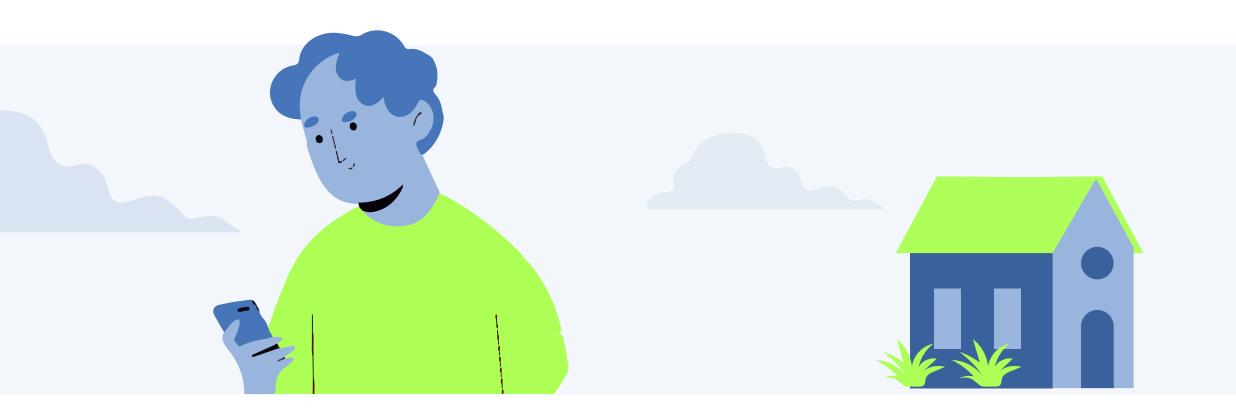
hi! we're

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



current market: Mexico



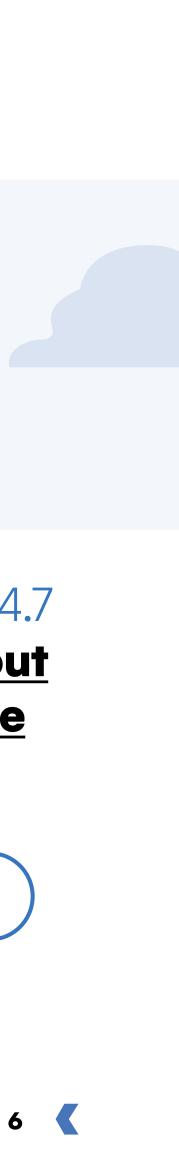
Only 9.5% insured, 115 million Only 16% insured, 23 million citizens without households without health insurance health insurance

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



Only 31% insured, 26 million Only 5% insured, 4.7 million SME **without** cars circulating **without** health insurance health insurance





the problem

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

Low penetration.

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.

