



Things change.
Embrace Wrisk.

The Problem

For the connected generation, insurance just doesn't work.

Customers feel that it's:

- Distant
- Opaque
- Complex
- Untrustworthy

It's a trillion dollar industry, failing to grasp the digital opportunity...



"60 questions?
Can't be bothered..."



"I can't even remember
who my insurer is..."



"What's the point in even buying insurance?
It's not like they will pay out anyway..."



"What do you mean I wasn't covered?
Why didn't you tell me before?"



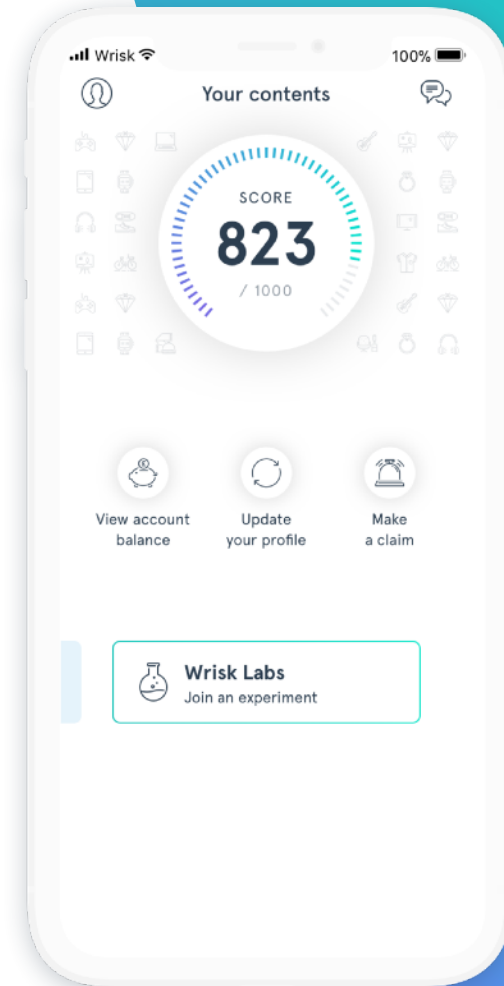
The Proposition

Wrisk is flexible insurance that adapts to fit your life.

Know what's covered, why it costs what it does and how to reduce your risk.

- ✓ Simple
- ✓ Transparent
- ✓ Personal

<https://www.wrisk.co>





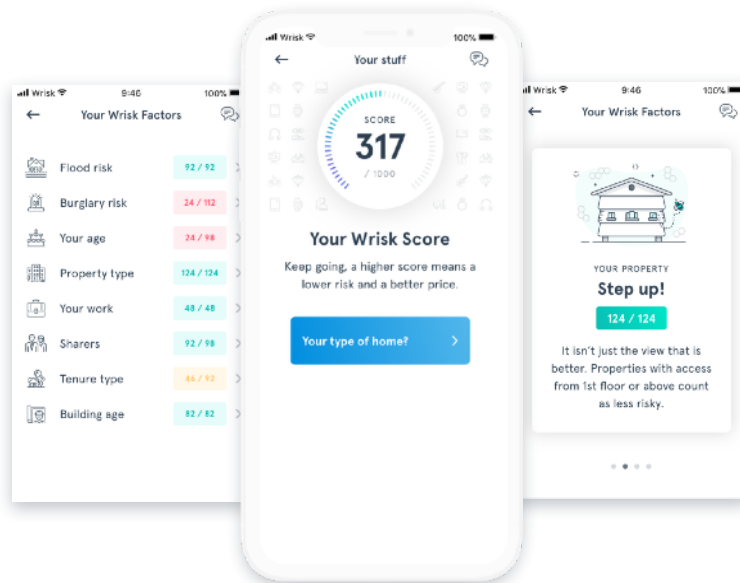
Our solution

Our mobile app is just the tip of the iceberg...

WRISK SCORE

Like a “credit score” for personal risk.

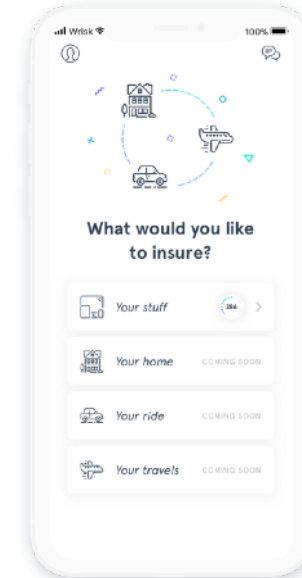
✔ Transparency



ONE PLAN

One plan across all your insurance needs.

