

30 September 2016

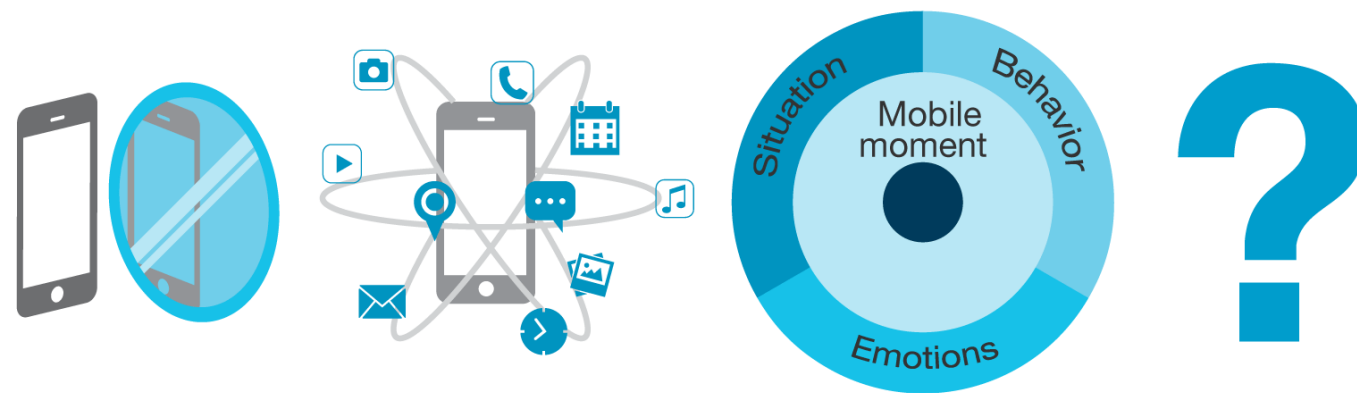
Neosurance. Your Virtual Insurance Agent.

We help you engage and monetize
your digital customers, delivering
the best insurance experience
where and when it matters most.

