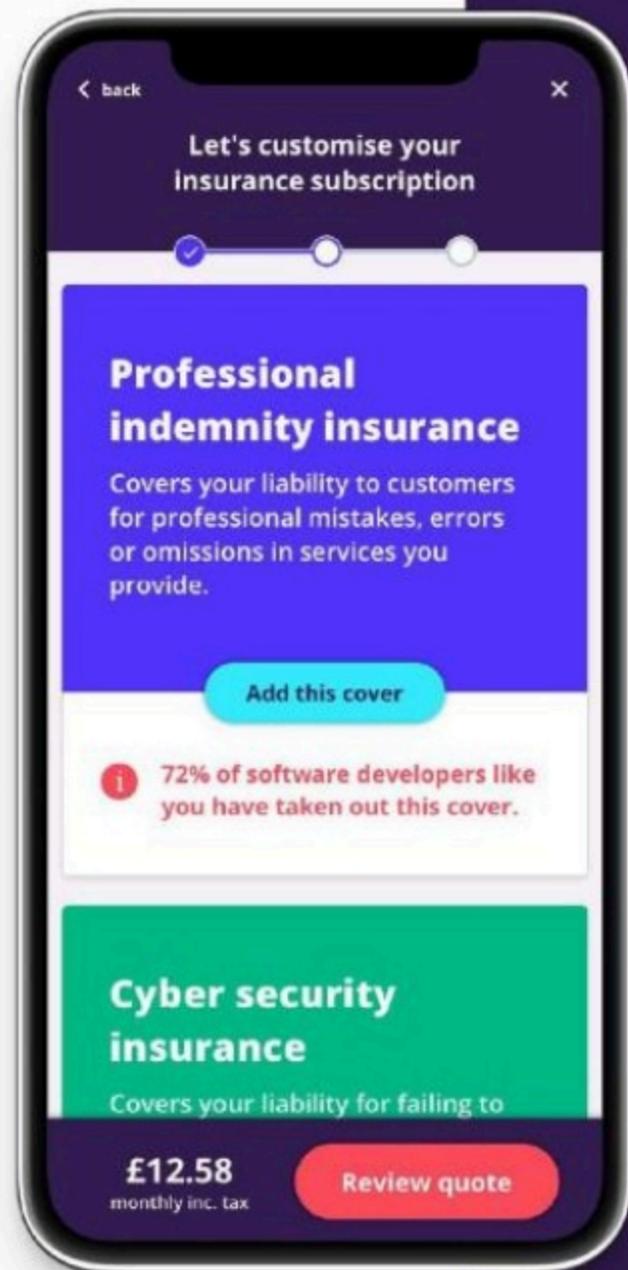




now known as

superscript

Investment overview - Series A



We are a digital-first SME insurance provider.

We've taken control of the insurance supply chain to fill a big technical, product and customer experience gap in the growing global SME market.

Frictionless insurance delivery

We're unlocking new value from both untapped and existing markets, leveraging deep underwriting expertise and leading tech to deliver a better insurance experience.



Underwriting

We design bespoke SME insurance products for a range of fast growth and digital-first markets.

As an MGA we share in underwriting profits without assuming risks.



Technology

We've digitised the delivery of insurance, leveraging data to enhance user engagement and refine underwriting process.

Our modular, API-based infrastructure integrates seamlessly with partners.



Distribution

We're delivering a unified experience through a diversified distribution mix.

We're reaching fast growing SME markets regardless of place, time or channel.

Tech-powered insurance delivery. End-to-end supply chain control.

New premium sales over time



We've gained momentum since launching and are now realising exponential growth following our seed raise



£3.2m

Expected premium sales this year



377%

Customer growth Since July 2018



99%

High avg. MoM retention rate



9.5/10

"Excellent" Trustpilot customer rating

★ Trustpilot



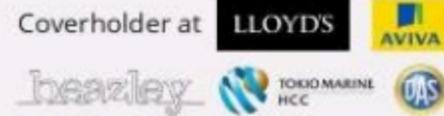
Highlights



Fully regulated with the Financial Conduct Authority.



Established A-rated insurer panel with global reach.



