

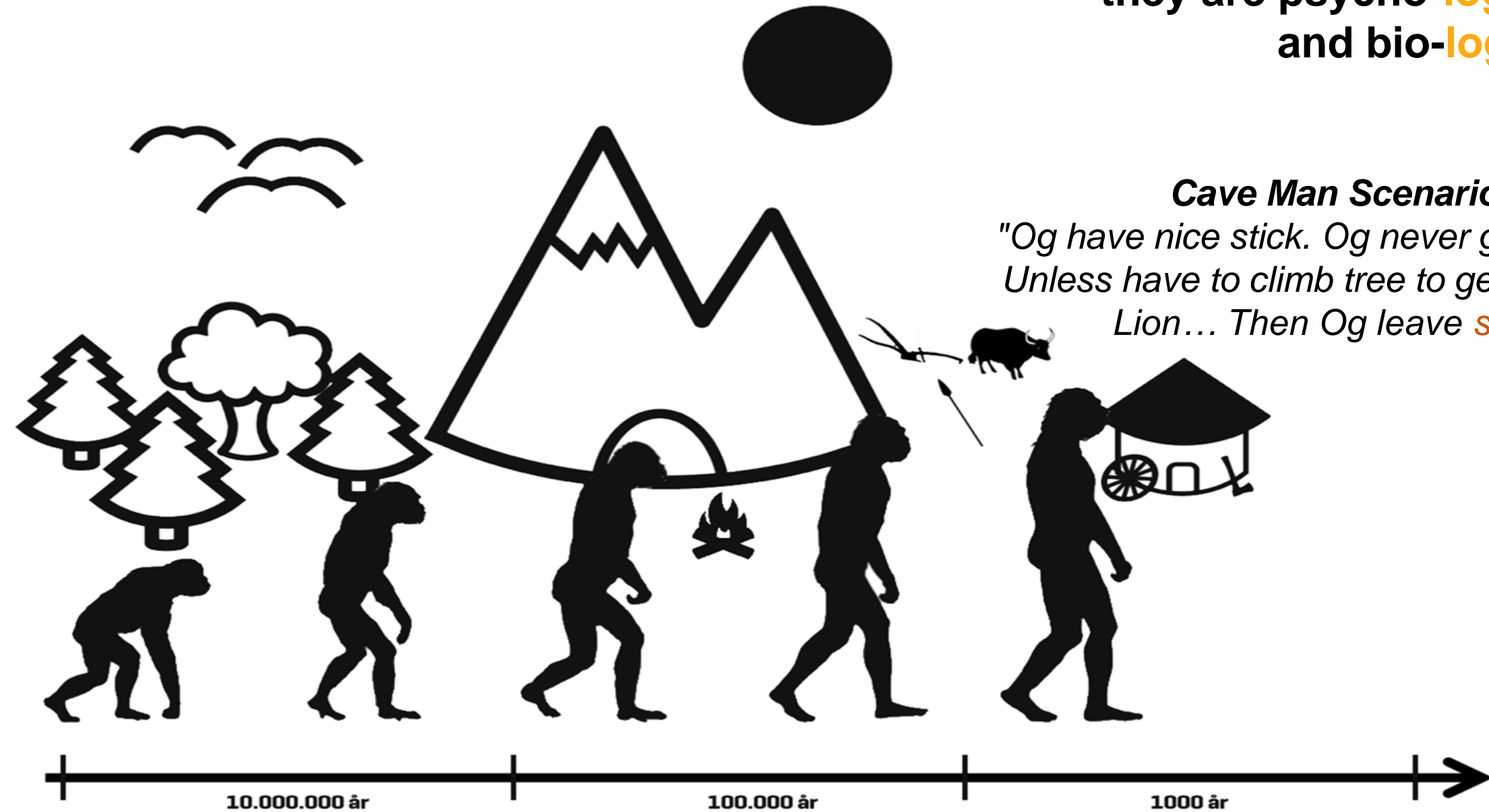


**DO  
NOT  
DISRUPT**

Humans are not **logical**,  
they are **psycho-logical**  
and **bio-logical**.

