

ilmiobroker assicurativo.it®

Smart insurance, without stress

Broker 3.0 for PMI and Freelance revolutionizing insurance management

Insurtech Startup registered at RUI (Registro Unico degli Intermediari).

Insurance Broker, with 6 direct mandates with specific Insurance Companies.

First in Europe to provide a service that allows you to discover your insurance needs in less than a minute.



Huge market

A **growing market opportunity,** young and highly digitalized



38 B€ SAM - D

800 m € SOM - Non-life Online

INSURTECH
CAGR* 35%

CAGR: 2023-2030



Problem

Little transparency

Poor offer of integrated insurance

Inadequate insurance culture

The purchasing flow is not very transparent and it is extremely complex.

Traditional channels and services **do not integrate** with the new sales
channels.

It doesn't allow you to **understand your personal insurance needs**.

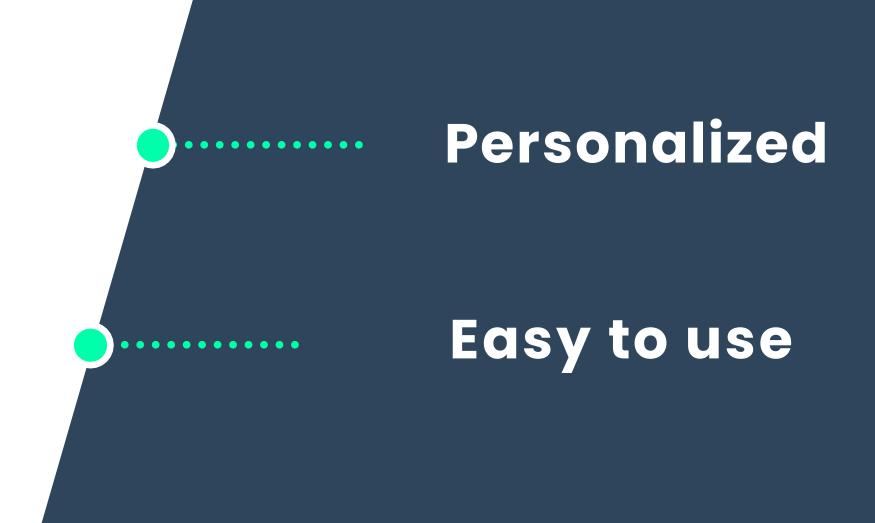


Solution

Marketplace which, thanks to **Al and Machine Learning**, is able to give you a specific insurance offer