✔ Simple



Frictionless disclosure



Balance & Top up



Smart Notifications



Instant Updates



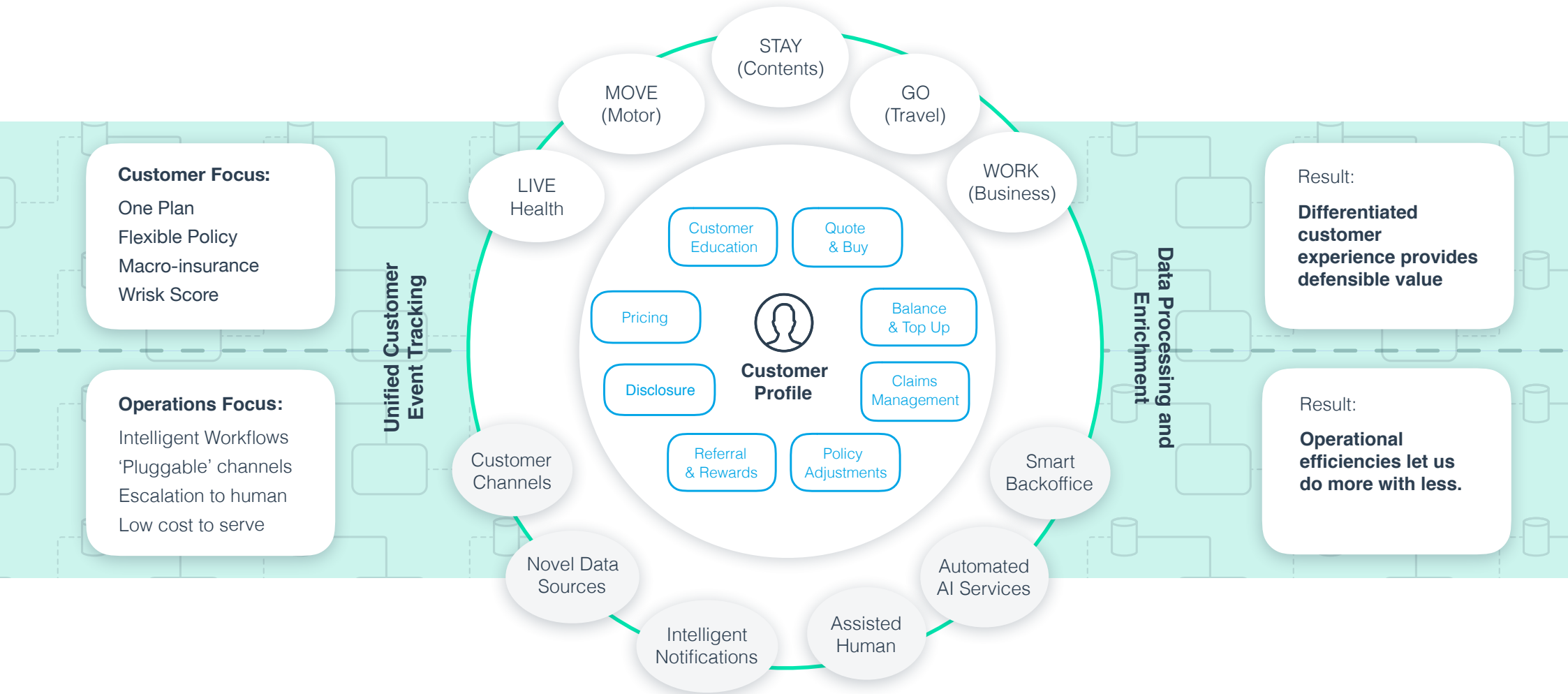
Claims & Support



Rewards & Incentives

Our solution

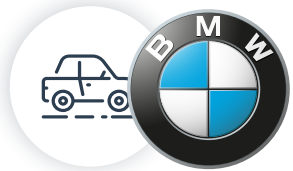
...underpinned with a **deep-tech platform** as it's foundation.
 So our business isn't stifled by legacy technology or siloed thinking.