High-performing premium book. High renewal rates. Below average loss ratios.



Sector-leading, zero-touch, customer acquisition metrics. Growing LTV. Multi-product uptake.



Scaling and multi-channel distribution strategy with 'sticky', recurring revenues.



Proprietary, leading, end-to-end tech. API-driven with enriched data capabilities.



The multi award-winning team making it happen



Cameron Shearer
Chief Executive & Founder



Ben Rose
Chief Underwriting Officer & Founder



Peter Barrett
Chairman



Annabel Mekelenkamp
Operations Director



Mai Fenton
VP Marketing



Henry Newby
Partnerships Director

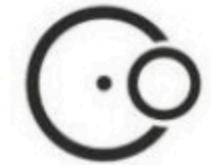


Craig Morris
Head of Engineering



We are
21
full time staff

We're backed by



concentric

Seedcamp

beazley

**The Digital Risks
experience.**



An unrivalled buying experience.

Our online quote & buy system delivers a refreshingly slick insurance experience everywhere.

We've replaced the manual and often paper-based processes (no joke) of traditional brokers, with a familiar digital journey.



90%

Customers buy same day



2 mins

Average time to get a price



8 mins

Average time to buy

57% of customers buy in 10 mins or less.



A hyper-personal experience.

One size-fits-all just doesn't cut it anymore.

We use data to deliver highly-targeted insights to users in real-time, empowering them to make more informed and confident decisions.

No other online insurer does this



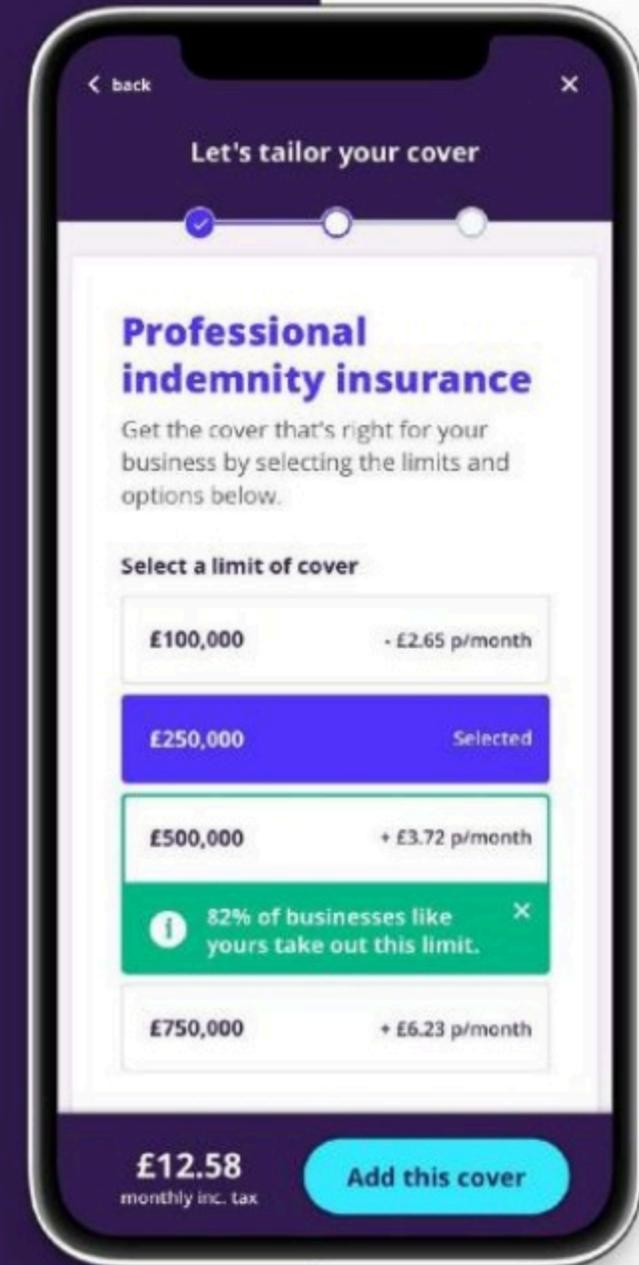
Improved
conversion
metrics



Better
educated
customers



Five star
experience





From: Digital Risks
To: Sarah Smith

Subject: Checking that your insurance is up to date

Hi Sarah,

In April you said your turnover was £100,000 and that you have 5 employees.

