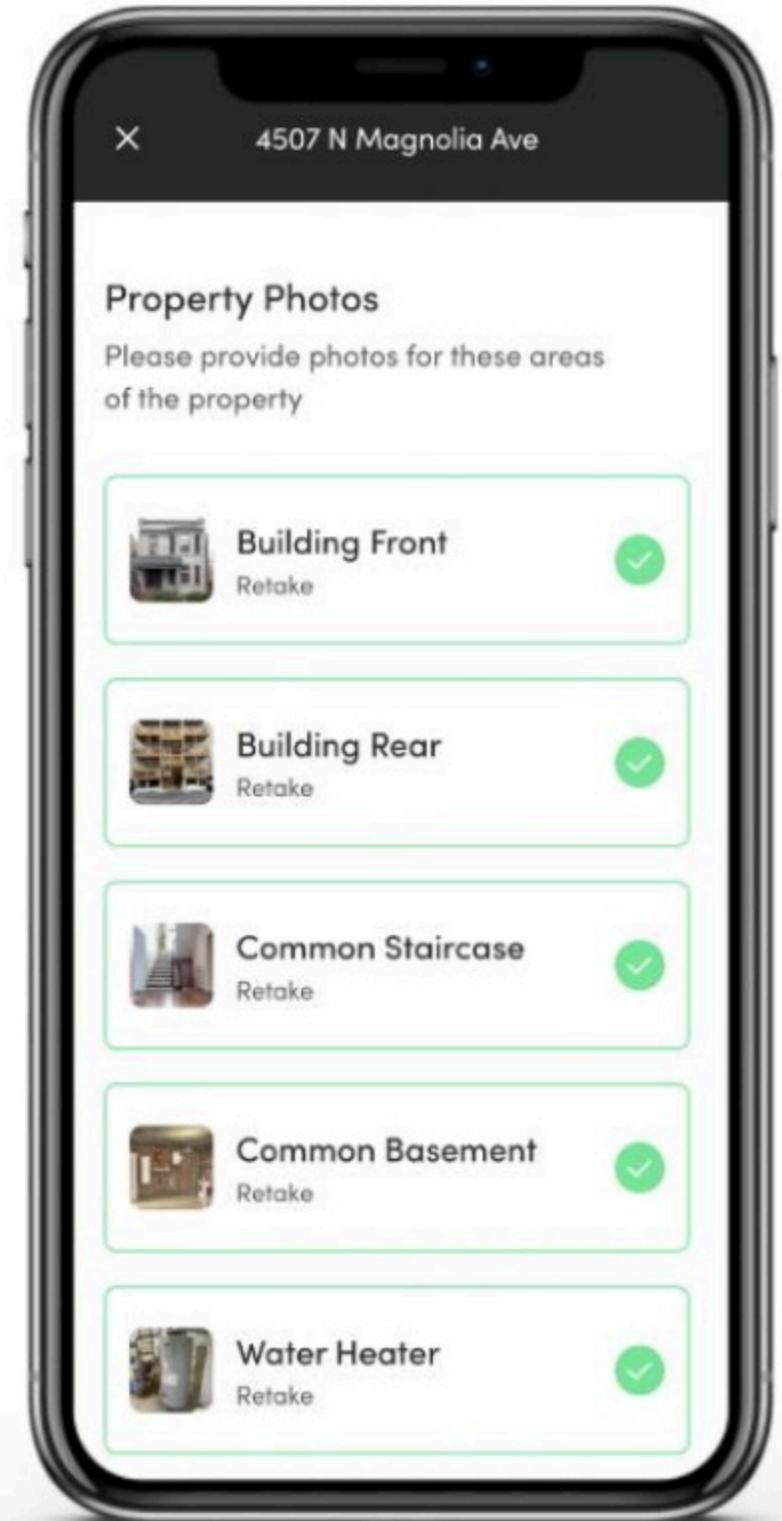
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Honeycomb introduced the first, **100% digital** insurance platform for multi-family property

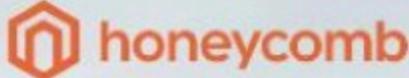


# Proprietary Big-Data and AI powered underwriting platform

- 01** *Deeper, unbiased risk evaluation*
- 02** *At \$0 variable cost*
- 03** *Real time*



# Our AI translates visual queues into actionable underwriting insights



Vegetation on building – mold risk

Wooden fire escape – fire hazard

Clutter blocking egress route

Uneven surfaces - trip hazard

Sidewalk - smooth and even condition

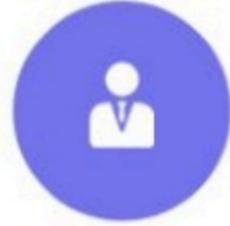


# Triple win



## Customer

- Right-priced insurance
- Quick & easy
- Customized coverage
- Willing to work harder? get deeper discounts
- Additional free services through the app



## Broker

- Time saving
- Optionality in a capacity constrained market
- Customer satisfaction & retention
- Additional income sources



## Honeycomb

- Improved profitability & Scalability
- Customer satisfaction -> longer customer lifetime
- Proprietary data
- Claims handling advantage



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