Customer Acquisition

We are building partnerships as we roll out products in order to turbocharge mass adoption

Case Study 1



Motor
Insurance

BMW has **made commitments** to work with Wrisk to define the future of Motor Insurance



Phase 1 - Migration of BMW insurance portfolio



In **final contract** negotiations for activity to deliver **10K+** policies per year, attracting customers & scaling revenue.

Phase 3 - Project "Ring"*



MOU signed to deliver more innovative programmes, with the potential scope for international expansion

Phase 2 - Motor integrated into Wrisk App



Funnel customers from Phase 1 into the Wrisk app and access multiple lines



Organic Growth through B2C adoption

There are encouraging signs in the build up to national roll-out

Progress Milestones

Launched in the FCA Sandbox - April 16th

300 invited to join the sandbox of which 150 now live using the app

First policies have been bound

Growing Subscriber Base

5-10%
growth per week

3000
registered interest

1000+
on waiting list for early access



Vocal Fan Base

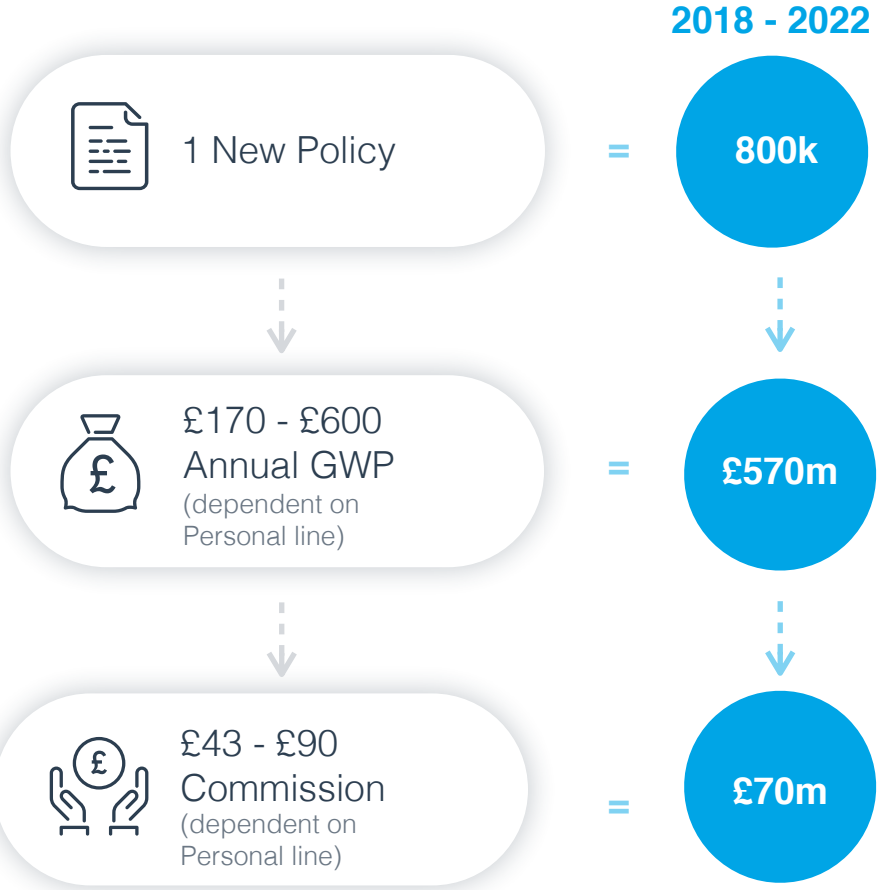
- Ste Prescott** (@ste_prescott)
I'm now insured through @WriskHQ. Great experience so far with simple onboarding steps and low premiums. Fantastic to see a new tech from an industry that hasn't changed much. Looking forward to their experiments.
10:15 PM - Apr 16, 2018
- Paul Annett** (@PaulAnnett)
Playing with the beta of @WriskHQ's app – they've made getting a home insurance quote actually fun! 😄
5:01 PM - Apr 23, 2018
- Joseph Cann** (@Joseph_Cann)
Newly launched insurtech, @WriskHQ, looks primed for huge disruption within the B2C insurance sector. One to watch for sure 🌟👉 wrisk.co/?referral=HyBz...
4:33 PM - Apr 20, 2018
- Matt** (@MattCheetham)
Okay so the @WriskHQ app is really nice. Gives you a breakdown of each factor that affects your insurance quotes. A shame we renewed our home and contents insurance last month!
10:17 AM - Apr 17, 2018 · Bournemouth, England