**Cave Man Scenario:**

*"Og have nice stick. Og never give up stick.  
Unless have to climb tree to get away from  
Lion... Then Og leave **stick**."*



# Insurance nowadays;

- Not of any interest, low interest
- Weird asymmetric product (unfair)
- Inside out
- Gigga-complicated
- Not comparable
- No frame of reference
- Lack of valid experience
- Uncertainty about the price (you never know what you are paying for and what you are going to get)
- No deadlines
- Nothing to do with the feeling of safety

“I feel good about this decision!”



## “Wannabes”

...Shortly after I went to my first party with the iPhone. After I pulled it out, I was treated like a celebrity. Everyone — even people who I would never think of as into tech — had questions and wanted to try it out. They asked what my favorite features were, how much I paid, and whether they should get one. Strangers in bars came up to me to ask about the gadget I was holding...

Ambassadors



# Behavioral Insurance

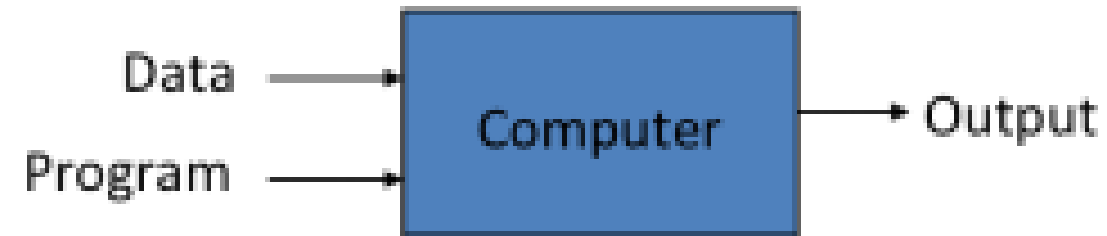
We include individual behavior in our model time to loss.

*"The strength of a man's virtue should not be measured by his special exertions, but by his habitual acts."*



