



**baoba**

**Insurtech Solutions**

**Creating data-driven, personalized, automated  
insurance experiences with B2B partners**

# Intro & Team.



# Professional Management Team with multi-disciplinary backgrounds

**Forbes 30/30**  
Serial entrepreneur



**Kata Ludvig**  
CEO & Founder



**Forbes 30/30**  
EU Commission Data  
Scientist



**Milan Janosov, Ph.D.**  
Chief Data Scientist &  
Founder



**Insurtech**  
Regulatory Lawyer  
ex-EY



**Daniel Papp, LL.M.**  
Chief Regulatory Officer  
& Co-Founder



**Ex-Capital One**  
MBA  
Product Agency  
Owner



**Adam Ramm**  
Chief Product Officer



**Insurance Ops**  
Professional  
ex-Credit Suisse



**Bart Balak**  
COO



# Boxed products.

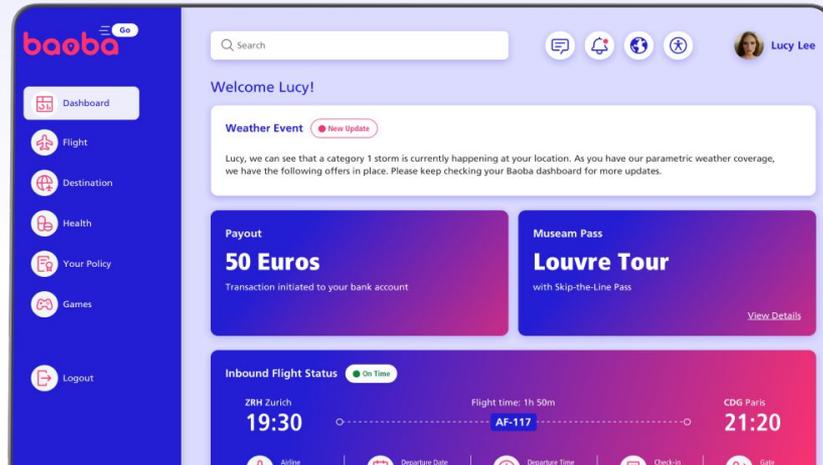
## Parametric Insurance Technology.





Supporting **insurance and assistance companies**  
to provide

**real-time, automated, geo-relevant, add-on** insurance  
& enhance personalization



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# Baoba's boxed product ecosystem



## baobaTECH

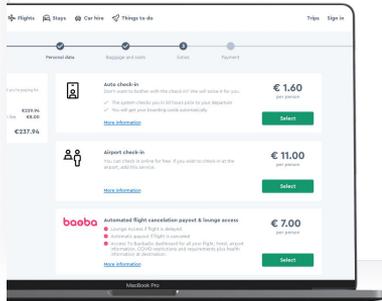
### Deep Learning Core Engine

Integrating geospatial data sources, developing own forecasting and prediction algorithms, pricing, optimizing risk, providing parametric technology & real-time alerts / automated claims processing.

## baobaCONNECT

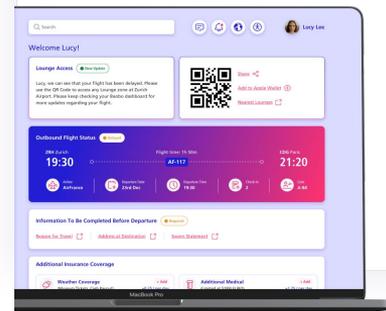
### B2B Platform (Insurance PaaS)

Enabling insurers to access our platform and utilize our tech in multiple ways (single-API, whitelabel, ...)



## baobaGO

### Mobile-first customer portal



# Our automated solutions focus on travel disruption this year



## **Automated flight delay & lounge access**

We are enabling our partners to offer instant access to 1200+ airport VIP lounges in case of a min. 2-hour delay.



## **Automated Loss / Delayed Luggage**

Real-time payout if luggage is delayed by 30 minutes at destination and a further payout if luggage is still missing after 48 hours. All checked luggage is covered.



