



qover

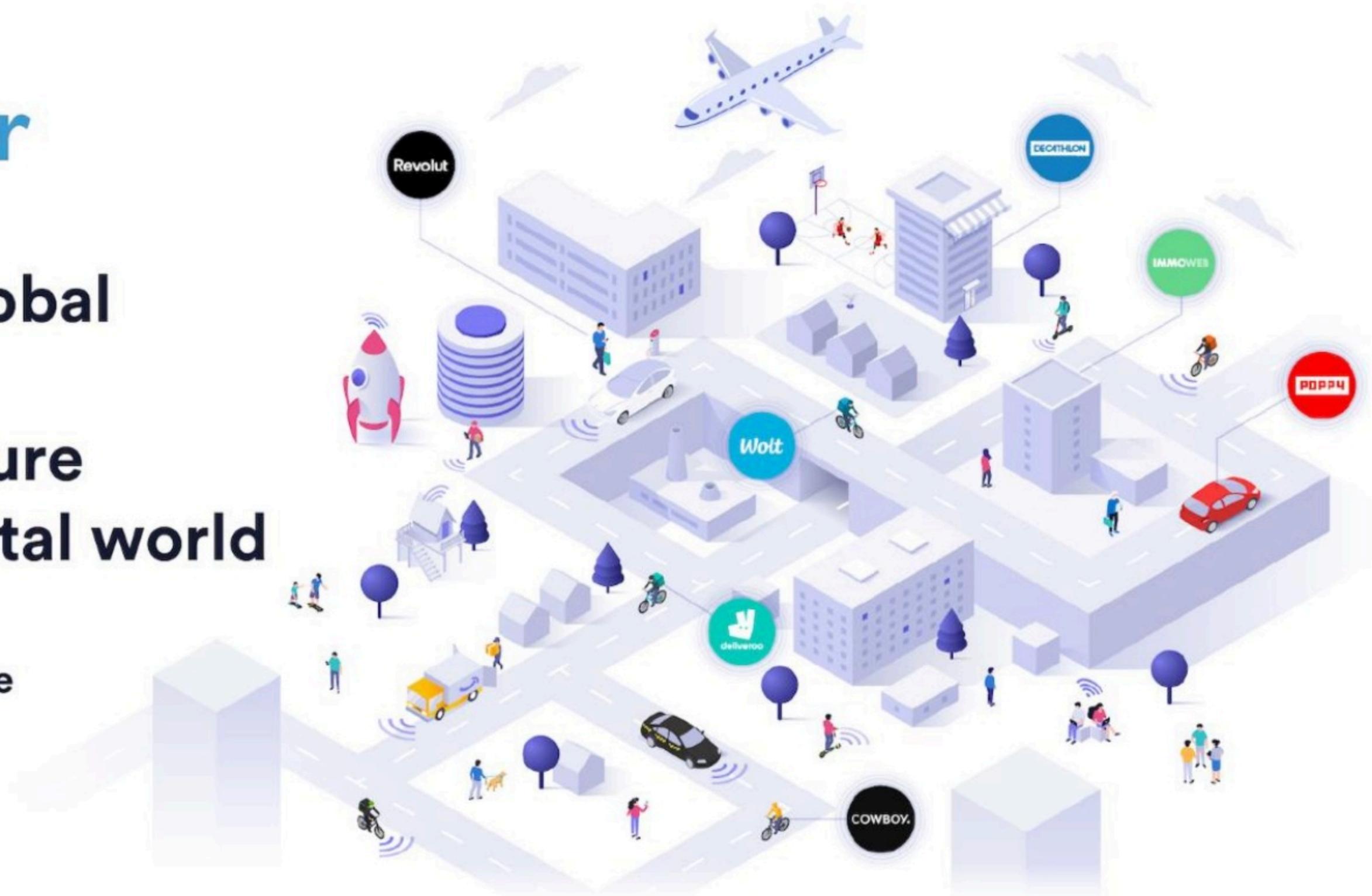
# Series-B Pitch Deck

January 2021



# API first global Insurance Infrastructure for the digital world

#Hackinginsurance



# The last unaddressed B2B FinTech vertical

## A 700B+ Opportunity\*

### Payment as a Service

**stripe**

**adyen**

 checkout.com

### Banking as a Service

 solarisBank

 SYNAPSEFI

 cross river

### Issuance as a Service

 Railsbank

 MARQETA

 GALILEO