Easy to use solution thanks to the APIs

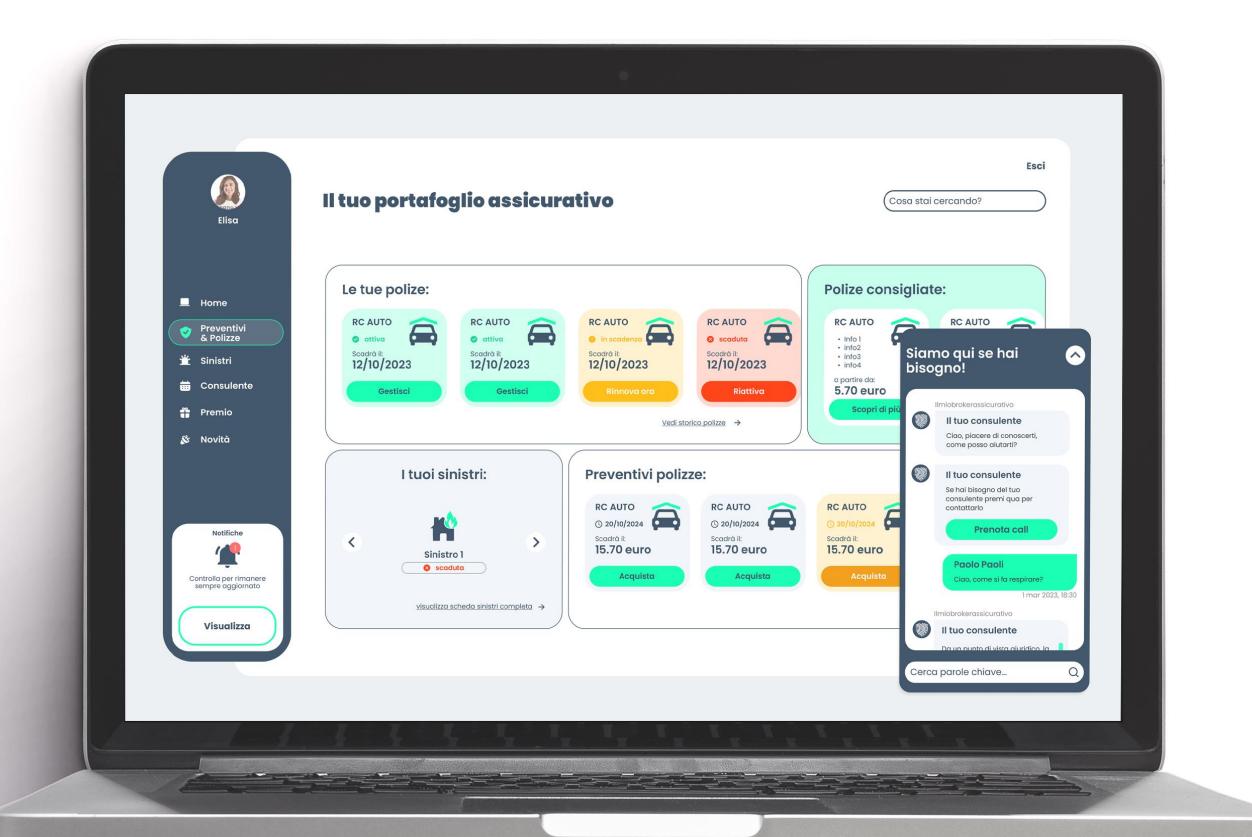
All the features and services a **business** needs, **All in one place**