Business model highlights



2018 - 2022

Primary Business Model: UK MGA*



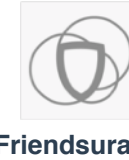
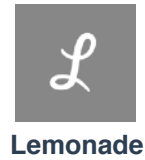
FUTURE GROWTH

Worldwide expansion



* FCA Authorisation December 2017 to operate as an MGA

Current Competitor Landscape



Transparency

(Personal pricing. Realtime feedback & risk education. Challengeable rating models)



Macroinsurance

(multiple product lines that interact through disclosure, rating and pricing)



Next Gen Full Stack

(rating, pricing, claims, smart backoffice, non-legacy policy admin, insurance capital)



Automated Claims

(Frictionless FNOL, Automated loss adjusting. Chat + Assisted Human)



Partnerships

(B2B2C)



Global Insurance Capital





Our Team



Niall Barton
CO-FOUNDER & CHIEF EXECUTIVE OFFICER

Insurance guy.
Founder and Chief Executive Officer,
Oxygen Holdings PLC
Chairman of MarkelCATCo Reinsurance Fund Ltd.



Darius Kumana
CO-FOUNDER & CHIEF PRODUCT OFFICER

Digital guy.
Head of Digital, Markel International.
Principal & Head of UX (Europe), Thoughtworks.
Head of Product, Isotrak

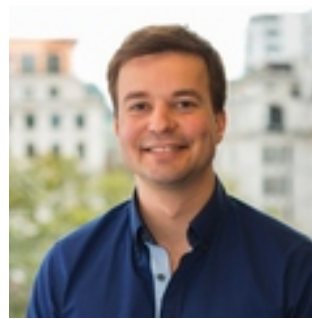
LEADERSHIP TEAM



Alex Harin
CHIEF TECHNOLOGY
OFFICER



Nimeshh Patel
CHIEF OPERATING
OFFICER



Stewart Duncan
CHIEF DATA OFFICER



Caroline Garrow
HEAD OF
INSURANCE OPS



Benedict Heiss
HEAD OF UX



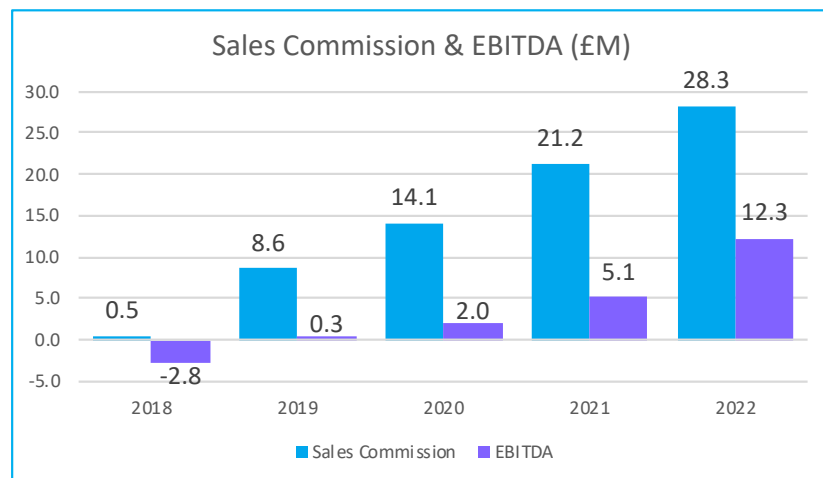
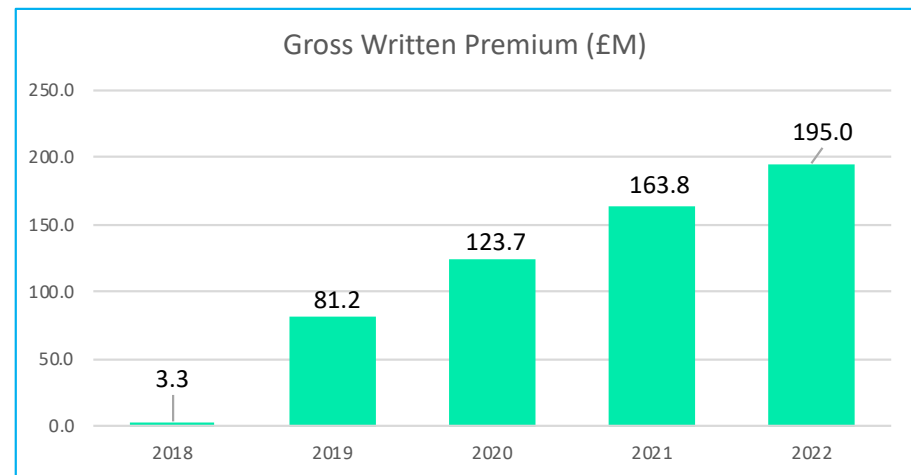
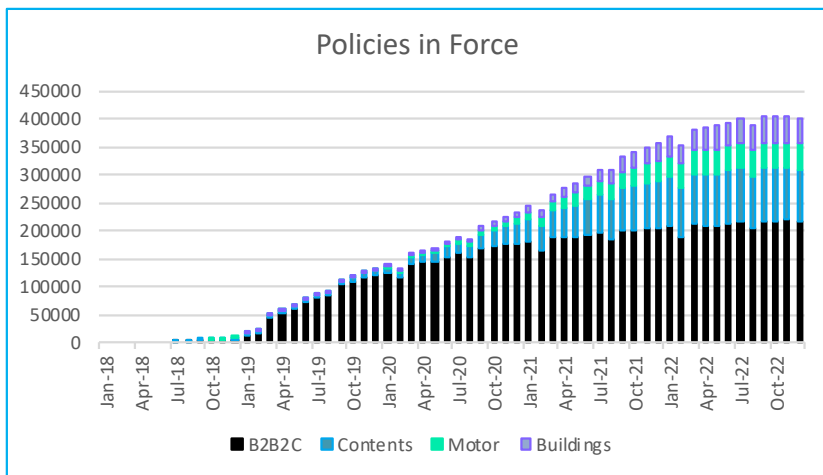
Sima Patel
HEAD OF MARKETING