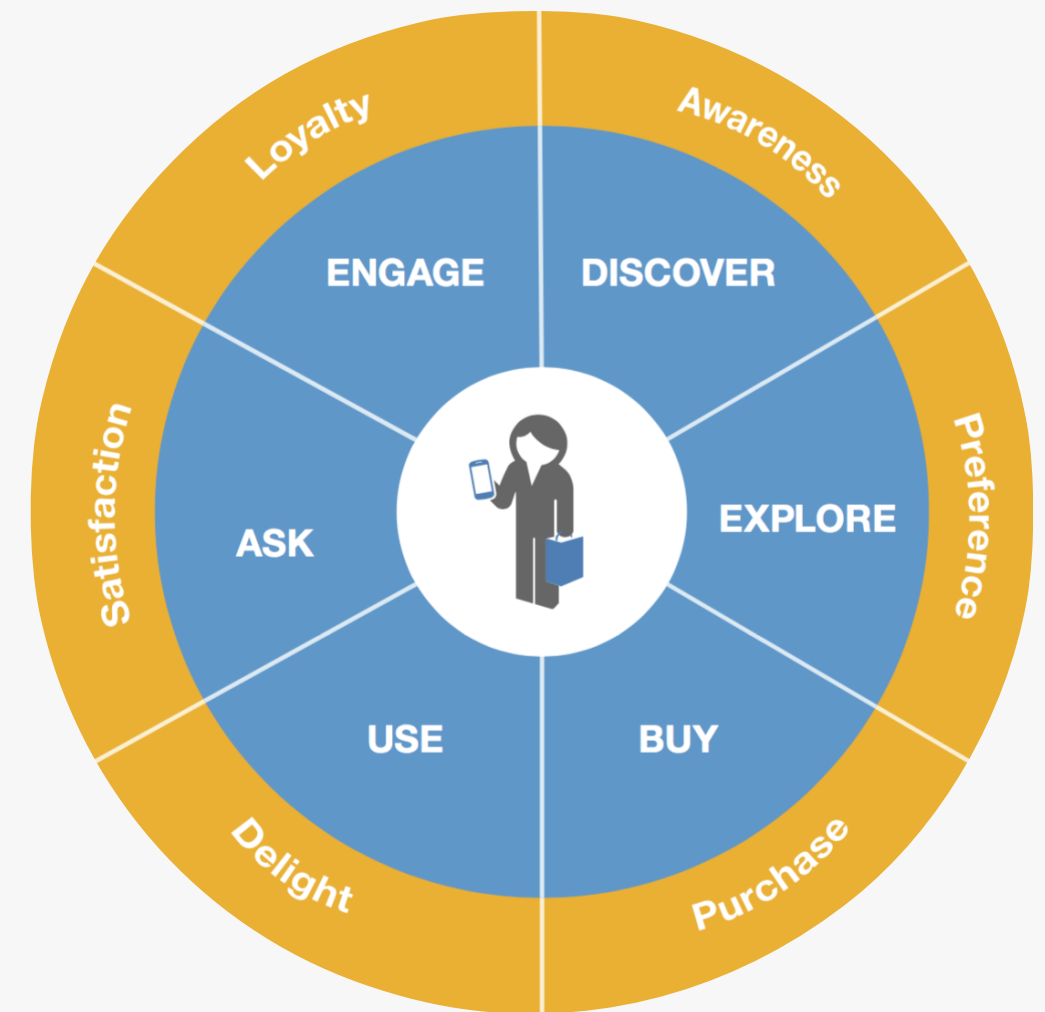
1. Problem

Mobile devices are a pervasive element in the daily lives of insurance customers.

That pervasiveness drives urgency when it comes to how poorly insurers leverage mobile devices today.



Neosurance delivers the right insurance at the right time to create great customer experiences that meet customer needs and drive the use of mobile insurance.



“There are going to be seven billion smartphones in everybody’s hands in the next five years. Now, everybody is a digital customer, so doing things digitally is no longer a niche. Doing things digitally is how the entire world communicates.”

- Angela Ahrendts, Head of Retail Apple



2. Solution

Neosurance is the mobile solution as-a-service that delivers the best insurance experience to:

- **Protect the customer**
Where and when it matters most.
- **Disrupt the insurance sector**
Thanks to a Virtual Insurance Agent hosted in the user's smartphone, paid on performance, reliable, scalable, flexible, easily customized to specific insurer's needs; its safe and robust evolution path, constantly evolving with new features, enabling recurring revenue models.





3. Validation

New in the InsurTech arena, but grown on the shoulders of giants, Neosurance has already proved itself as the best-in-class player.

- Winner of [AXA Insurance Lab contest](#), [Insurance IoT Europe Award](#) and [Aviva Digital On](#).
- Based on [Neosperience](#), leading mobile technology platform winner of the [prestigious prize](#) awarded by the President of the Italian Republic; [Gartner Cool Vendor](#); [Red Herring Top 100 Global](#) and Europe winner; distinguished in Gartner Mobile App Platforms Magic Quadrant, IT Market Clock for Enterprise Mobility, Key Players in Vendor Landscape for Mobile Tech.
- Co-founded by [Digital Tech International](#), prototype validated by 40+ insurers in the last 12 months; Bain Connected Insurance Observatory partner.



4. Market size

An immense opportunity.