kinsu





Kinsurer target profile

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

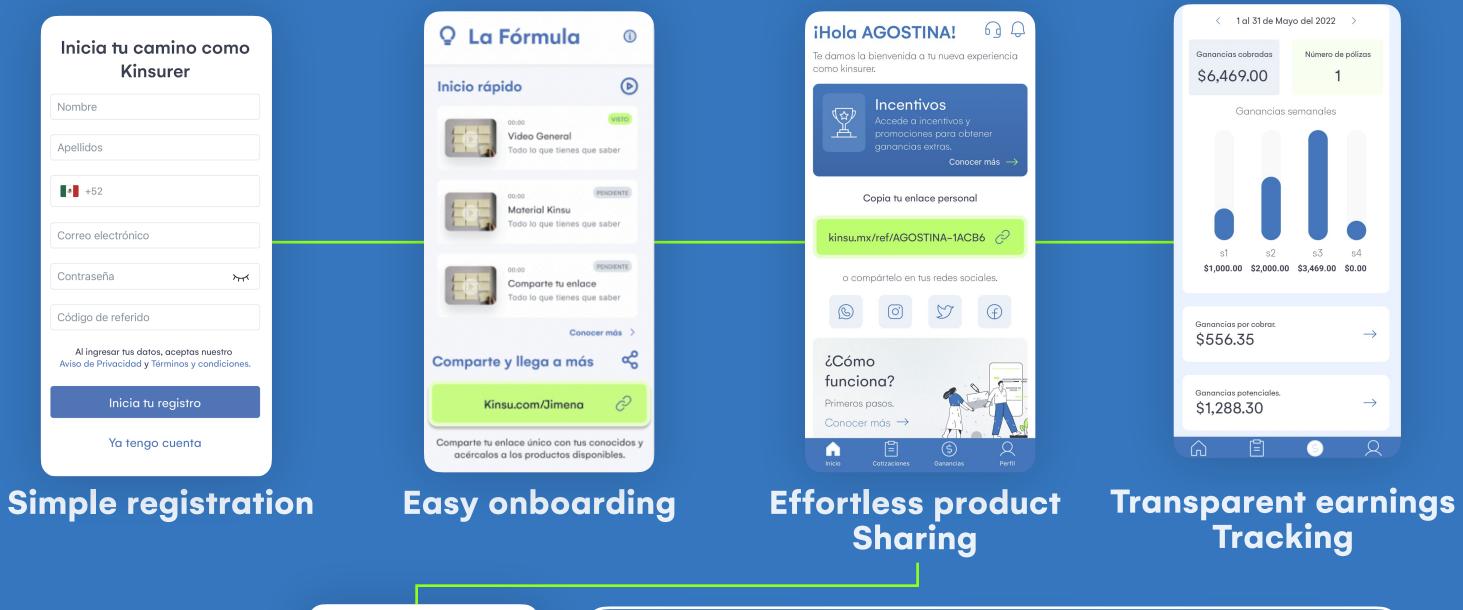
We kno	w there is not only one México; bu	t three:	
People that have 17%	People that have less 42%	People that don't have 41%	
O AB: 6%, C+ 11%.	○ C 13%, C− 14%, D+ 15%.	O D- 30%, E 11%.	
O Top 10% income 23X vs avg.	O Head of HH at least	• Avg. monthly income: usd\$32	
• Head of HH has at least College Studies.	elementary education. O From 70% to 20% have	 Some Head of HH have elementary school. 4% of HHs have internet @Home. Between 46-52% of HH spending goes to food. 	
• ~90% Internet connection @Home.	Internet Connection @Home. O Most of the HH spending goes		
• 80% at least 1 car @Home	to food, transport & communication.		

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.

kinsu)



scalable platform



Nueva cotización	
laremos que esto sea	← Nueva cotización
ápido y sencillo. rgistra tus datos y obtén un precio increíble en nutos	Tu cotización.
s datos Tu auto Cotización	ANA
	11 Pagos mensuales de
Nombre	\$1,080.54
Apellido paterno	CONTRATAR
Apellido materno	Características incluidas
Correo electrónico	Daños Materiales V. COMERC
	Robo Total V. COMERC
Teléfono	Responsabilidad Civil 3,000,000.00 Ll
Código de referido	RC a Terceros en sus bienes 1,500,000.00 POR EVEN

Instant quotation

Fairness comparison & Key Features kinsu)



Resumen de ferifica que la información mitir			Número de identificación: ^{PESC900} Ocupación: I1
Tu cotización con			Datos del asegurado
Prima total: \$11,222.66			Nombre: Cris Perez Gomez Fecha de nacimiento: 2004-10-09
1er pago de: \$1,705.13 11 pagos de \$865.23		Naciona Código I	Género: FEMALE Nacionalidad: M1 Código postal: 09400 Correo eléctronico: cristian@kinsu.
Cotización: 0ccbc89-7377-421d-851e-86846bb65e02			Teléfono: 5566265163 Tipo de persona: PHYSICAL
Daños Materiales	V. COMERCIAL		Numero de identificación: 0
Robo Total Responsabilidad Civil	V. COMERCIAL 3,000,000.00 LUC		REGRESAR
RC a Terceros en sus bienes	1,500,000.00 POR EVENTO		CONFIRMAR DATOS
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PESC900202FA

ian@kinsu.mx

PESC900202FA

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Backend Support

Payment, Policy Issuance, Claim Support, Renewals



gig worker competitive benefits

Recurrent income without investment.

	riders Uber Odidi BEAT	delivery Rappi Uber ODiDi	direct sales AVON E BELCORP AMWAY MARY KAY	insurtech 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





thom ks. kinsu