### Lending as a Service

**Klarna.**

**affirm**

 pipe

### Brokerage as a Service

 DriveWealth

 Alpaca

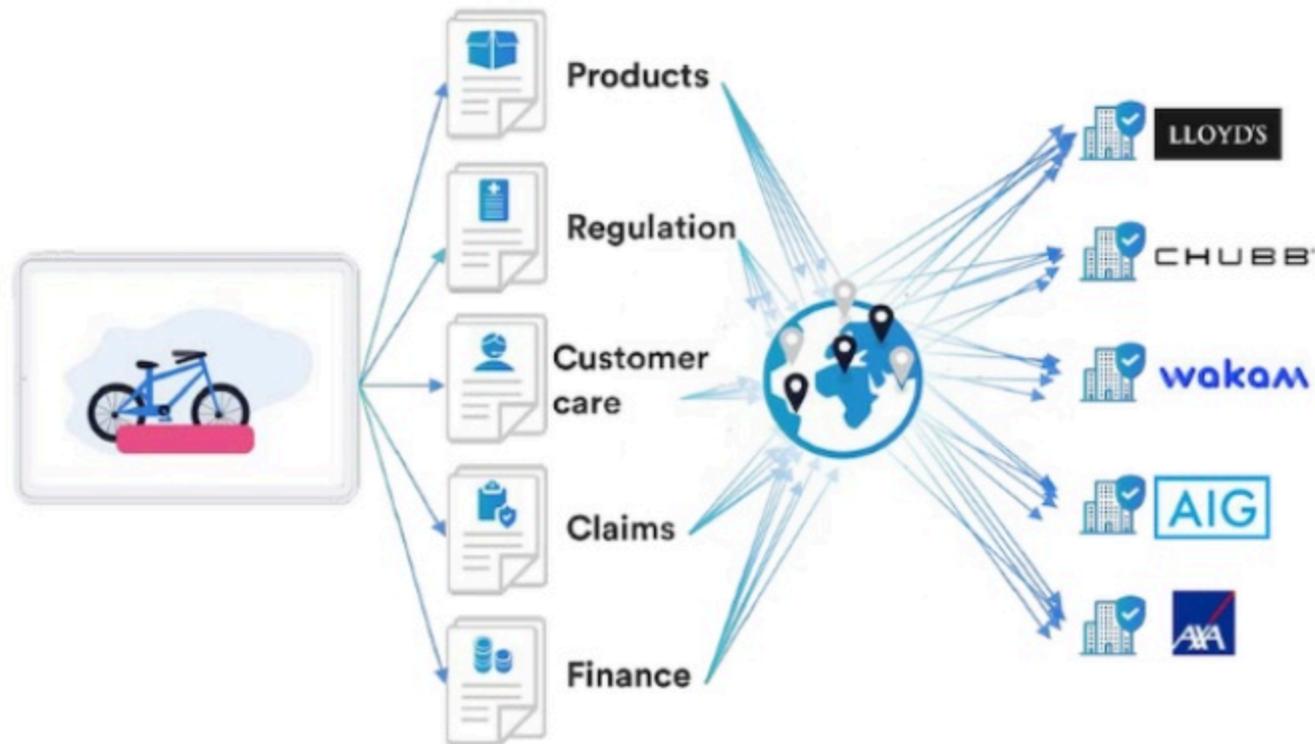
### Insurance as a Service

  
qover

*“We are the only  
true digital  
insurance  
infrastructure  
play”*

# Rewiring the Insurance industry

## Complex landscape...



## ...Made easy



**We have built a full stack insurance solution with cutting-edge technology to enable any business to embed, up-sell or cross-sell insurance**

