



Riovic

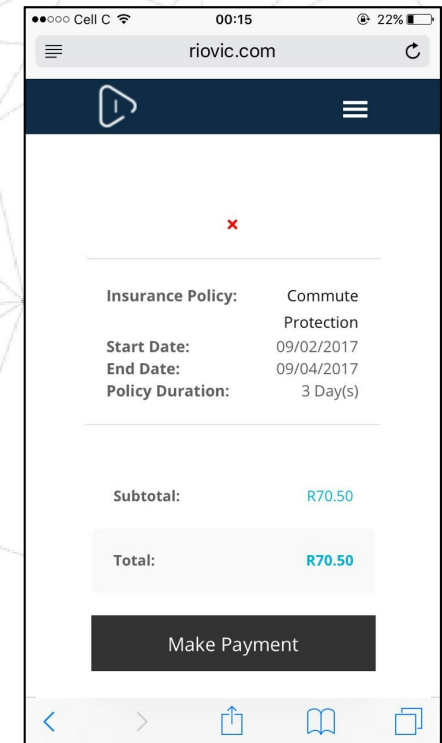
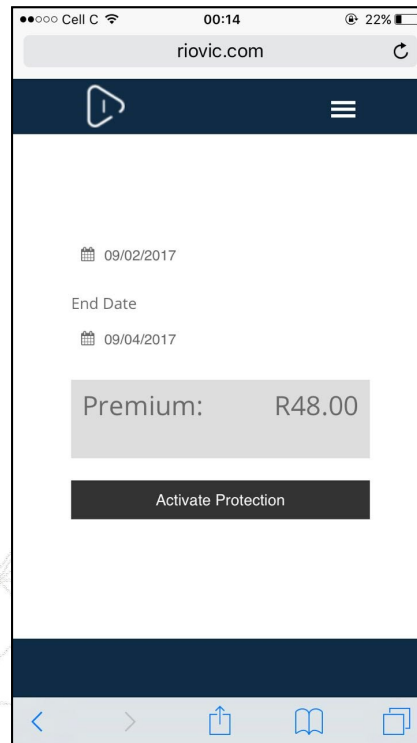
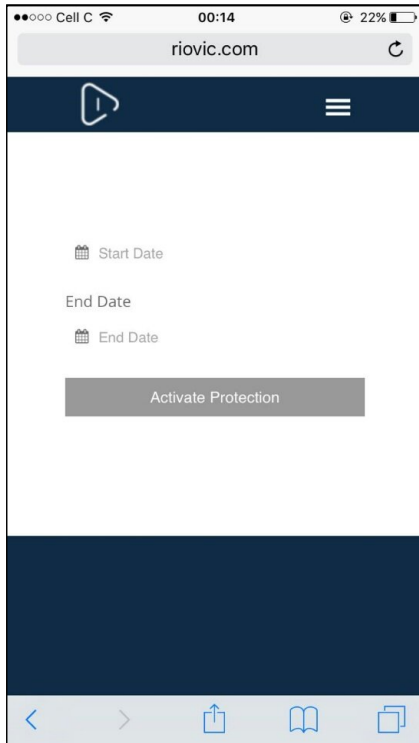




How Riovic uses technology to increase financial inclusion in insurance.



Riovic has an online platform that allows users to purchase insurance when they perceive the greatest need.