# Machine Learning is ...

## Traditional Programming



## Machine Learning



# How to use a crystal ball







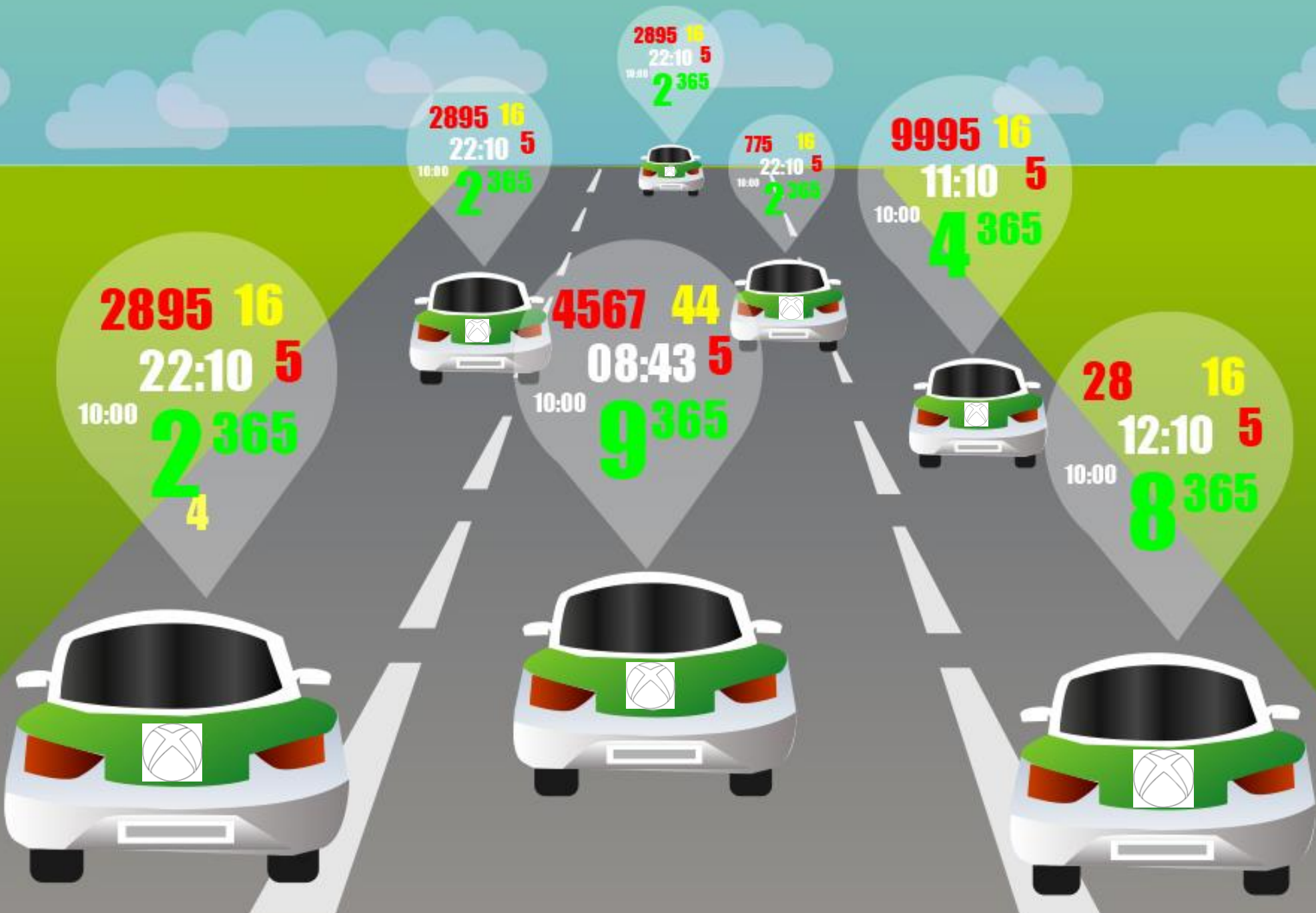
Hidden Knowledge

*“With great power comes great responsibility.”*

Insurance

– Spiderman’s uncle (...or... Voltaire)