# We are a Tech Platform providing full stack insurance solutions



wakam LLOYDS  
NN Baloise  
CHUBB  
AXA AIG  
+ many more



Revolut  
deliveroo  
Wolt  
COWBOY.  
DECATHLON

Digital native insurance company without the balance sheet providing turn key solutions to distribute insurance products

# How we cracked the puzzle

## Tech

Open-API - White-label  
**100% proprietary**

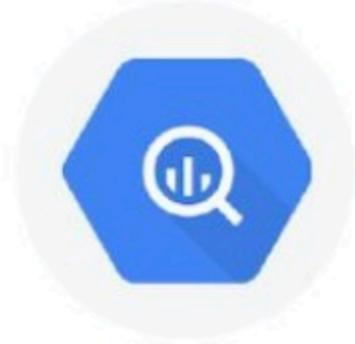


Fully Modular Micro-architecture  
**Can launch any product in days/weeks**

**Tech Infrastructure built!**

## Data

Optimizing Conversion by  
deploying e-Commerce Best  
Practices and **Data Insights**



All sources of data connected to  
our Datawarehouse building our  
future competitive advantage

**Building a competitive edge  
for the future**

## Insurance

Pan-European licenses  
**Delegation of Authority  
from 12 insurers**



Sourcing the full insurance solution  
from **Products / Services / Local  
Regulations / Audits / Compliance**

**Insurance Infrastructure built!**

## Operations

Centrally operated  
in Brussels  
**>95% Customer Satisfaction**

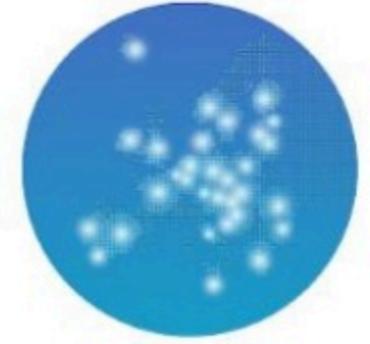


Operational Excellence  
**800k insured handled  
from Brussels**

**Operational Infrastructure built!**

## Pan European

Mastering complex insurance  
**Active in 32+ countries**



Unique ability to launch and manage  
**Pan-European programs**

**Unique Pan-European capabilities**

## Iconic players love us!

**Revolut**

*Wolt*



**COWBOY\***

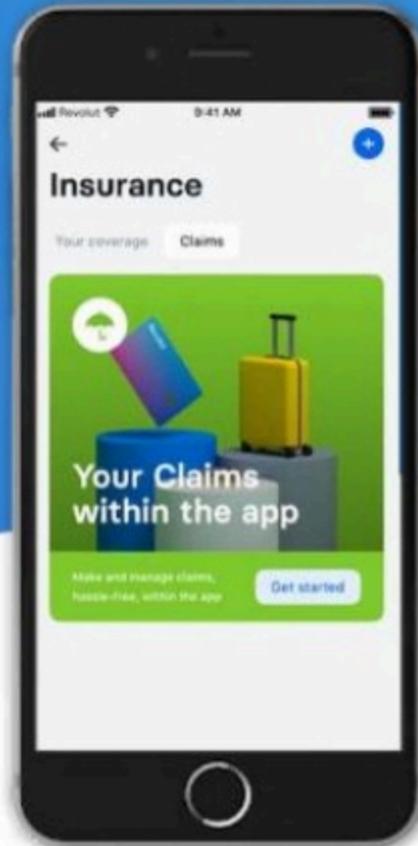
**DECATHLON**

**IMMOWEB**  
axel springer  KKR

+ many more

# Case Studies

# REVOLUT – Pan-European Embedded Insurance



- Global Insurance Solution included in Paid Plans, 33 countries.
- Insurance Consultancy & Creation of the “Plus” Plan



- Open API Integration – Real-Time Data exchange
- Full Claim Journey automated and integrated by API in REVOLUT app