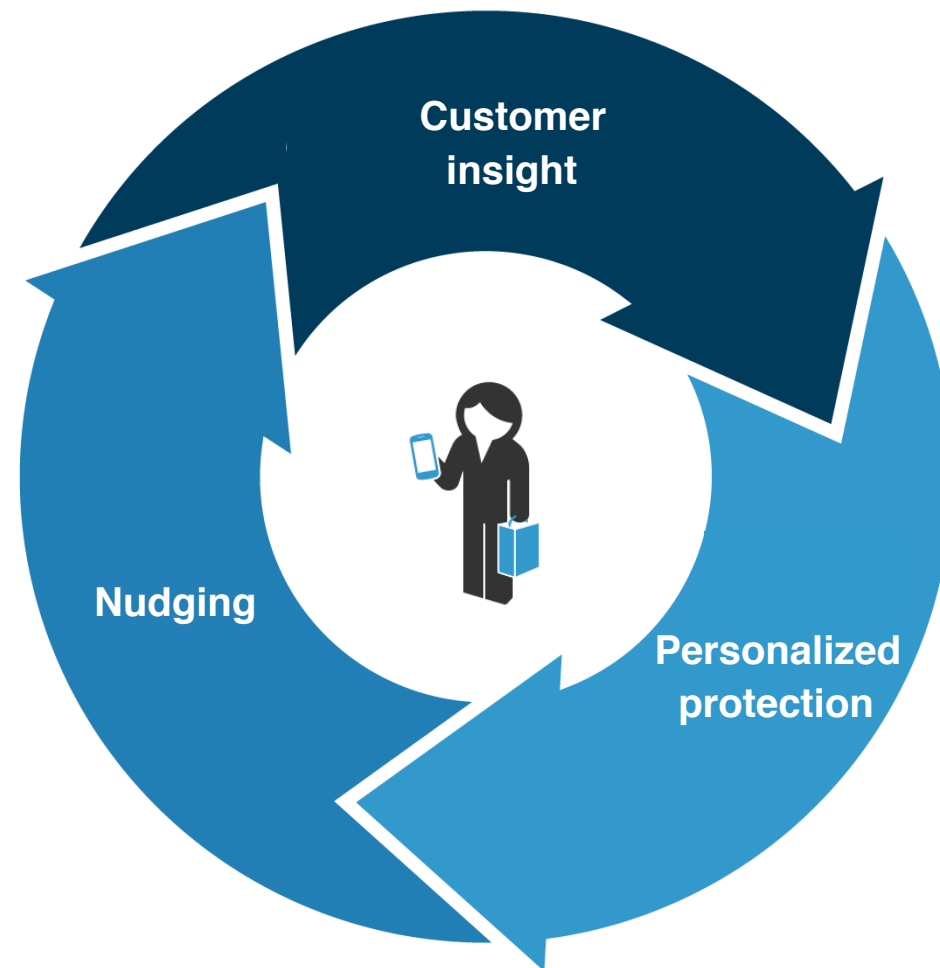
- **\$5 Trillion** Addressable Market, **rapidly losing** Silent Generation, Baby Boomers and Generation X customers, **shifting** to Generation Y and Millennials mobile purchase habits (75% by 2025).
- Additional **\$3.5 Trillion** protection gap **blue ocean opportunity**.