## **Automated Weather Guarantee**

We care about your trip as much as you do! You will get instant, automated benefits if weather is affecting your event.

# We make your customers feel safe



**OTAs  
and Airlines**



**Insurance  
companies**



**Financial companies  
and card providers**



**Event and  
entertainment**

- White-label solution
- Can be embedded into:
  - ◆ core travel insurance
  - ◆ credit card offers
  - ◆ event tickets
  - ◆ loyalty programs

Travelglobe.com

Personal data | Baggage and seats | Extras | Payment

Book a flight in 5 minutes | Worldwide flights available

Receipt  
Check what you're paying for

Checked baggage: Should you want to add extra checked baggage, you can request it in the following step by adding Special Services to your booking.

<b>Flight tickets</b>	
1x Flight tickets details	\$431.80
1x Ticket discount details	-\$2.16
<b>Subtotal</b>	<b>\$429.64</b>
<b>Extras</b>	
1x Seat	\$10.00
1x Seat	\$10.00
<b>Subtotal</b>	<b>\$20.00</b>
<b>Total</b>	<b>\$449.64</b>

29% cheaper than the average flight to this location

**Selected flights**  
Mon Dec 27 | Mon Jan 3

**Personal details**  
Review your information

**Online boarding pass**  
Receive your boarding pass by e-mail without having to pay attention to when your flight check-in is available.  
**\$15.75** per person

**Airobot**  
Avoid queues at the airport and possible penalties from the airline.  
**Select**  
more information

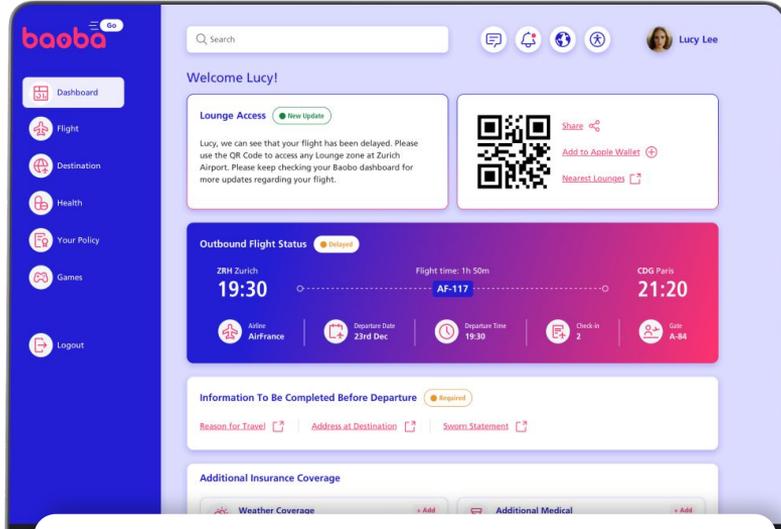
**Automated flight delay payout and lounge access**  
On-demand, real-time protection in case of a flight delay or cancellation - automated payouts by the time your plane lands. If your flight is delayed just kick-back and relax in an airport lounge - on us!  
**\$7.00** per person