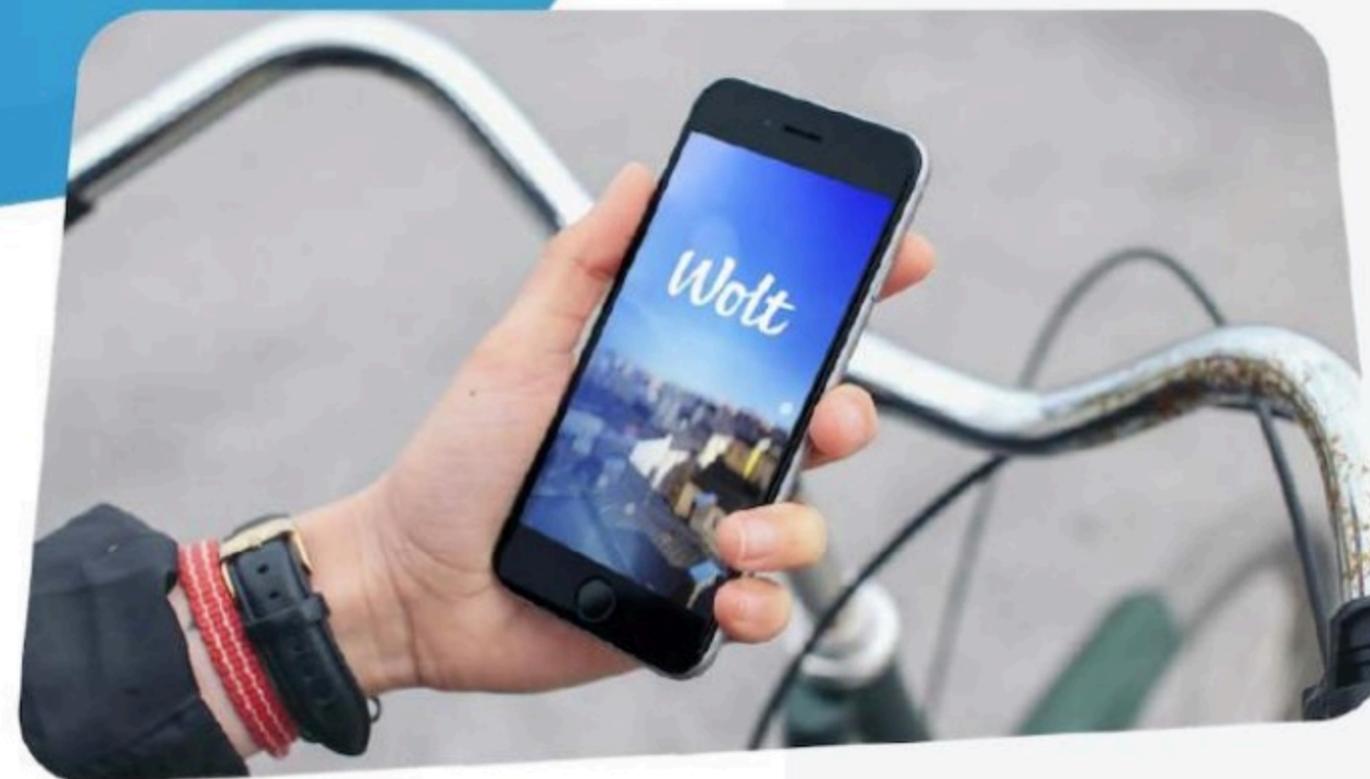