5. Product

Customer perspective

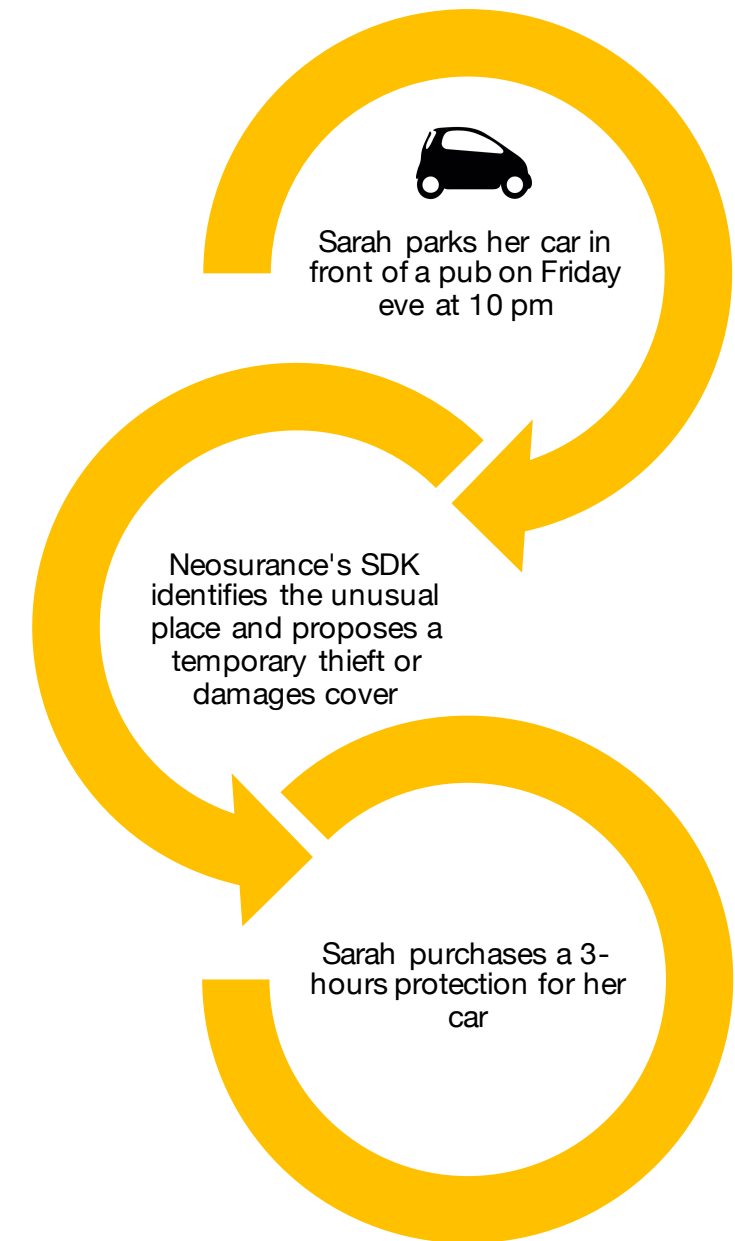
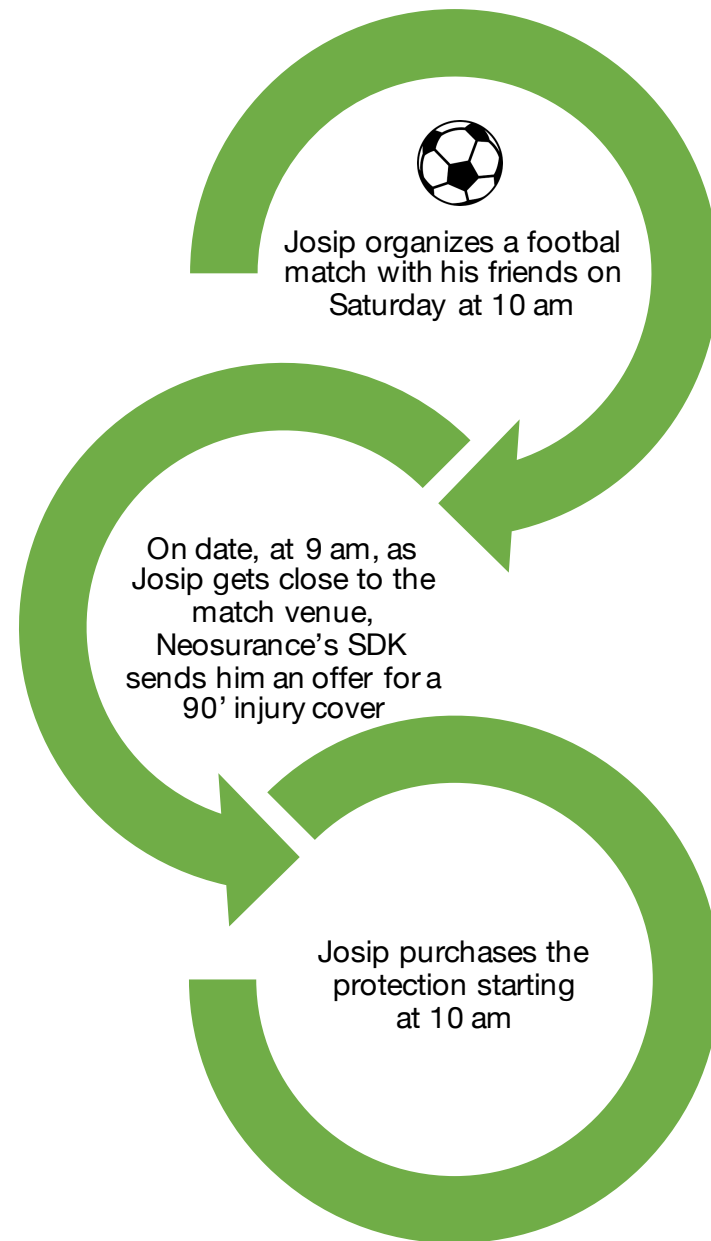
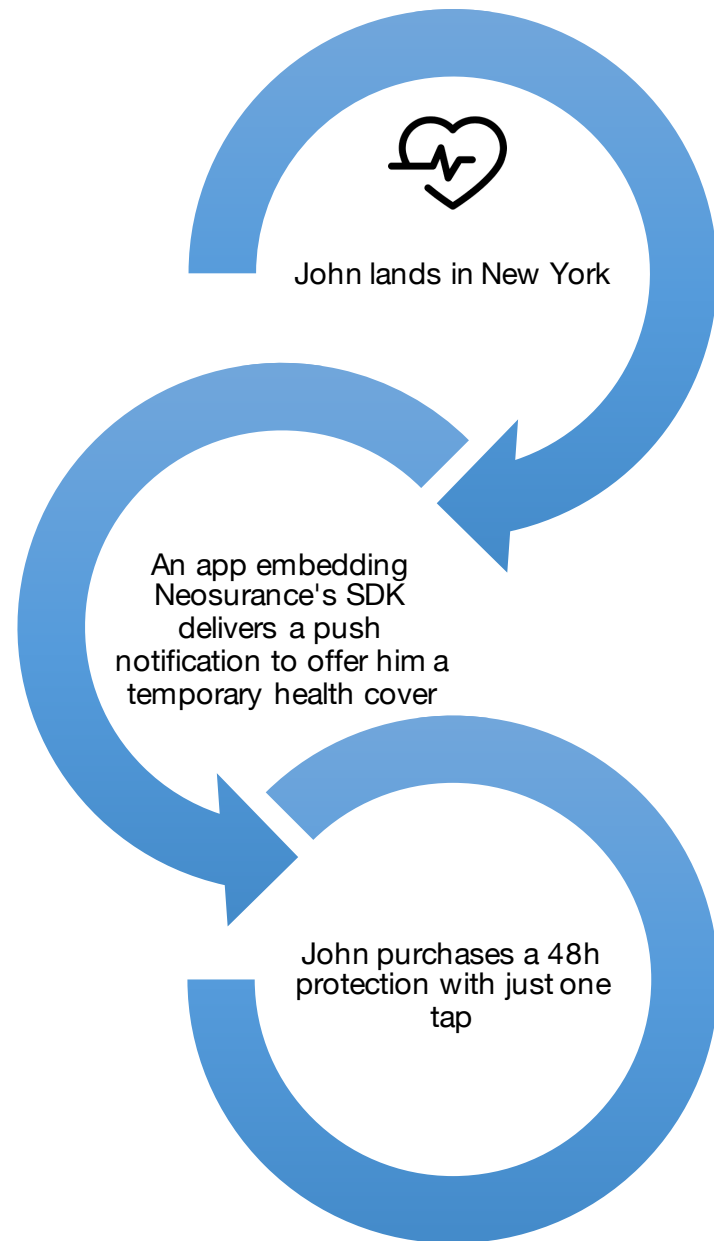
- **“It’s already there”**
When I need protection.
- **They notify me the service**
Personalized, Relevant,
Effective.
- **I buy it**
Conveniently, on my
smartphone.



