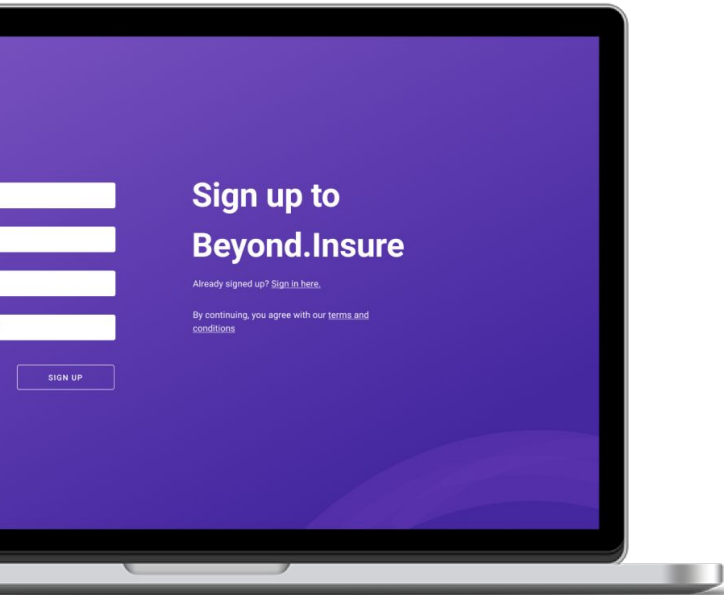




# Beyond.Insure

A new insurance experience for SME's





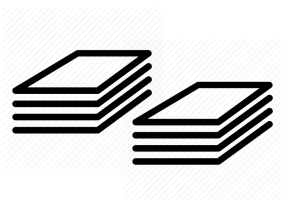
Beyond.Insure is a technology based insurance provider for SME's.



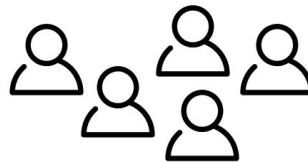
# The Problem



SME's struggle to find and manage insurance.



Existing insurance products sometimes don't suit SME's.



Providing insurance is traditionally labour intensive and costly.

The title "The Vision" is written in a large, white, sans-serif font. To the left of the text is a vertical purple bar that tapers at the top and bottom, matching the overall color scheme of the slide.

# The Vision

A central purple banner with a wavy, organic shape. The text "Beyond.Insure promises a new insurance experience to companies, delivered by technology innovation." is centered within this banner in a white, sans-serif font.

Beyond.Insure promises a new insurance experience to companies,  
delivered by technology innovation.

# The Market

SME's are the backbone of Europe's economy. There are 27 million SME's and they represent 99% of all businesses in the EU.

27m  
SME's in the EU

€1,213bn  
Total premiums

99%  
Of all companies

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# Value Proposition

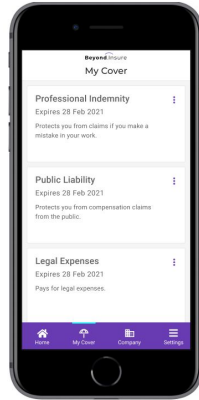
We provide flexible, affordable and understandable policies, simple payments and fast claim processing to SME's who are usually underinsured and struggle to find and manage insurance.

We apply technology instead of people in the insurance lifecycle. This means lower costs and higher speed.

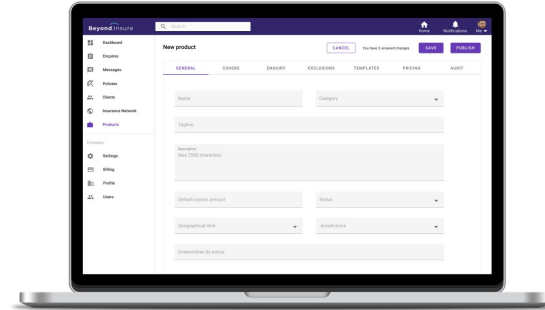
Our team consists of experienced technologists and insurance professionals with decades of experience between them.