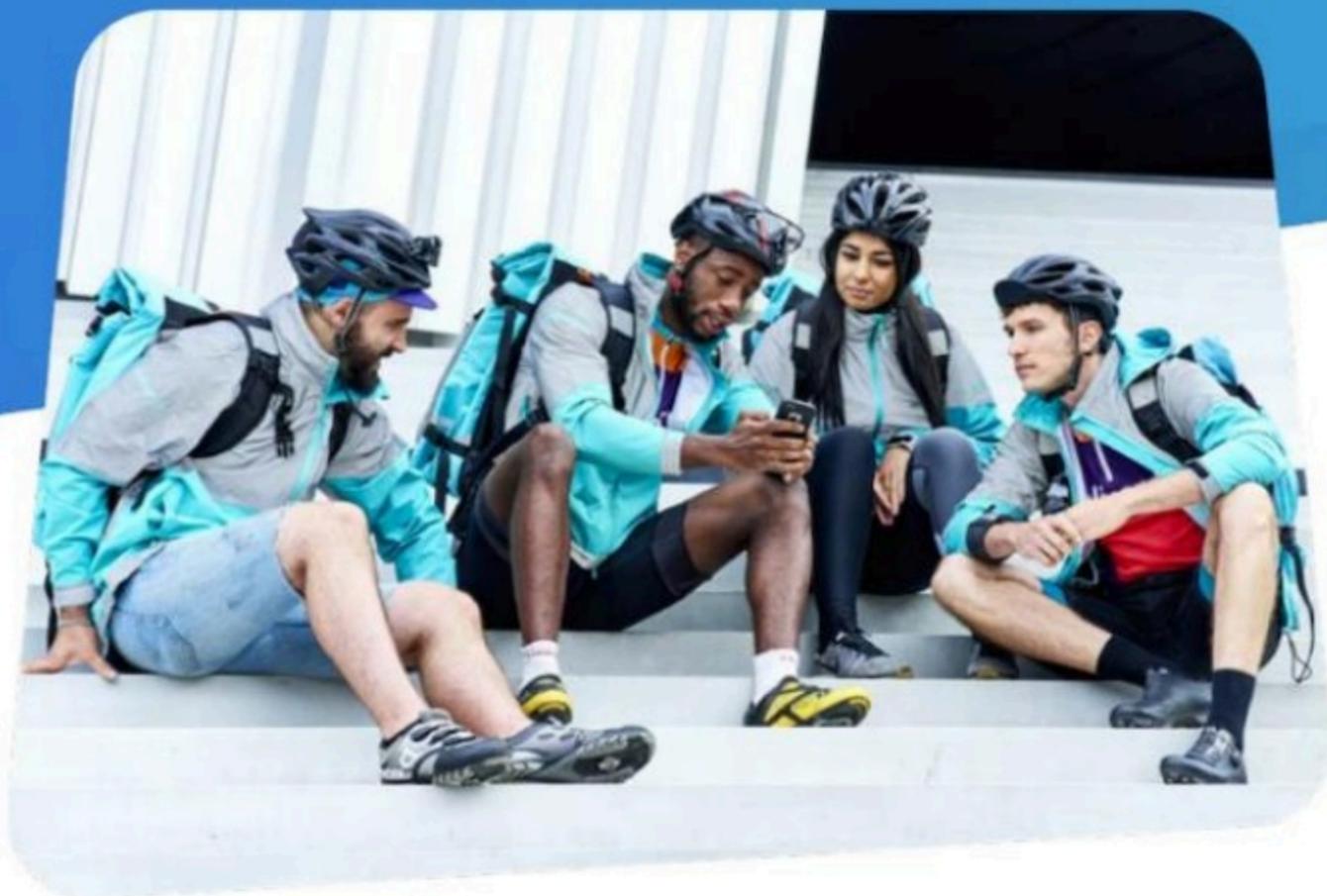
Open API