All in one



Integrated multi-insurance platform





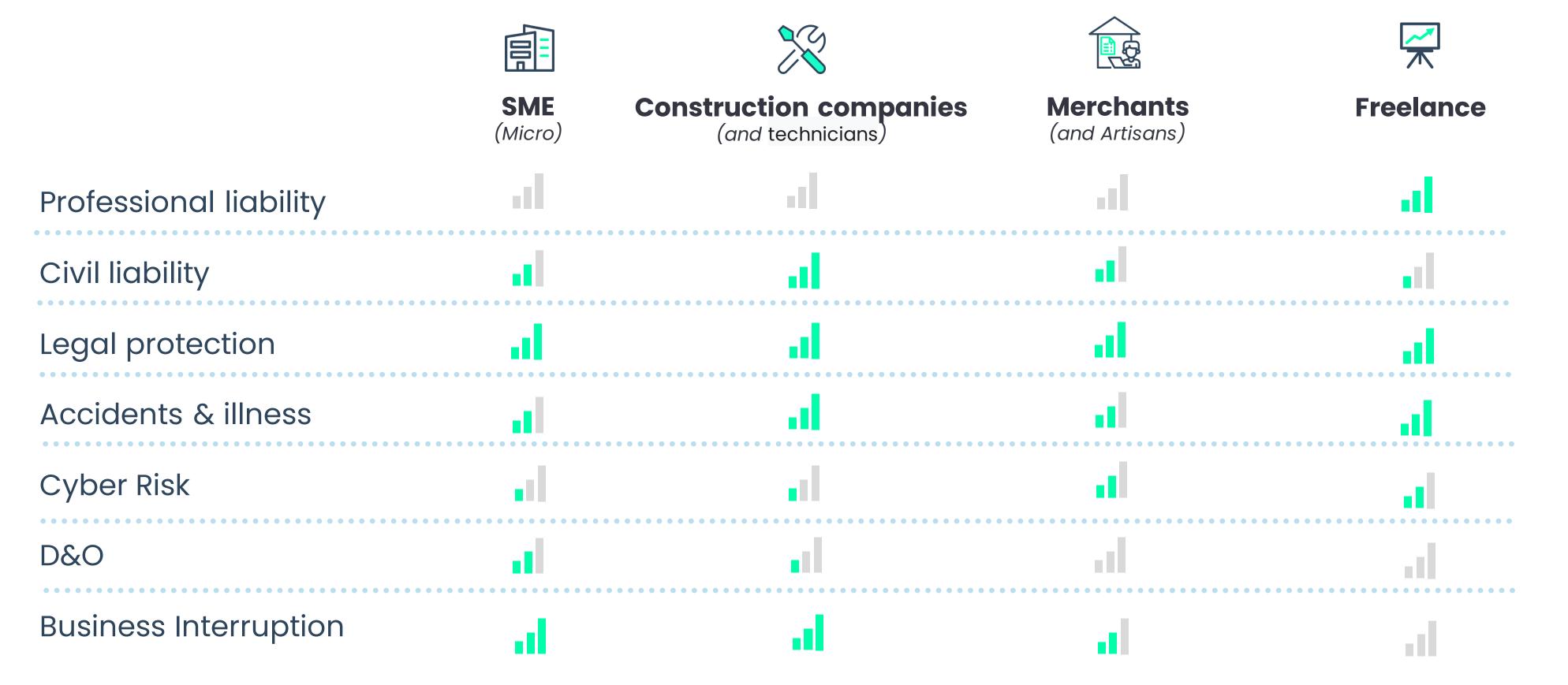
Aprile 2024 App store | Android store



Insurance need: Al to support decisions

Our algorithm allows informed and customizable choices





First secret ingredent

The proprietary algorithm allows 1 to 1 insurance customization

Registered Algorithm

AI & MACHINE LEARNING

Integrable technology to simplify and personalize the insurance offer

DATA DRIVEN PROFILING

Anonymized insurance screening to understand real insurance needs

PERSONALIZED PRODUCT

Personalized insurance coverage and guarantees to meet every need



Second secret ingredient

The future of insurance comparison: personalized and instant



Reduction of quotation times by 90%



Thanks to Al and proprietary technology, we will allow the user to self-generate a quote in less than 90 seconds



Third secret ingredient

The integration will allow the scalability of the technological/insurance offer



Through the API we integrate into the portals of our partners:

- Payment Gateway
- Marketplace
- E-commerce
- Management platform

API

They help make our technology ductile and adaptable to the **context and sector**



Insurance management 3.0

Your insurances without the stress of management including accidents

(thanks to AI)





Business Model

B2B2B

Revenues on every single insurance contract sold and managed directly

Thanks to the relationship with Business

Community through the «Affinity» model

Commission | Fee | 15% - 45%



«Affinity» Model - Homogeneous Communities

The perfect ally for the growth of your Company, Start Up or Scale UP

1 operational Partnership



Premi Q1: 20K €

20.000 Customers

10 Partnership signed, among which:





CYBER SECURITY

HEALTH CARE

6000 SMEs

5000 Therapists

+ 10 Partnership in progress, among which:



2000 Users



5000 Customers



6000 Garages

Italy, great opportunities

Al & profiling

Lemonade



Lokky 🔓



Digital management



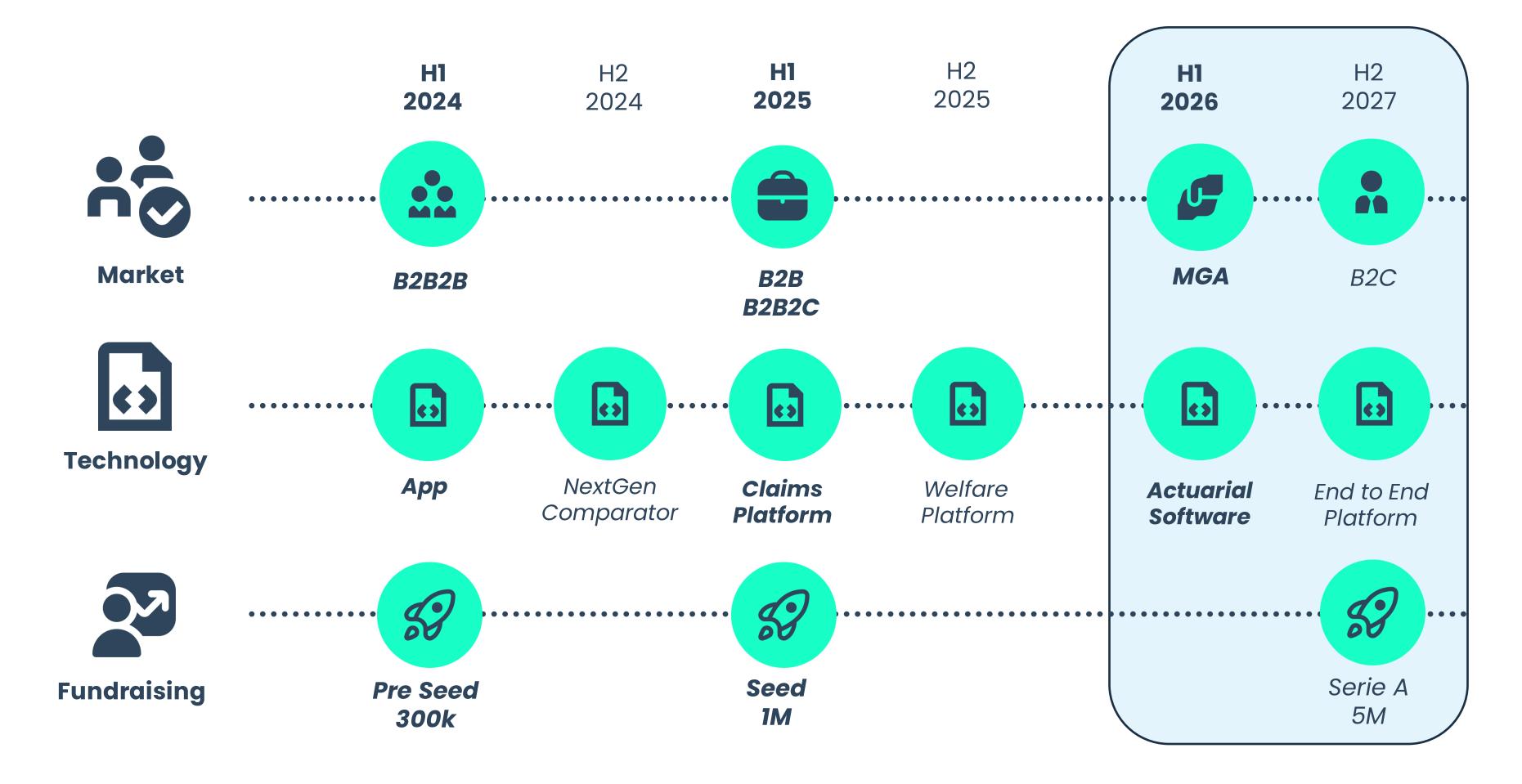






Roadmap

What's next?





Clear and ambitious goals Premiums: 18.5 m 3.7m 1.7m 4.000.000 € 3.500.000 € 3.000.000 € Premiums: 10 m 1.3m 2.1m 2.500.000 € 2.000.000 € Premiums: 5 m 860K lm Premiums: 2.1 m 1.500.000 € 430K 530k Premiums: 600k 1.000.000€ 325k 150K 500.000 € 2027 2028 2026