# The Product

We aim to transform insurance as fintechs like Bunq, Tide and Revolut transformed SME banking

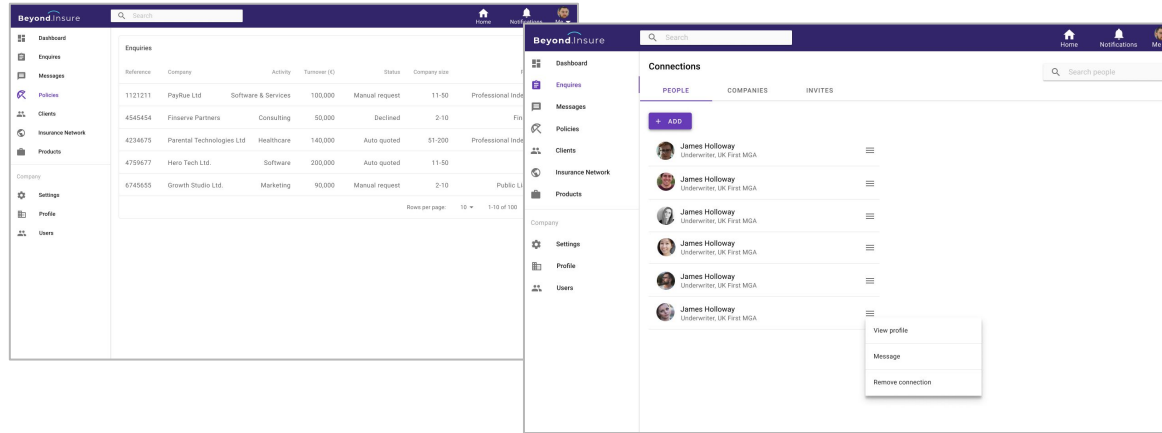


An app for SME's to find, purchase and manage their insurance.



A platform for insurance providers to distribute and manage their products.

# The Product




Send and receive enquiry forms to quote and bind. Manage the insurance lifecycle through to claim and renewal.

Build up a network of connections to be able to have the right partners available for your needs.

Take advantage of a range of services to help with data, automation and risk management.




# The Technology



Based on blockchain technology for trust, data sharing and disintermediation.



API driven architecture as part of the Open Insurance landscape.



Data science and services supports the insurance lifecycle.

# The Team



**Ingemar Svensson**  
Founder

Experienced technologist with over 20 years experience developing technology solutions. Former CTO of Risk and Valuation at SunGard Asset Management.



**Herman Vissia**  
Co-Founder

Pioneering new technology for the semantic web, researches cryptography, and lectures about cryptocurrencies, AI and Blockchain technology.



**Alex Bublik**  
CTO

Extensive experience of leading global technology teams. Specializes in architecture, security and data.



**Dominic Higham**  
Insurance Advisor

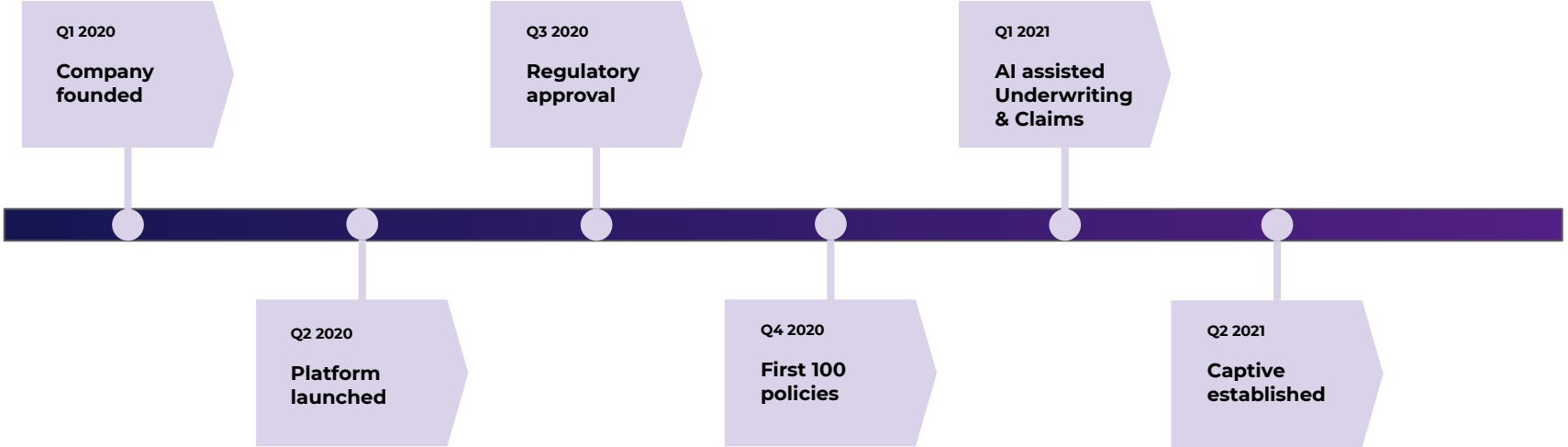
Experienced insurer and entrepreneur. Previously a Lloyd's reinsurance broker, Dominic left Lloyd's in 2002 to found PatientChoice Ltd.