# Revolut

In real-time, a rider that switches-on his App get insured instantaneously



Open API



*Wolt*

# Cowboy Bike – Perfect fit Digital Retailer

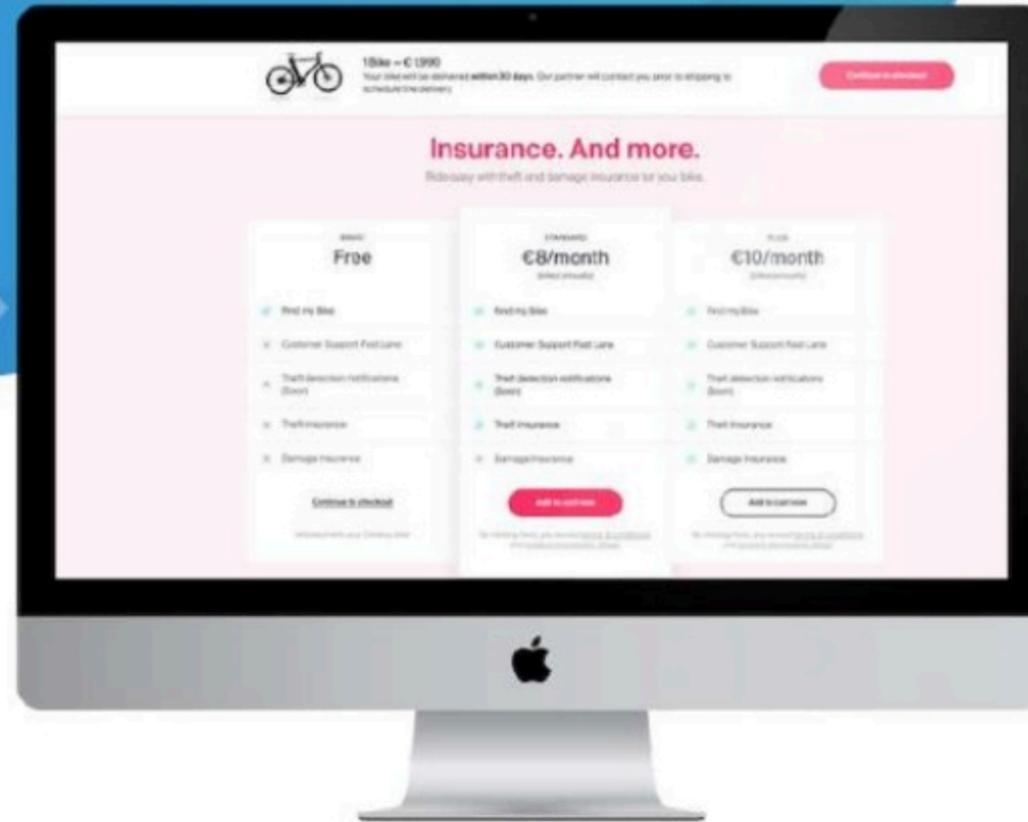


Open API



## Integrated in customer journey

- Qover solution embedded in bike purchase flow



## Easy Up-Sell

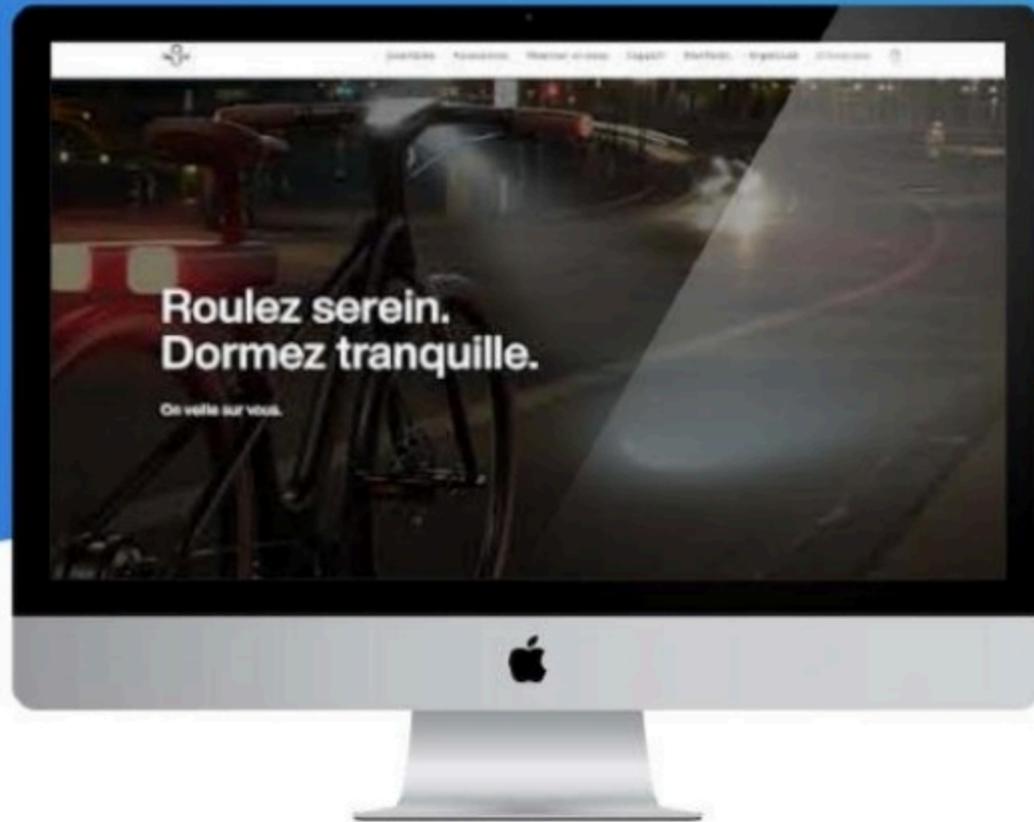
- Theft or Damage + Theft
- Offered as an upgrade to all existing customers