2895 16  
22:10 5  
10:00  
2 365  
4

4567 44  
08:43 5  
10:00  
9 365

9995 16  
11:10 5  
10:00  
4 365

28 16  
12:10 5  
10:00  
8 365

2895 16  
22:10 5  
10:00  
2 365

2895 16  
22:10 5  
10:00  
2 365

775 16  
22:10 5  
10:00  
2 365

# Data, model and prediction



RAW DATA



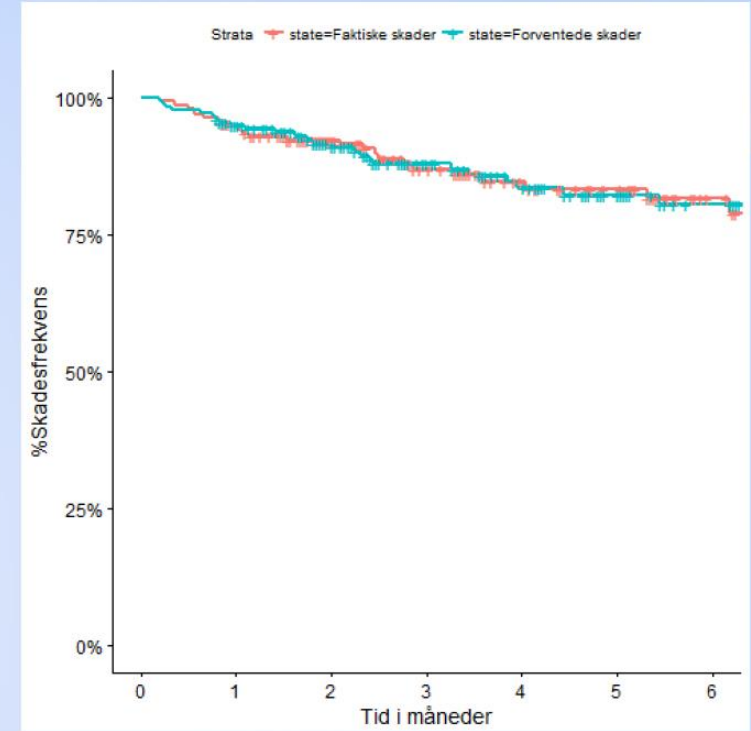
TRAIN

*formel 1*



MODEL

SAMPLE DATA  
AND TEST  
ALGORITHM

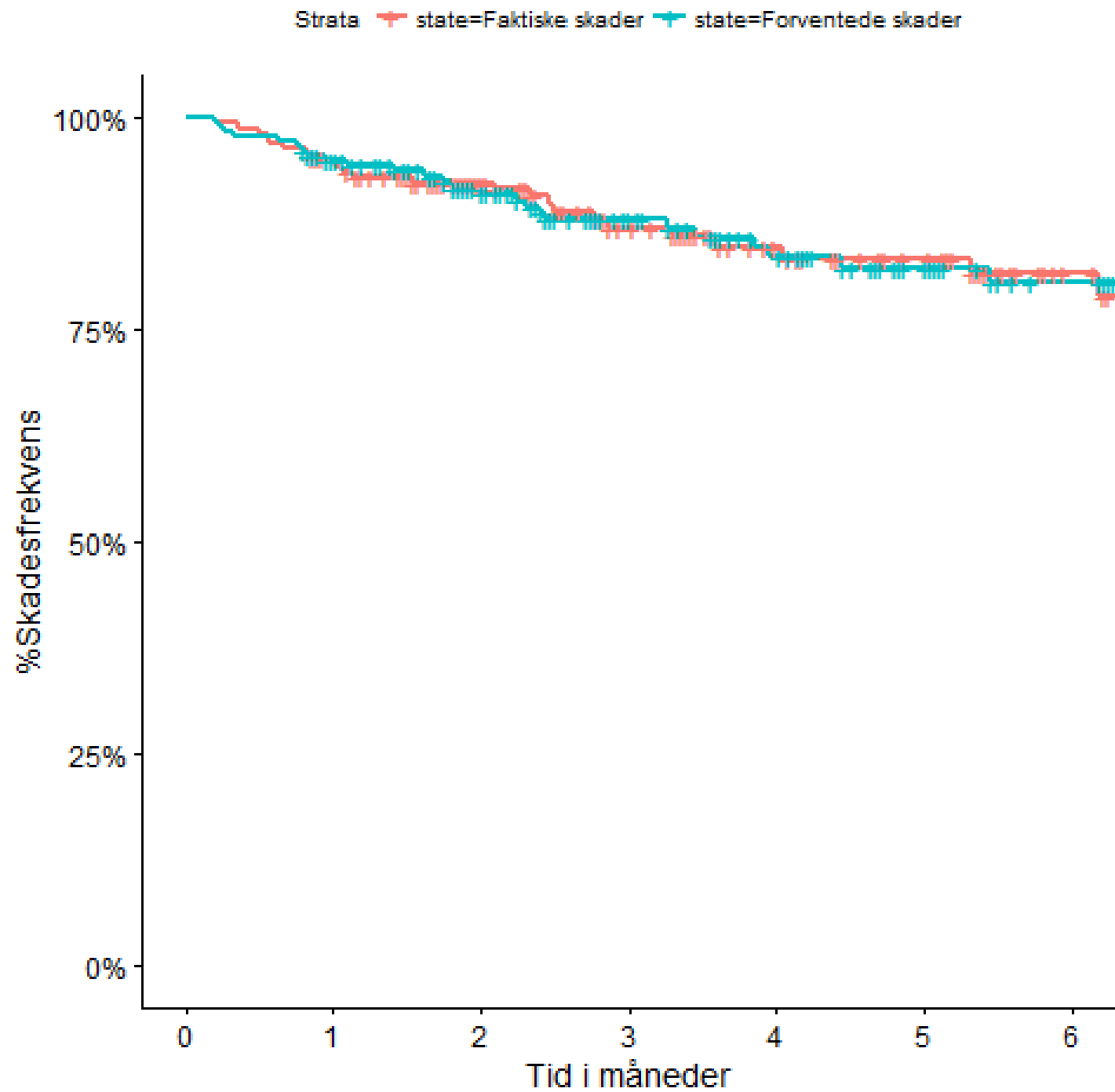