Insurer Perspective

- **Untapped business opportunity**
Close to my customers, closing
the protection gap.
- **Consistent profitability**
Intrinsic anti selection avoidance.
- **Your digital insurance
salesforce**
Artificial Intelligence-powered
virtual insurance, to tame the
Generation Y and Millennial shift.

5. Product - Sample Use Cases





6. Business model

We take a 30% fee on each transaction:

- 70% goes to the insurance partner company
- The remaining 30%:
 - 10% fee -> sales partner
 - 10% product management -> Neosurance
 - 10% operations -> Neosurance

Our plug-and-play module sells insurances through a twofold push-based cognitive model and SDK:

- to leverage existing communities' apps
- to enable cross-selling in insurers' apps



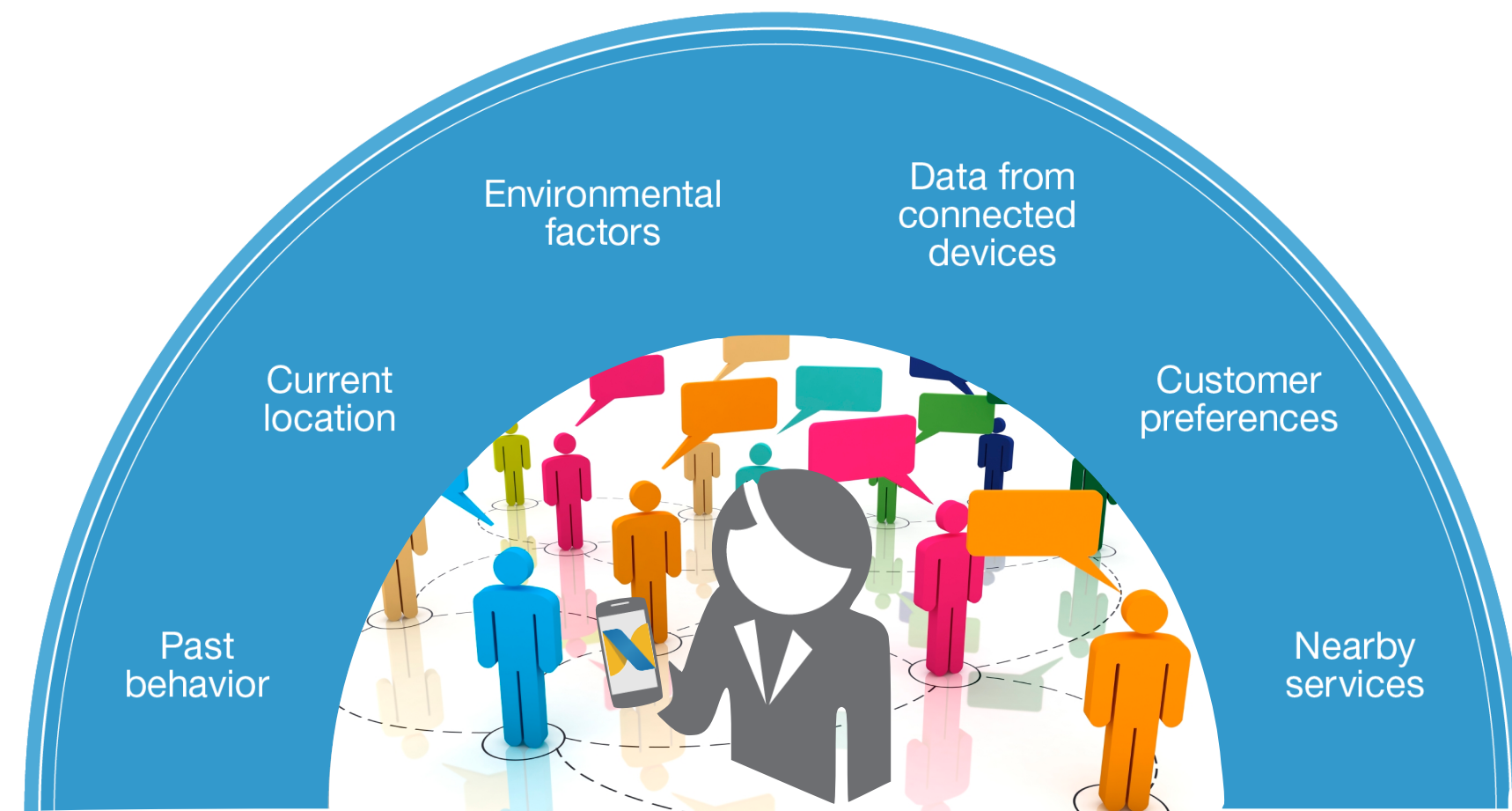
7. Market - Leveraging existing communities' apps

- **Already signed communities, under development**

- Soccer (500k users)
- Cyclists (undisclosed)
- Car telematics (1k users)

- **Agreed, yet to sign**

- Tour operator (400k users)
- Auto concierge (20k users)
- Telco in Malaysia (undisclosed)
- Airport in Italy (undisclosed)



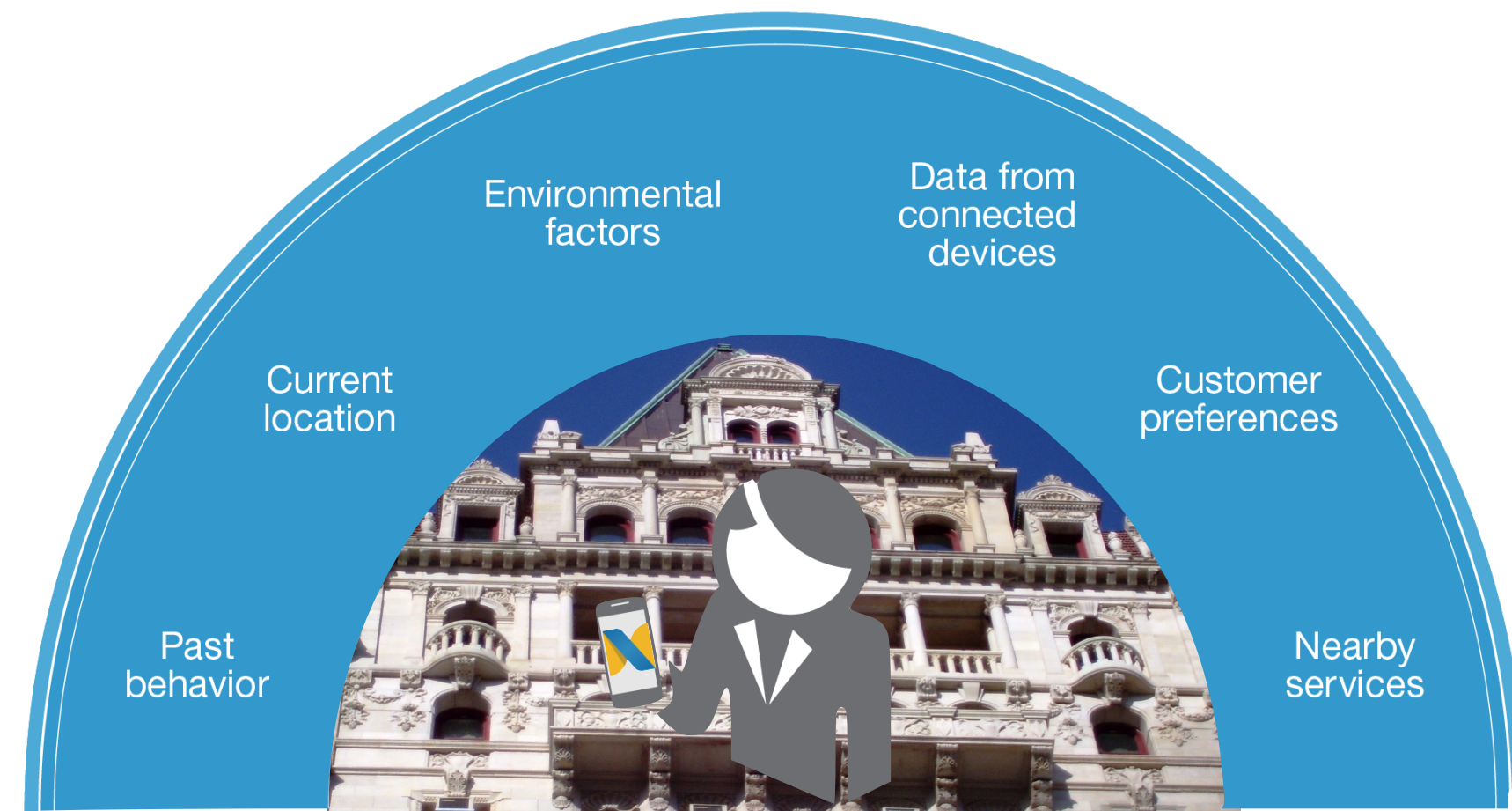
7. Market - Cross-selling in insurers' apps