**COWBOY\***

# Angell Bike – Perfect fit Digital Retailer



Open API



## Integrated Customer Journey

- Qover solution embedded in bike purchase flow



## Easy Up-Sell

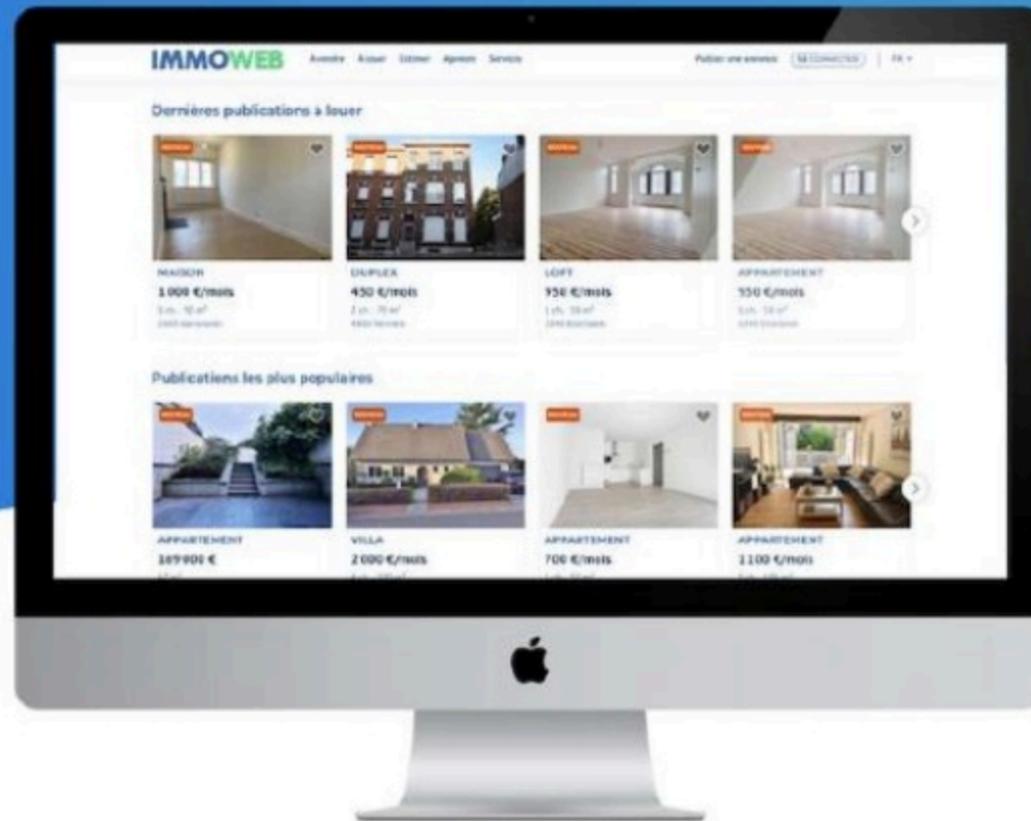
- Theft or Damage + Theft
- Offered as an upgrade to all existing customers