**baoba** **Select** more information

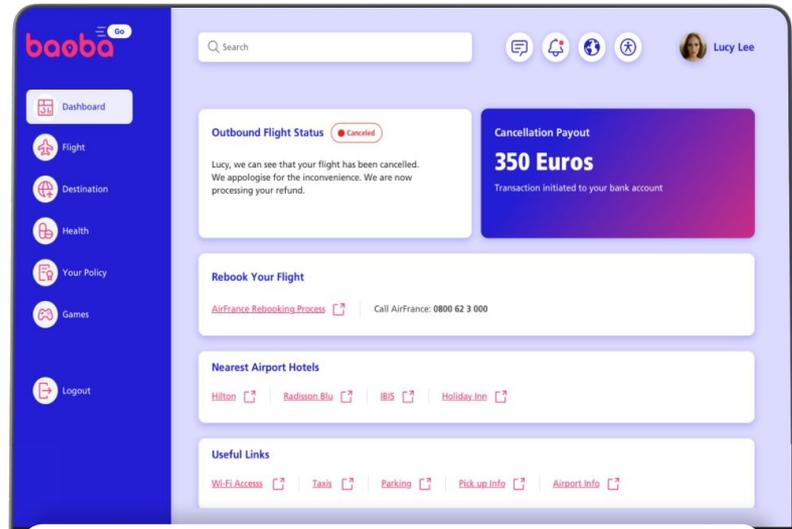
Summary and payment >

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# Parametric Flight and Lounge Access cover