Financials

Once the core technology build has been completed, the economics of Wrisk follow the traditional, pattern of an insurance agency



Premium Development	Gross Written Premium (GWP) forecasts for UK only
Sales Commission	We expect to receive a blended commission of 17.5% across the portfolio. Assume industry average policy tenure of 2.5yrs.
Cost of Sales	Forecast B2B2C acquisition costs at 25% whilst we CPA whilst B2C at 60% average 1st year commission.
Breakeven	Expect to breakeven by H1 2019 driven by BMW partnership
Funding	Series A Q4 2018/Q1 2019 raise £5M to accelerate US launch



Milestones achieved & future road map

———— = Done
----- = To Do

Wrisk Ltd.

Company founded
February 2016

BMW

Signed LOI For
Commercial Partnership
April 2017

Launch of Contents Insurance

National roll out
Q3 2018

Launch of Motor & Gadget

H2 - 18

Launch of Buildings & Travel

H1 - 19

Launch of Health & Business

H2 - 19

Munich Re Digital Partners

Signed MOU
November 2016

Development Milestones

First Wrisk Score | Quote
Pay, Bind & Issue | Online Claims
Enhancements & Offline Claims
Various dates across 2017

Enhance Core features

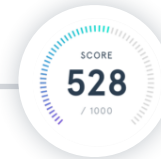
H2 - 18

Omni-channel & Claims 2.0

H1 - 19

USA R&D

Regional office setup
H2 - 19



The ask



Help us change an industry.

We're planning to raise **£1M+** Convertible Equity in co-operation with Seedrs

These funds will help us test, refine and generate proof points for a future Series "A" funding round and business expansion.

Summary

Product

Built for your phone, Wrisk's unique platform provides customers with such flexibility and personalisation that it's more like Insurance as a continuous service, not just selling twelve month products



Wrisk Score



One Plan



New Rating Models



Balance & Top-up



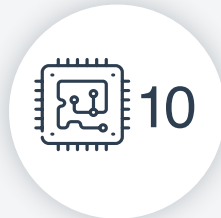
Gamification



Configurable Cover

People

- World-class technical talent.
- Highly experienced insurance experts.
- High-profile and involved advisory board.
- Key leadership hires to take business to next level



People from technology



People from business

Compliance

FCA Authorised Dec-2017

Partners

Insurer Partners



Investors

OXFORD CAPITAL

Closed £4M Seed Funding

Commercial & Distribution Partners



Commercial Agreement

+ Other partners (under NDA)

Contact

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