If you were a bit ambitious when you first set up we may be able to save you some cash. If you're ahead of your forecast let's make sure you stay correctly covered.

It's as simple as clicking one of the following:

Nothing has changed

Make a change

Thanks,
Digital Risks team

Insurance that moves as fast as you.

We're giving the control back to customers with real-time policy management.

Log in to instantly update your cover whenever your business risks change.

We also leverage historical third party data to drive customer engagements at just the right time.



Reduced
servicing
overheads



Improved
customer
retention



Reduction
in failed
payments





No matter the risk. Big or small.

If you have a larger business, more complex activities, or just need advice on your insurance - our enterprise service is for you.

Our in-house tech knowledge and extensive agency relationships give us a comprehensive, 'whole of market' negotiation power - giving us an edge in finding cover others can't.



**Dedicated
account
manager**



**Premium
spends of
£20k - £100k**



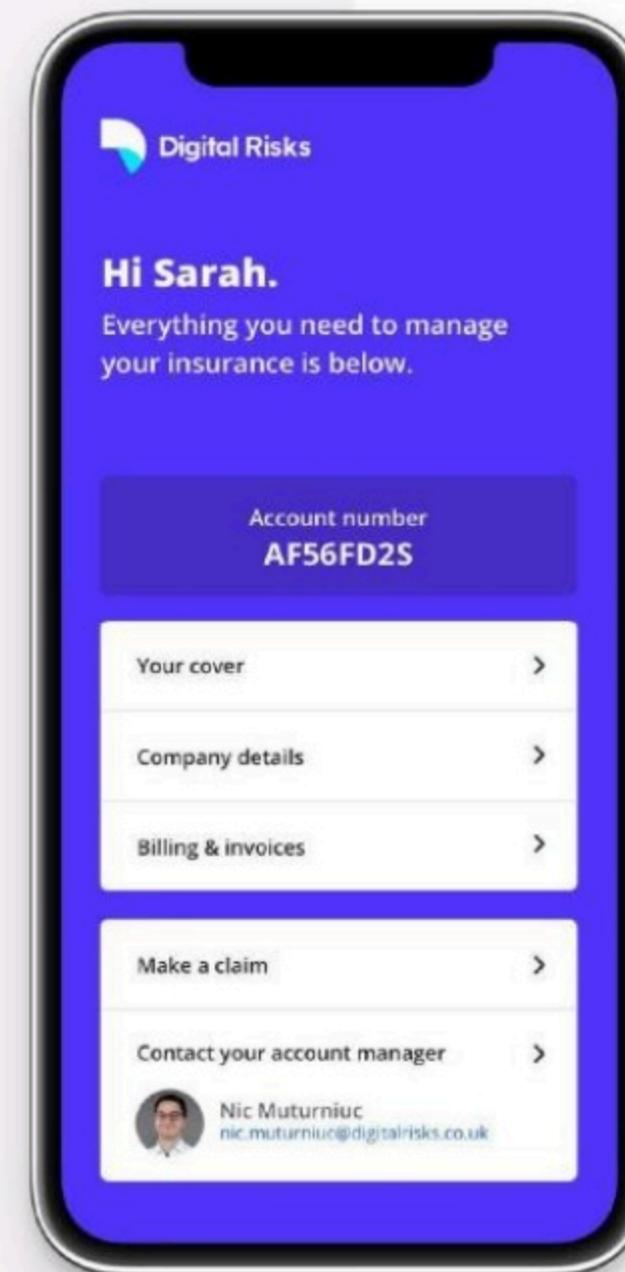
Why wait for a claim to get the help you need?

Our 24-hour claims helpline also provides free advice from qualified legal and tax advisors.

Our soon-to-launch digital claims experience will provide instant settlement for lost or damaged gear.