**Lounge Access sent at moment of delay**

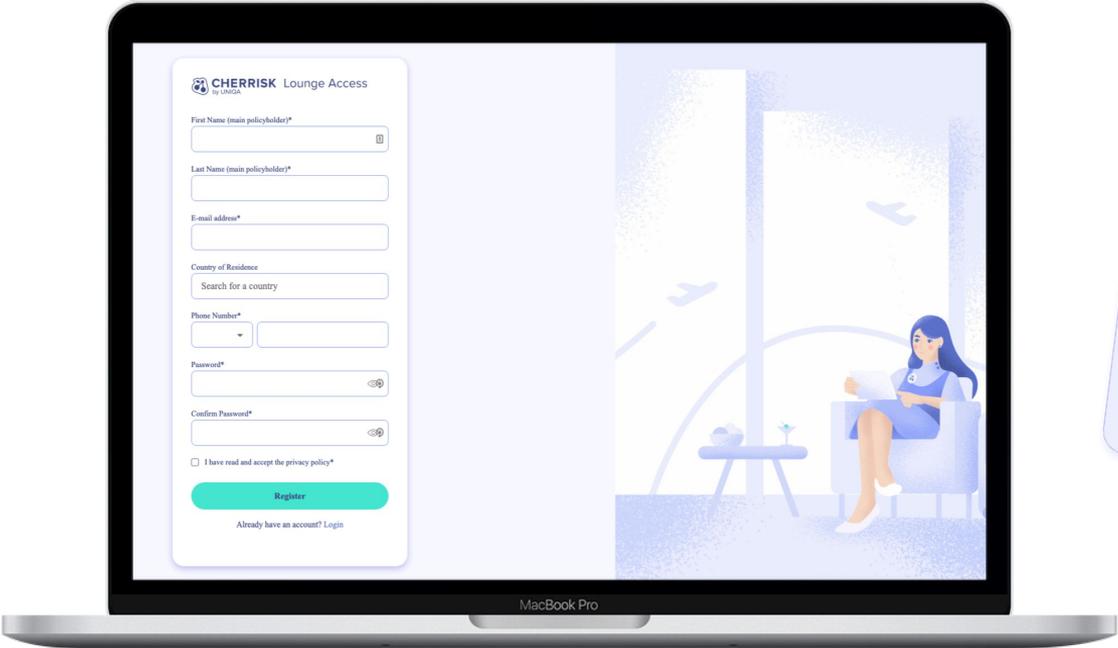


**instant, automated payout at the moment your plane lands**

**Benefits:** Lounge-only post-purchase service or full insurance with added cash payout



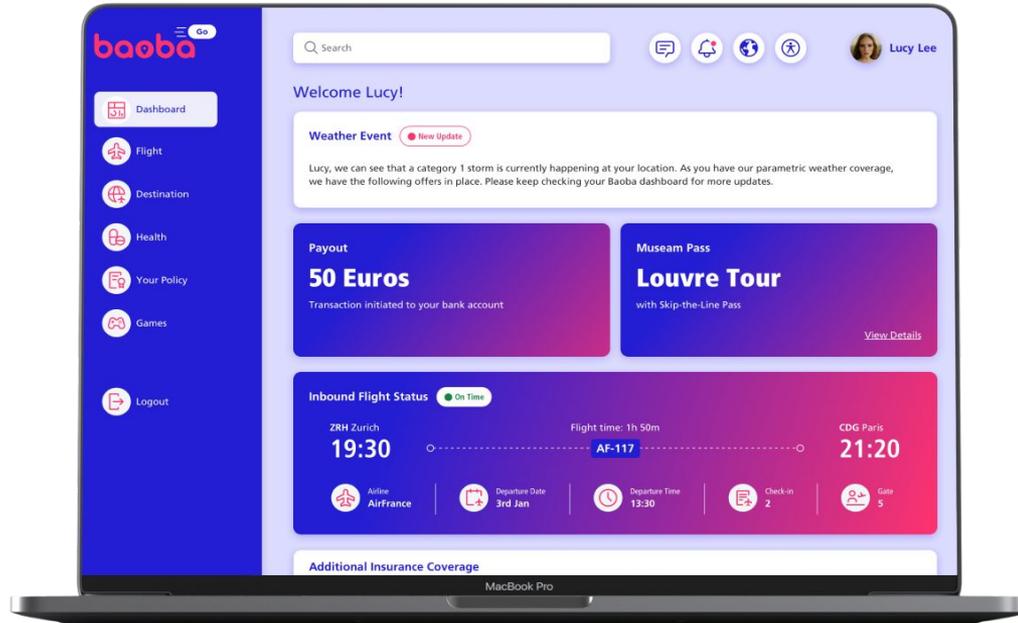
# Case Study: Successful multi-country launch with UNIQA