COST

EBITDA

REVENUES

-500.000€



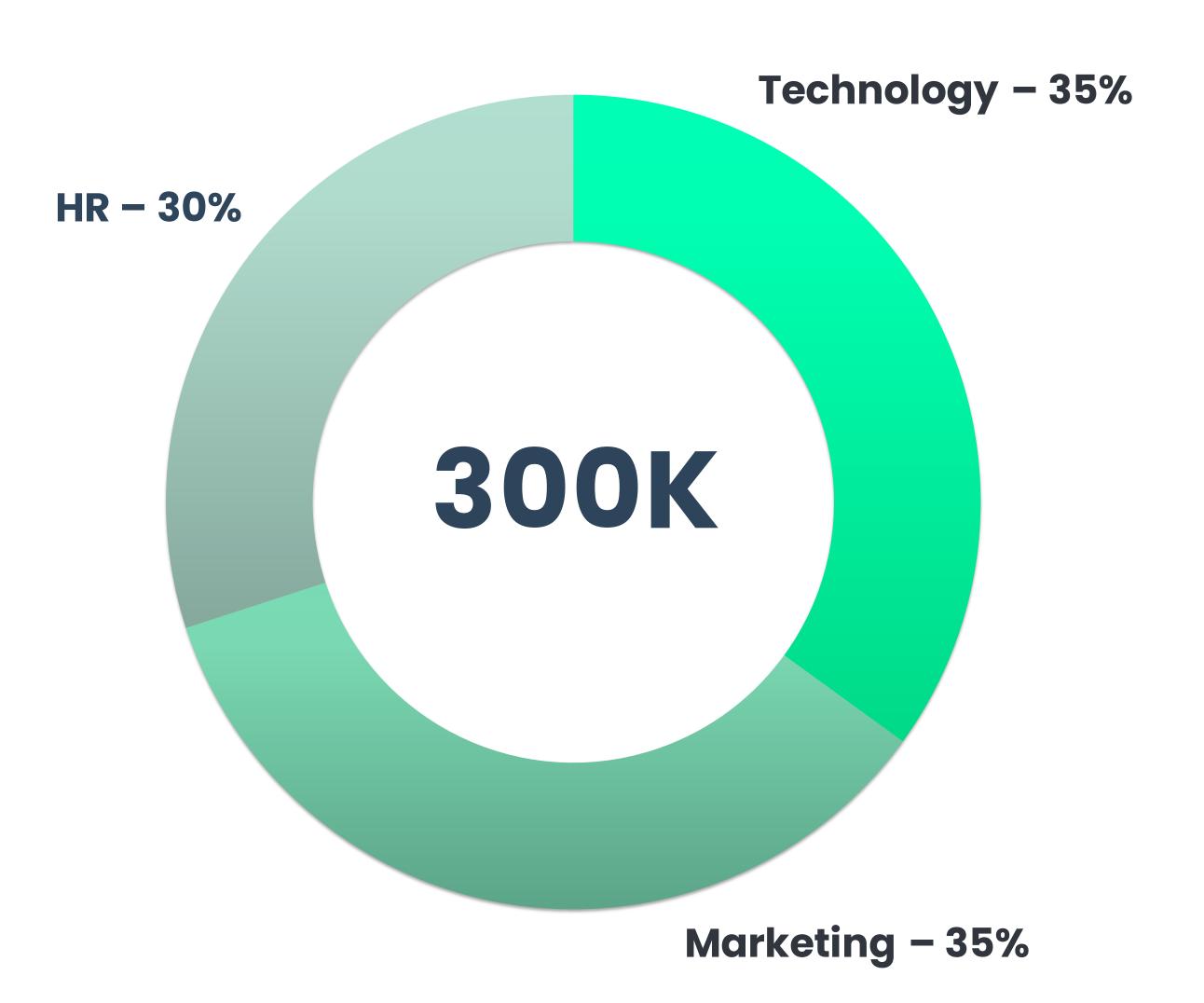
Execution Plan

Valuation Pre – Money

2.200.000€

Commitment

200.000€



InsurTech vertical Team

CEO Sebastiano Andreis + 7 people fully committed

CIO
Domenico Boassi
(Software Engineer)



(Product Owner)

CTO
Simone Alberto
(Software Engineer)

IT & DEVELOPMENT











MARKETING & UX | UI







Why us?

Market

+35% CAGR (2023-2030)

Technology

Proprietary and developed in-house



TEAM & KNOW HOW

30 years of experience in the insurance sector



We are not alone

We are supported by a highly qualified team of **Investors**, lawyers and consultant





Angelo Giunta Legal e DPO



Valentina Guarise
Tax And Legal



Alessandro Balbo Tax And Legal









THANKS

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