PRODUCT OF  
TRAINED ALGORITHM

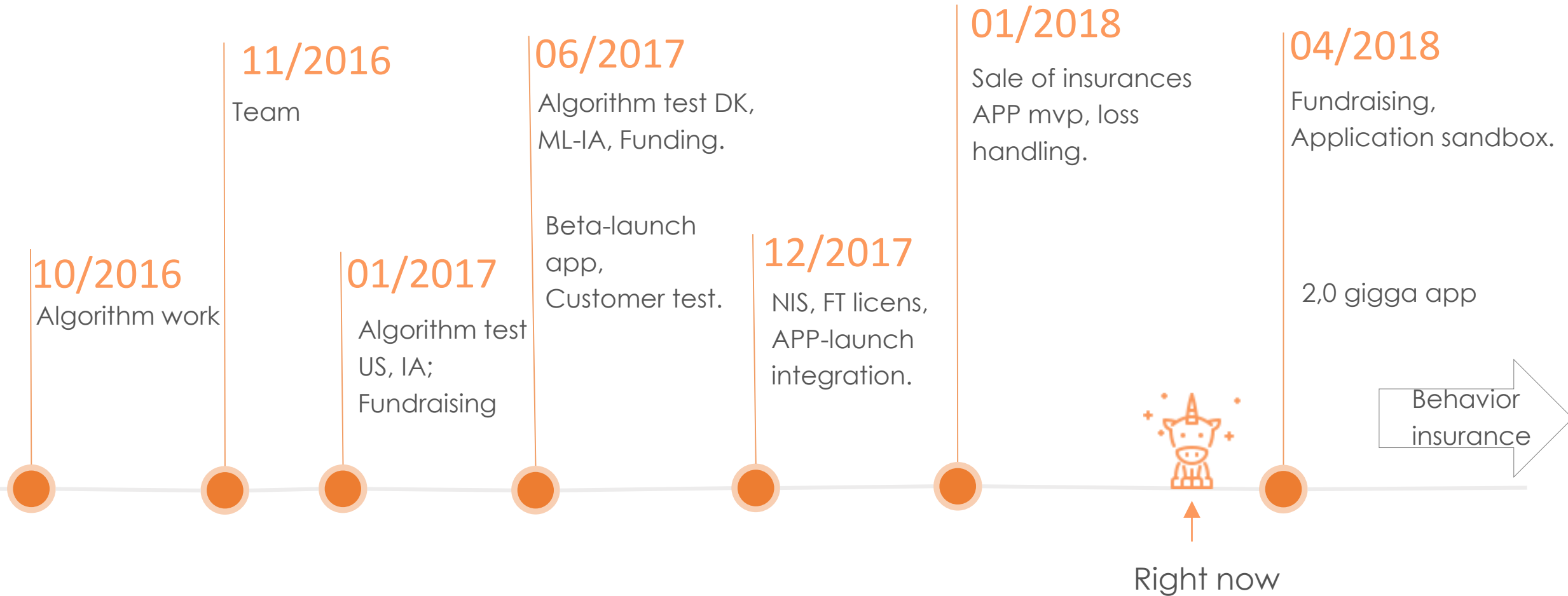
## Modelled versus observed losses

x: date duration

y: loss free rate



# Traction & Roadmap



# Core Team Insur-Stat-Tech



Lars

Founder/-Stat-



Elena

Founder/Insur-



Hyacinthe

Tech



Nina

Design



Camilla

Marketing



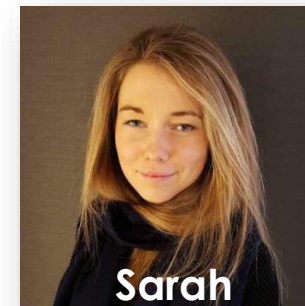
Stefan

Communication



Gerri

Economy



Sarah

Legal



Christian

Legal



**DO  
NOT  
DISRUPT**