The opportunity to realize the cross-selling opportunity that insurers never materialized.

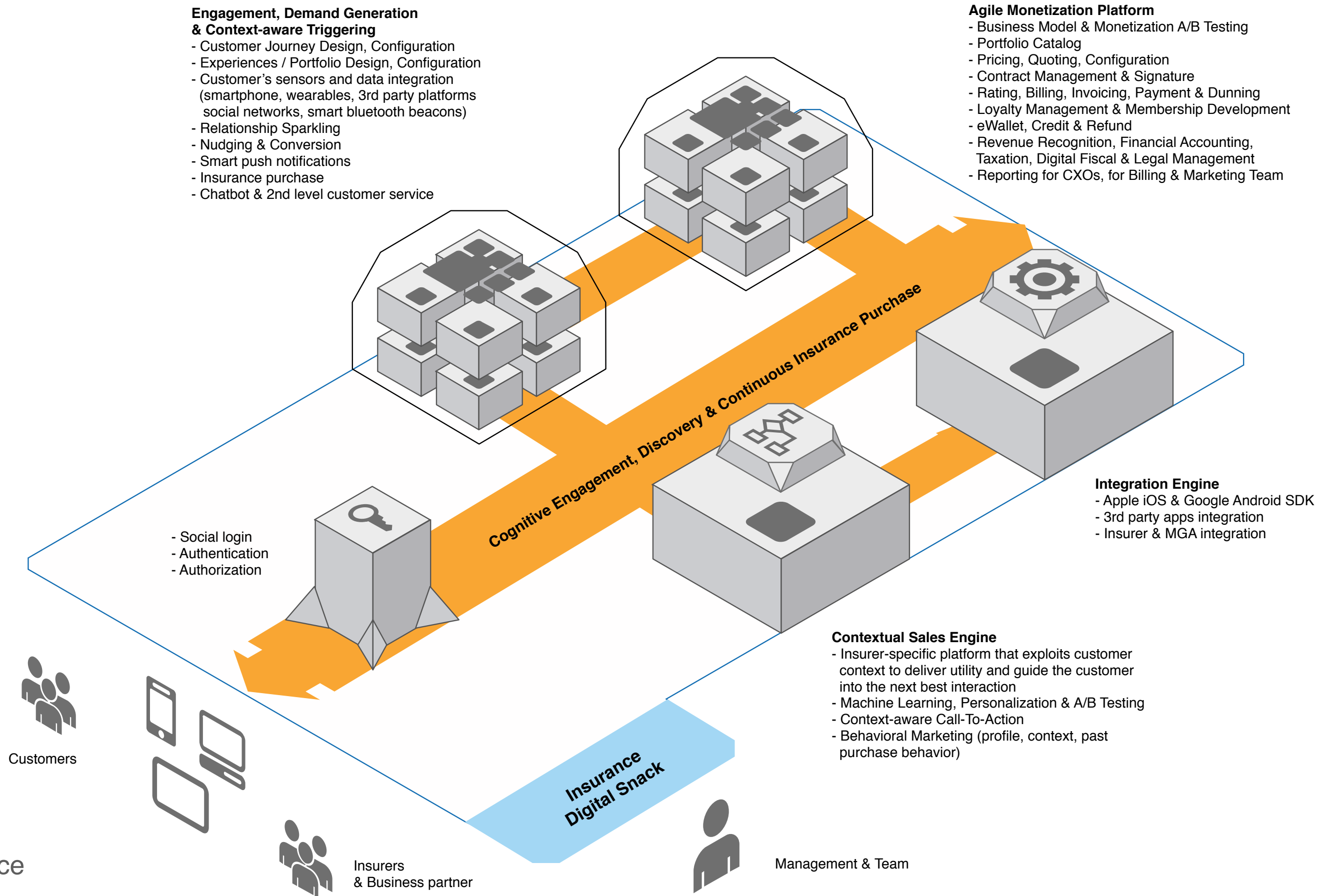
- A best-in-class approach to embed a cross-selling capability in the insurer's front end
- Easily integrated into existing apps, with no need to dedicate internal resources