Cyber policyholders receive our first-response service:

- Access to specialist legal, PR and IT security services
- Negotiation experts for cyber and ransomware extortionists
- Identity and credit monitoring services
- Crisis call centre services to those affected by a data breach

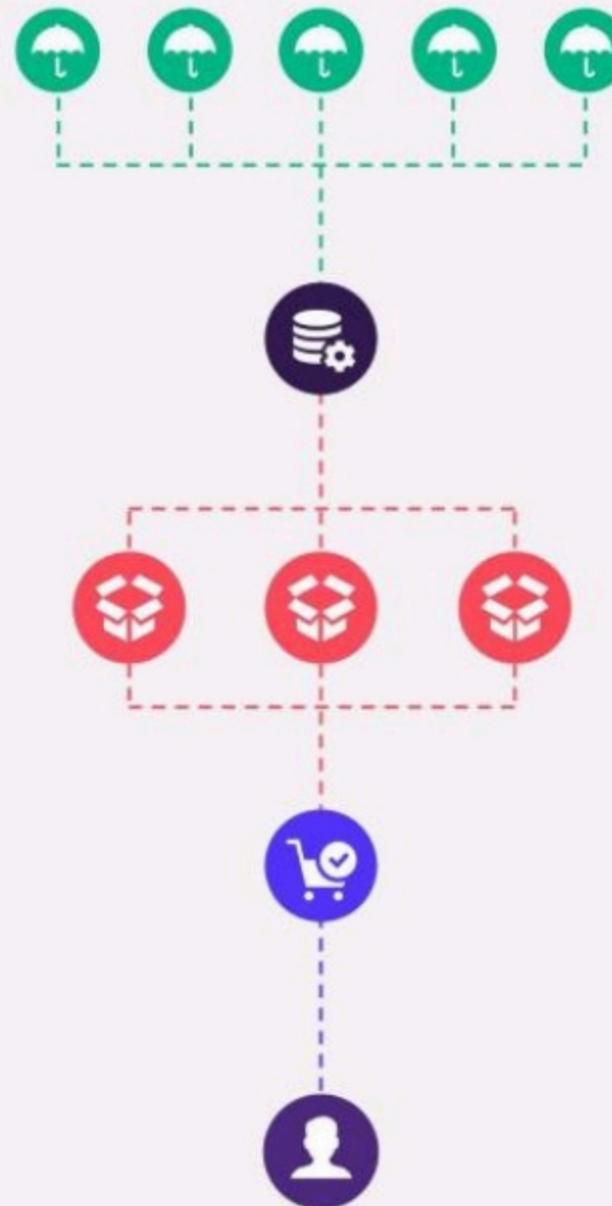


How it's done.

While the traditional sector continues to bundle SME insurance, we're doing exactly the opposite.

We are the only online solution to leverage multiple carriers to deliver a zero-touch, single-branded monthly insurance subscription tailored to the policyholder.

- We remain independent from any specific risk carrier
- We have in-house underwriting capabilities
- We can add or change insurance products with extreme ease
- We can leverage better commercial terms on specific products as we scale



Multiple **risk carriers**.

Different risk appetites. Competitive premiums. Leading cover in their respective lines.

Our **system** matches customer requirements with the most appropriate risk carrier.

Digital Risks **products** are tailored to suit the specific audience.

The customer buys and manages one simple **monthly subscription**.

**All your SME cover in one place.
Tailored to your industry.
No annual contracts.
Change or cancel anytime.
Jargon free.**

Online service

Broad and growing products for SMEs at any stage of growth.
High cross-product uptake, and high retention rate.

Enterprise service

Account managed service with access to a diverse panel of insurers, ready for risks of all sizes.

Premium value grows with business complexity

Seamless transition to enterprise service

Essential

Products developed for every business and sole-trader

includes:

Employers liability
Public liability
Equipment
Business interruption

Professional

For early-stage or fast growth businesses and established consultants

includes:

Professional indemnity
Medical malpractice
Cyber security
Trade credit

Management

For scaling businesses and those with external shareholders

includes:

Directors and officers
Employment practices
Crime
Key person

Specialist

Tailored products for emerging technologies and specialist activities

Bespoke

For larger companies with complex risk structures