**Automated Flight Delay Lounge Access  
after 2-hour flight disruption**

# The next gen Parametric Weather Guarantee

**instant, automated benefits** if weather not as expected



**Travel**



**Events**



**Solar Panels**

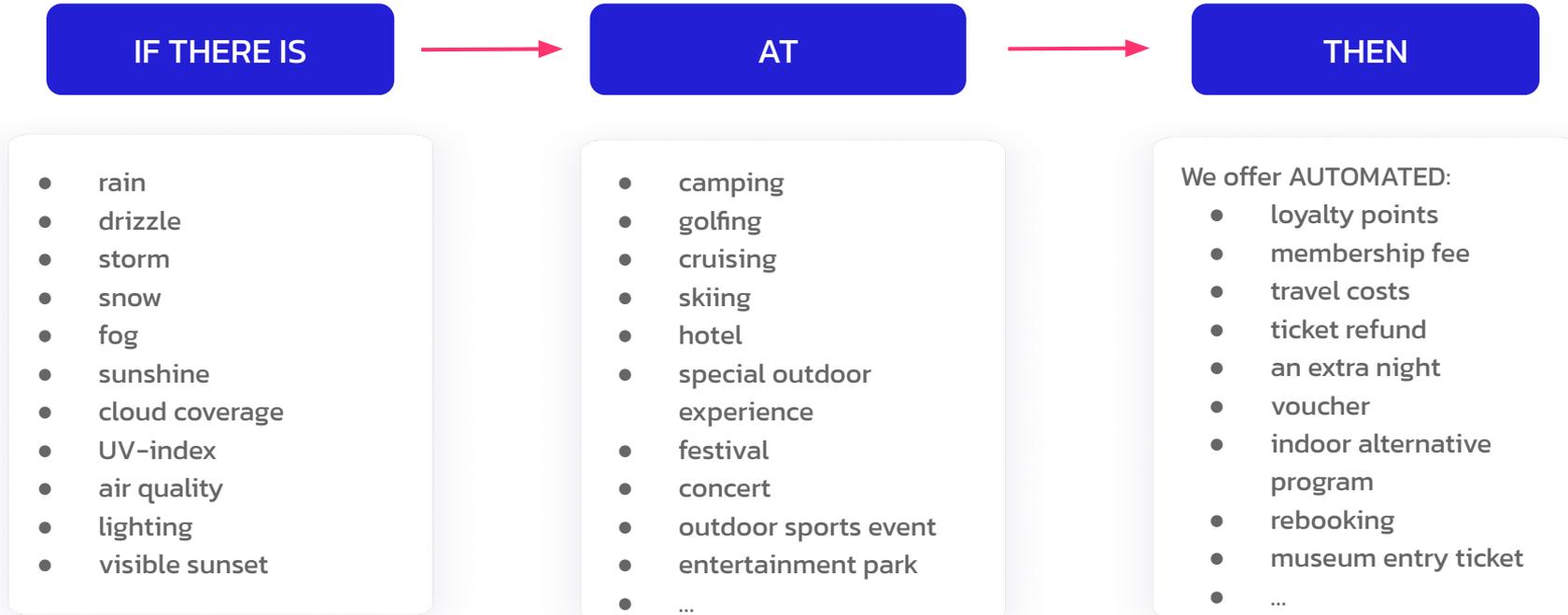


**Climate & Agriculture**  
(later on)

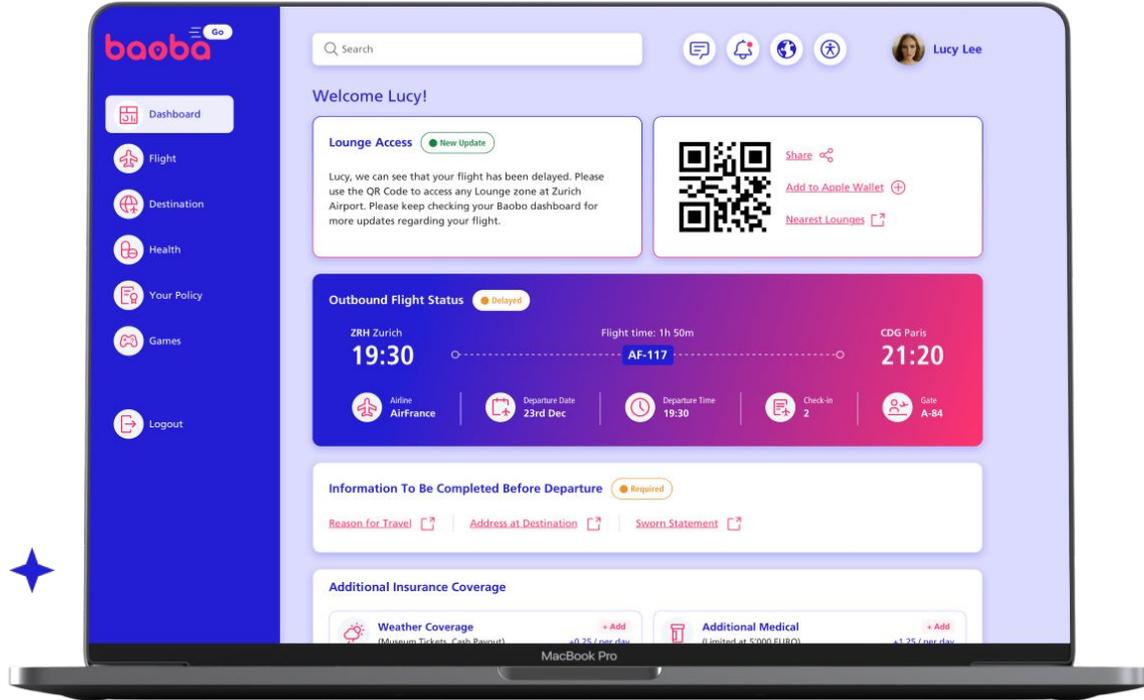
## Covers:

rain, drizzle, storm, snow, fog, sunshine, cloud coverage, UV-index, air quality, lighting, visible sunset

# We believe that leisure should be pleasure and offer a modular solution



# Our customer portal provides high user experience with product and claims access



Automated, on-demand products

Additional data for insurance partner

Value-Add Functionality

Whitelabel / API solutions available

Automate customer self-service  
(like map-based features)

