

hi! we're
kinsu»

Introducing gig workers into insurance to solve
the distribution problem and to transform
insurance into a financial inclusion tool.

current market: Mexico

In a country with 127 millions citizens....



Only 9.5% insured, 115 million citizens **without health insurance**

Only 16% insured, 23 million households **without health insurance**

Only 31% insured, 26 million cars circulating **without health insurance**

Only 5% insured, 4.7 million SME **without health insurance**

There is a huge opportunity in penetrating the 80% of the market without insurance. Up to USD 59 MM of untapped market.

the problem

Low penetration.

consumption barriers



Insurance is NOT relevant for Latin Americans:

They believe products are **expensive and not necessary.**

Unknowledge of risk facing and insurance products.

Insurance **is not where/when people need it.**

Lack of trust in insurance companies

industry's reality



Latam's insurance companies face a few challenges:

Lack of agents: **0.001 agents per insured person.**

Agents' average age: **+55 years old.**

Most players are focusing on becoming online marketplaces, disregarding the main issue: **people don't believe they need insurance.**

the solution

High growth possibilities via technology and a new distribution model: **Kinsurers**.

technology



Free platform and app easy to onboard, quote, sell, track commissions, and manage policies, enabling a new generation to become insurance agents.

new distribution model



Opportunity for any adult to generate income by offering insurance products in their communities.
Higher recurrent income, lower risk and professional development.

Kinsurers act as amplifiers, creating awareness & increasing adoption of insurance products in Latam.

Kinsurer target profile

We **empower** citizens in Mexico to **generate extra income** and to achieve **financial and labor inclusion**.

We know there is not only one México; but three:

People that have
17%

- AB: 6%, C+ 11%.
- Top 10% income 23X vs avg.
- Head of HH has at least College Studies.
- ~90% Internet connection @Home.
- 80% at least 1 car @Home

**People that have less
42%**

- **C 13%, C– 14%, D+ 15%.**
- **Head of HH at least elementary education.**
- **From 70% to 20% have Internet Connection @Home.**
- **Most of the HH spending goes to food, transport & communication.**

People that don't have
41%

- D– 30%, E 11%.
- Avg. monthly income: usd\$32.
- Some Head of HH have elementary school.
- 4% of HHs have internet @Home.
- Between 46–52% of HH spending goes to food.

Within this group, we aim to reach millennials (44% of México's Population), the largest section of consumers with purchasing power for the next few decades. Older millennials are approaching their peak earning years, starting families, buying homes and making more complex purchasing decisions.

scalable platform

Inicia tu camino como Kinsurer

Nombre

Apellidos

+52

Correo electrónico

Contraseña

Código de referido

Al ingresar tus datos, aceptas nuestro Aviso de Privacidad y Términos y condiciones.

Inicia tu registro

Ya tengo cuenta

Simple registration

La Fórmula

Inicio rápido

00:00

VISTO

Video General

Todo lo que tienes que saber

00:00

PENDIENTE

Material Kinsu

Todo lo que tienes que saber

00:00

PENDIENTE

Comparte tu enlace

Todo lo que tienes que saber

Conocer más

Comparte y llega a más

Kinsu.com/Jimena

Comparte tu enlace único con tus conocidos y acércalos a los productos disponibles.

Easy onboarding

iHola AGOSTINA!

Te damos la bienvenida a tu nueva experiencia como kinsurer.

Incentivos

Accede a incentivos y promociones para obtener ganancias extras.

Conocer más

Copia tu enlace personal

kinsu.mx/ref/AGOSTINA-1ACB6

o compártelo en tus redes sociales.

¿Cómo funciona?

Primeros pasos.

Conocer más

Inicio

Cotizaciones

Ganancias

Perfil

Effortless product Sharing

1 al 31 de Mayo del 2022

Ganancias cobradas

\$6,469.00

Número de pólizas

1

Ganancias semanales

s1

\$1,000.00

s2

\$2,000.00

s3

\$3,469.00

s4

\$0.00

Ganancias por cobrar.

\$556.35

Ganancias potenciales.

\$1,288.30

Transparent earnings Tracking

Nueva cotización

Haremos que esto sea rápido y sencillo.

Registra tus datos y obtén un precio increíble en minutos

Tus datos

Tu auto

Cotización

Nombre

Cesar

Apellido paterno

Gutierrez

Apellido materno

Espitia

Correo electrónico

cesar@kinsu.mx

Teléfono

5544332211

Código de referido

CESAR-NGDF6

Instant quotation

Nueva cotización

Tu cotización.

ANA

11 Pagos mensuales de

\$1,080.54

CONTRATAR

Características incluidas

Daños Materiales

V. COMERCIAL

Robo Total

V. COMERCIAL

Responsabilidad Civil

3,000,000.00 LUC

RC a Terceros en sus bienes

1,500,000.00 POR EVENTO

Nueva cotización

Tu cotización.

CHUBB

11 Pagos mensuales de

\$597.19

CONTRATAR

Características incluidas

Daños Materiales

V. COMERCIAL

Robo Total

V. COMERCIAL

Responsabilidad Civil

\$1,500,000.00

RC a Terceros en sus personas

\$100,000.00

Nueva cotización

Tu cotización.

Quálitas

11 Pagos mensuales de

\$822.07

CONTRATAR

Características incluidas

Daños Materiales

V. COMERCIAL

Robo Total

V. COMERCIAL

Responsabilidad Civil

\$3,000,000.00

Gastos Médicos

\$250,000.00

Fairness comparison & Key Features

Resumen de tu póliza:

Verifica que la información esté correcta antes de emitir

Tu cotización con

Prima total: \$11,222.66

1er pago de: \$1,705.13

11 pagos de \$865.23

Cotización:

60ccbc89-7377-421d-851e-86846bb65e02

Daños Materiales

V. COMERCIAL

Robo Total

V. COMERCIAL

Responsabilidad Civil

3,000,000.00 LUC

RC a Terceros en sus bienes

1,500,000.00 POR EVENTO

Número de identificación:

PESC900202FA

Ocupación:

IT

Datos del asegurado

Nombre:

Cris Perez Gomez

Fecha de nacimiento:

2004-10-09

Género:

FEMALE

Nacionalidad:

M1

Código postal:

09400

Correo electrónico:

cristian@kinsu.mx

Teléfono:

5566265163

Tipo de persona:

PHYSICAL

Número de identificación:

PESC900202FA

Ocupación:

IT

REGRESAR

CONFIRMAR DATOS

Backend Support
Payment, Policy Issuance, Claim Support, Renewals

.mx

kinsu

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gig worker competitive benefits

Recurrent income without investment.

	riders	delivery	direct sales	insurtech
	Uber DiDi BEAT	Rappi Uber DiDi	AVON BELCORP Amway MARY KAY	kinsu»
Average Ticket	USD 5	USD 20	USD 300	USD 450
Number of Tickets	120	112	8	10
Monthly Income After Expenses	USD 250	USD 200	USD 100	USD 350
Recurring Income	NO	NO	NO	YES
Payment Frequency	DAILY/WEEKLY	WEEKLY	WEEKLY	WEEKLY
Personal Risk	HIGH	HIGH	HIGH	LOW
Initial Inversion	YES	NO	YES	NO
Professional Development	NO	NO	NO	YES
		kinsu»		

thanks!

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