Awesome Customer Experience
Fully Automated Process
Accessible On Any Device

Daily Accidental Protection

Premium = \$ 0.50/day

- Life Insurance – Up to \$ 1,000
- Medical Costs – Up to \$ 50



Challenges

CUSTOMER ACQUISITION

HIGH RISK

REGULATIONS

Benefits

REPEAT SALES

HISTORIC DATA

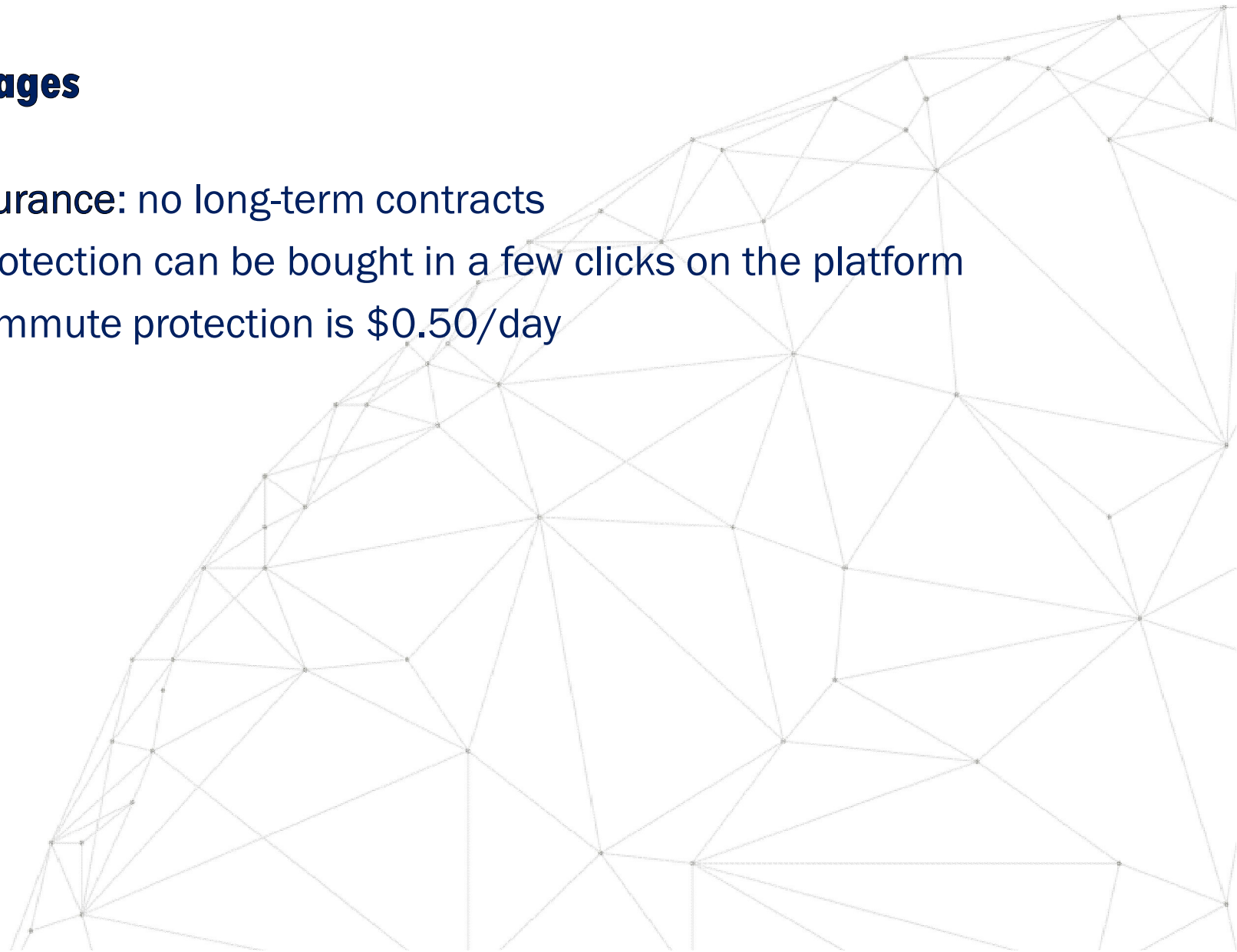
FRAUD RATIO

Competitive Advantages

Short duration insurance: no long-term contracts

Simple process: protection can be bought in a few clicks on the platform

Low price: daily commute protection is \$0.50/day





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