# Immoweb – The leading classified property ads in Belgium cross-sells Renters Insurance & soon homeowner

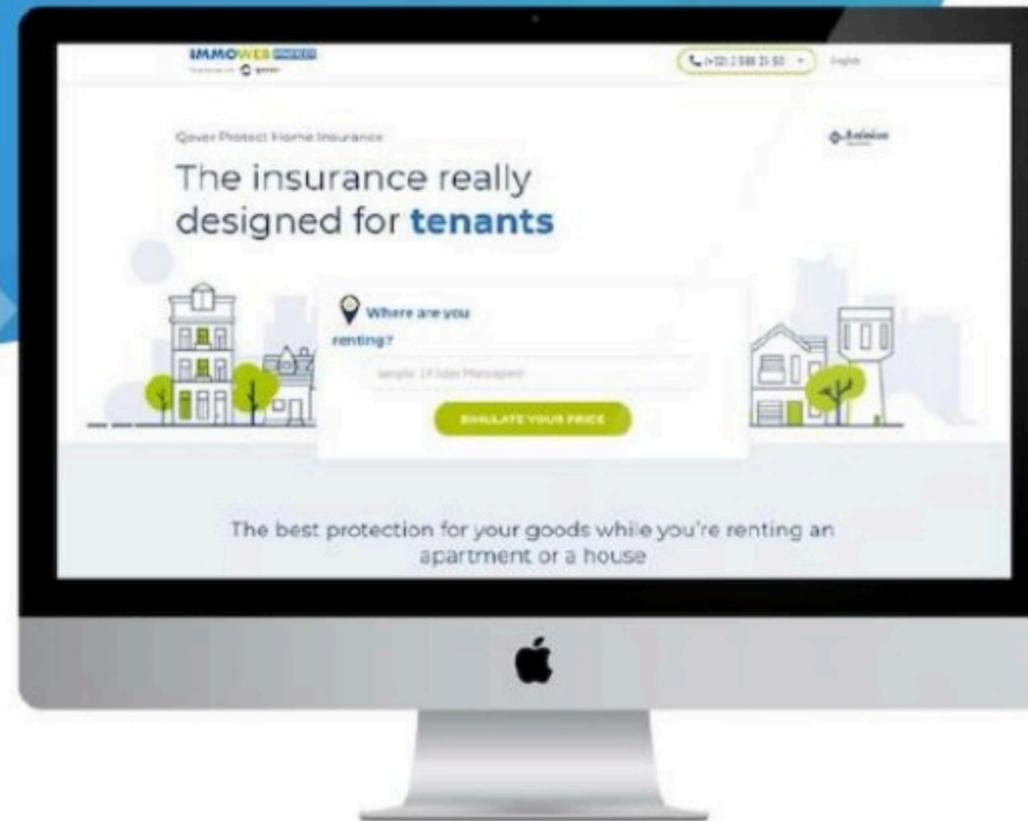


Open API  
& Whitelabel



Re-Directed from partner's website

- Property website
- Rent insurance and soon homeowner



White-label Front-End

- White-label front-end branded Immoweb
- Instant deployment with other partners

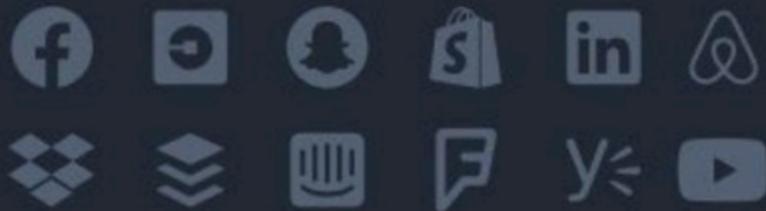
**IMMOWEB**

# Let's talk !



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