Post-purchase customer touchpoints

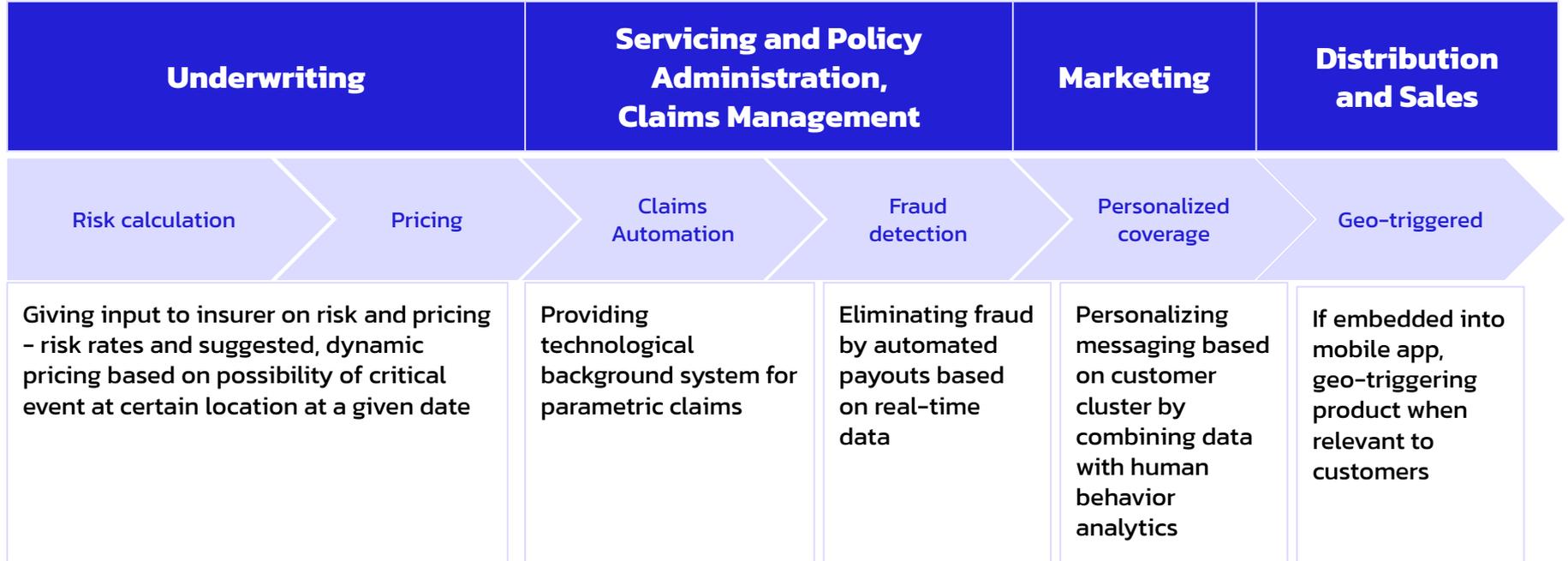
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# Sector-specific custom solutions.



## Specific areas of expertise:

We are creating modules based on locational risk along the insurance value chain



# Value Proposition & References.



# Value Proposition for Strategic Partners

## I. Strategic Partnership, Outsourced Partner on projects

- extended insurtech know-how, global network of top-notch tech
- segment-specific product & software development capabilities
- expert team

## II. Cross-selling & network

- access to extended insurance technology partner network incl. technology vendors, global insurance companies, insurance talent

## III. Reselling boxed products:

- Revenue stream
- Customer experience & innovation excellence
- Cloud-based solutions, simple API integration

## Why work with us?

- reliable, dynamic partner with short deadlines, hear it from our customer →
- access to global innovation, startup & insurtech ecosystem
- cost-efficient, affordable solutions & services



We believe it is important to help our customers at different stages of their journey, so we are working to develop services that improve customer satisfaction and provide answers to any problem that may arise, or simply make our products more likable. This collaboration is helping us in this ambition and we are very excited about the market uptake.