**Benjamin Niemeijer**  
Legal Advisor

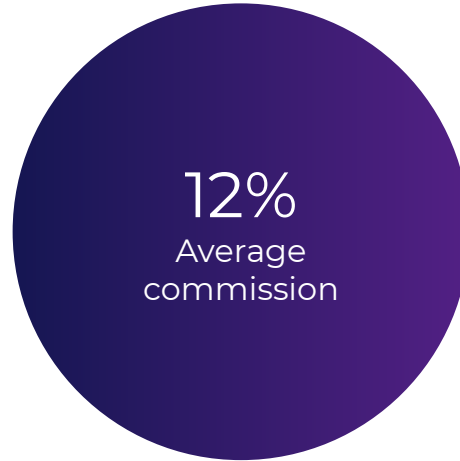
Benjamin is a highly experienced lawyer and specializes in Intellectual Property, ICT and Privacy, Commercial Litigation and Travel law.

# Roadmap



# Business Model

We charge a commission on each policy issued as a percentage of the premium collected.



We charge a subscription fee to insurers to gain access to the platform ranging from €200 to €1200 per month.

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# Competition

## SimplyBusiness

Simply Business - is an online broker of business insurance with over 600,000 customers. It's not a technology company but demonstrates the volumes available in the UK market and beyond for simple commercial insurance.

## ELEMENT Insurance

Founded in 2016, ELEMENT aims to make insurance 100% digital. The startup provides other companies from various industries with white-labelled products, which they market under their own brands. ELEMENT has already implemented products for over fifteen partners. This company demonstrates the demand for technology solutions in the insurance industry.

## Lemonade

Lemonade Insurance Company is an American property and casualty insurance company headquartered in New York City offering renters and home insurance policies for homes, apartments, co-ops and condos in many US States and in Germany. This is a good example of a mixture between technology innovation and insurance.

# Financials



In Year 1 we aim to sell 1,000 policies and sign up 3 insurers. In Year 2 our target will be 3,000 policies and 10 insurers. In Year 3 the goal is 24,000 policies and 30 insurers.

# Financials continued

## Projected Cash Flow Forecast

	02-2019 - 01-2020	02-2020 - 01-2021	02-2021 - 01-2022	02-2022 - 01-2023
Revenues	-	169,200	516,000 +3X	3,708,000 +7X
Cost of Goods Sold	-	12,000	18,000 +50%	30,000 +67%
Salaries	-	200,000	300,000 +50%	800,000 +3X
Operating Expenses	-	56,000	260,000 +5X	730,000 +3X
<hr/>				
EBITDA	-	-98,800	-62,000 +37%	2,148,000 -
Ebitda margin	-	-	-	57 %
D&A	-	16,897	51,530 +3X	370,293 +7X
<hr/>				
EBIT	-	-115,697	-113,530 +2%	1,777,707 -
Ebit margin	-	-	-	47 %
Interest	-	-	9,775	29,126 +3X
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EBT	-	-115,697	-123,305 -7%	1,748,581 -
Taxes	-	-	-	377,395
Nominal tax rate	-	25 %	25 %	25 %
Effective tax payable	-	-28,924	-30,826	437,145
Deferred tax assets	-	28,924	59,750	0
<hr/>				
Net profit	-	-115,697	-123,304 -7%	1,371,186 -
Net profit margin	-	-	-	36 %

## Use of funds

Resource	Approximate Value	Notes
Technology Build	€400,000	AI based fraud prevention Automation framework Predictive analytics
Personel	€200,000	1 Senior actuary 1 Data scientist 1 Business developer
Office	€50,000	
Legal	€30,000	Appointed Representative Trademarks Captive setup Commercial contracts Staff contracts
Marketing & Advertising	€100,000	Go to market campaign Marketing materials and advertising spend
Admin	€20,000	Incorporation Accounting