An initial set of compelling use cases taking into account location, context and behavior.

- Use cases evolve over time, enriching with new capabilities to further increase the insurer's cross-sell capabilities
- The SDK adds triggers based on additional data sources such as IoT, social networks, messaging agents (i.e. chatbots)
- If needed, we can assist insurers in closing the gap of their mobile touchpoints.



8. Architecture



9. Team

- **Dario Melpignano**
Co-founder of Neosperience, the leading digital customer experience technology platform; after 2 successful global exits (Datanord and FullSix), Dario developed some of the most innovative European mobile application and services.
- **Andrea Silvello**
Founder of 3 start-ups and high growth European strategy consulting and financial advisory, 15+ years of experience in strategy consulting, including Bain & Company and BCG.
- **Luciano Pezzotta**
Strategy and innovation expert, 15+ years of consulting experience across Europe and Asia-Pacific, Blue Ocean Strategy Lead Consultant for Asia-Pacific.
- **Antonio Marciante**
8 years of strategy consulting, including Bain & Company and KPMG Corporate Finance. He provides corporate finance advisory services to identify and acquire new sources of funding.
- **Sandro Repetti**
Neosperience's Chief Experience Officer, leads Neosurance product development thanks to a deep background built in 20+ years carrier in web and mobile applications and services.
- **Celia Clinciu**
Digital Strategy Consultant at Business Support and DigitalTech International, she has developed skills on web and mobile app development projects.

10. What we need

- We are looking for partners who provide us **insurances** for the communities already signed, to be active by Fall 2016.
- We offer our product as a **cross-selling tool that insurers can leverage at a global level**, with all their customers, by incorporating our SDK into their mobile app.
- We are looking for a **€1M investment** to support a dedicated development team, that today relies on Neosperience for product technology setup, and Digital Tech for the business development.
- **An insurance group represents an ideal partner** to support such investment, allowing us:
 - To provide more capacity and implement our compelling use cases **faster**.
 - To integrate new platforms, involve new communities and explore further use cases, thus **consolidating our advantage**.
 - To position Neosurance as **the leading player** in the InsureTech market worldwide.

11. Financials

Neosurance Financials	2016	2017	2018	2019	2020	2021
K Euro		2017	2018	2019	2020	2021
Revenues						
Platform		300	1.224	2.940	7.200	18.000
Insurer's Cross Selling		1	16	110	342	843
Digital Tech Services		105	577	1.488	2.947	5.062
Total Revenues	-	405	1.817	4.538	10.489	23.905
Costs						
Team	(193)	(580)	(756)	(1.670)	(2.614)	(5.962)
Facility	(60)	(180)	(265)	(445)	(683)	(1.146)
Services	(37)	(111)	(373)	(862)	(2.412)	(5.498)
Total Costs	(290)	(871)	(1.394)	(2.978)	(5.709)	(12.606)
EBITDA	(290)	(466)	424	1.561	4.780	11.299
EBITDA %	n.a.	n.a.	23%	34%	46%	47%