**Péter Szőke, Head of Insurance  
Technology and Products at CHERRISK**

# What's in it for partners and end customers?



## Revenue growth

- NPS, competitive advantage with travel insurance (NPS above 8.8)
- cross-sell & expanded customer touchpoints
- overall 5-10% sales increase (one partner: 12.5%)



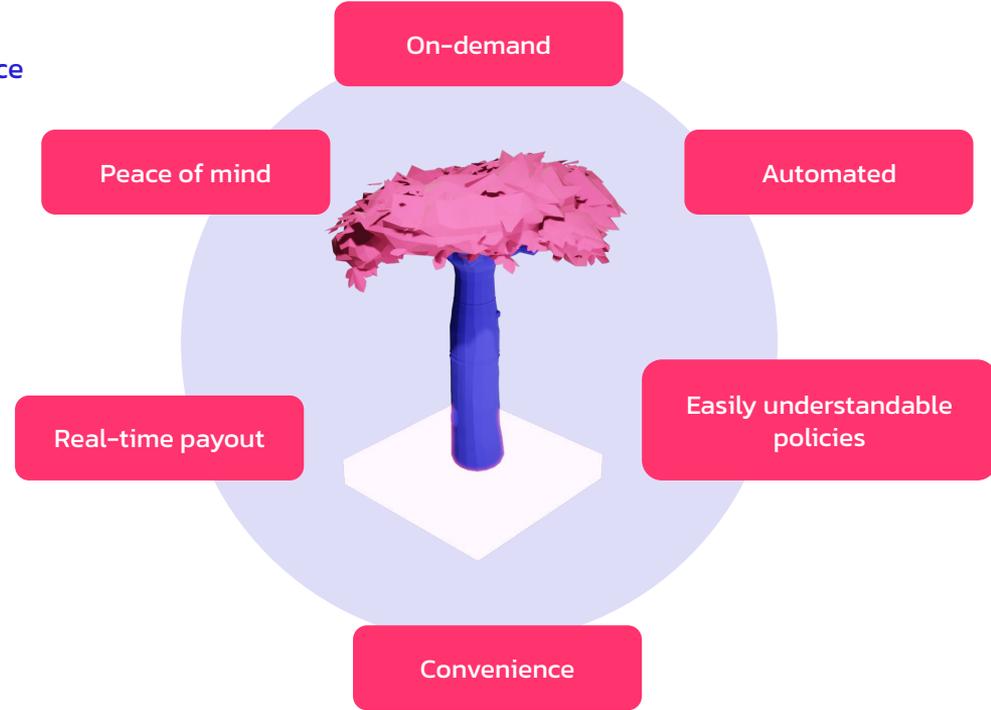
## Customer experience excellence

- disruption protection at the-point-of-need
- automated claims
- competitive advantage
- marketing communications – stand out



## Advanced Technology

- additional customer data
- simple IT integration



# Wide-spread network & global community anchors



Fintech Accelerator

## DMZ

#1 incubator in Canada 18-months incubator

## PLUGANDPLAY

Insurtech Silicon Valley  
Corporate Partner Accelerator 2022



## PLUGANDPLAY

INSURTECH

Property and Casualty Group

Please confirm your participation:  
August 25, 2022 8:00 AM - 11:30 AM PDT

Start



## NET BROKRS

 InsurLab  
Germany

## FINTECH ZONE

### HUNFINTECH 20|22

A 20 legígéretesebb fintech cég  
és a 22 legújabb fintech megoldás  
Magyarországon



OPEN & EMBEDDED INSURANCE  
OBSERVATORY

## baoba

# Where world-class insurtech and customer experience collides.

Visit: [www.gobaoba.com](http://www.gobaoba.com)

KATA LUDVIG  
CEO

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