





luko

Inventing Homecare

Series B presentation — Sept 20

We created Luko...

...with a simple **vision**.

From day 1, we've considered the home as an ecosystem. Consumers need more than a home insurance. They need a trusted partner to take care of their home, so they can focus on their lives.

Started by reinventing **home insurance**...

We've built a delightful experience and credible alternative to traditional insurers, with a simple, transparent and sustainable offering that generates trust and customer love.

...we can now head towards the **broader pain**.

Evolving from our home insurance foundation to a broader *Home Care* companion taking care of your households' needs : prevention, comprehensive coverage, maintenance & repair.



Despite **€100Bn** being spent on home insurance every year,
European homes experience



1.5M Fires

€10Bn paid in claims



14M Water Damages

€40Bn paid in claims



1.7M Break-ins

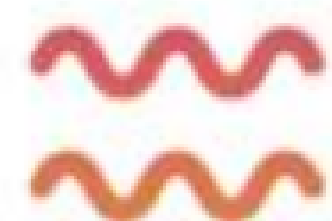
€10Bn paid in claims

We need Care & Protection

All we get is a 60-page long
insurance contract...



Do not
prevent



Opaque terms
& condition



Guilty before
proven innocent

10 - L'assistance

10.1 - L'assistance domestique dans le logement assuré

10.1.1 - Les services d'urgence

Événements garantis	F1 F2 F3			Mesures d'urgence mises en œuvre après examen et diagnostic de votre situation
	F1	F2	F3	
• Incendie ou explosion	X	X	X	- intervention d'un artisan afin de limiter les dégâts et réaliser les travaux de première nécessité (serrurier, plombier, couvreur, vitrier...).
• Dégât des eaux	X	X	X	
• Vol/ tentative de vol	X	X	X	- hébergement provisoire des personnes assurées si le maintien à votre domicile n'est plus possible.
• Événements climatiques	X	X	X	
• Gel	X	X	X	- avance de fonds pour l'acquisition de biens de première nécessité.
• Catastrophes naturelles	X	X	X	
• Catastrophes technologiques	X	X	X	- surveillance des locaux assurés.
• Attentats	X	X	X	
• Vandalisme	X	X	X	- transfert et gardiennage du mobilier assuré.
• Bris de vitre inviolable	X	X	X	
• Domages électriques	X	X	X	
• Choc d'un véhicule terrestre à moteur ou aérien, abîmement dû au franchissement du mur du son	X	X	X	
• Autres dommages accidentels	X	X	X	

MAIF s'efforce de tout mettre en œuvre pour vous apporter l'aide dont vous avez besoin. Néanmoins, en cas de catastrophe naturelle ou d'événement de grand ampleur, son intervention peut être limitée, indépendamment de sa volonté, aux moyens d'action effectivement disponibles sur le terrain.

MAIF ne peut pas mettre en œuvre ces services lorsque le sinistre survient en dehors de France métropolitaine.

Ces prestations sont mises en œuvre en France métropolitaine.
Pour accéder à ce service 24 h/24, 7 j/7, contactez votre délégation.

10.1.2 - L'assistance dépannage : serrurerie, plomberie, électricité, chauffage

→ Assistance territoire

Situations prises en charge	Lieu de survenance	Contenu et conditions de mise en œuvre de la prestation après examen et diagnostic de votre situation
• Perte de clés* • Vol de clés* • Clé cassée dans la serrure* • Clé restée à l'intérieur du logement privatif assuré	France métropolitaine	Prise en charge des frais de déplacement et de la première heure de main-d'œuvre du professionnel missionné par MAIF. Pour que la garantie puisse être mise en œuvre, vous devez obligatoirement saisir préalablement MAIF. Toute demande de prise en charge de frais exposée suite à l'intervention d'un artisan non missionné par MAIF sera refusée.
* Perte d'entrée du logement privatif assuré	Dom-Com de Guadeloupe, Martinique, Réunion, Saint-Barthélemy, Saint-Martin, parts françaises, ainsi qu'Andorre et Monaco	Prise en charge des frais de déplacement et de la première heure de main-d'œuvre du professionnel de votre choix, dans la limite de 150 € TTC.

Pour accéder à ce service 24 h/24, 7 j/7, contactez votre délégation

TRADITIONAL INSURERS

DIRECT INSURERS

Unsurprisingly, users are disappointed

40% of users churn after filing a claim

Matmut

Reviews 182 • Bad



Groupama

Reviews 83 • Bad



1.6 ⓘ

AXA France

• Mauvais



1,3

Macif

Reviews 233 • Bad



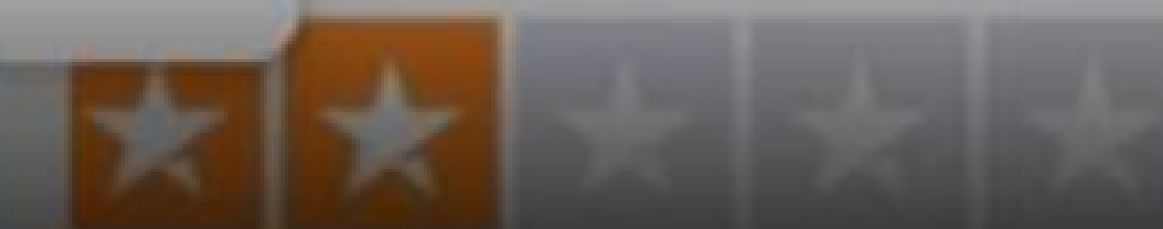
1.6 ⓘ

L'olivier Assurance

Reviews 253 • Poor



rofil SA



2.1 ⓘ

Direct Assurance

Reviews 642 • Average



Today's Insurance Journey ... to hell 🔥



Sales reps
incentivized to sell
options & products
with the highest
margin.



No news, good news
You pay bills but get
no advice, no prevention.



Every 10 years,
something bad happens : a flood, a fire, a robbery.

2 months



30 min waiting on the
phone. You discover the
details of your contract.



Maybe you'll get some
money. Maybe not.
Go take care of yourself.

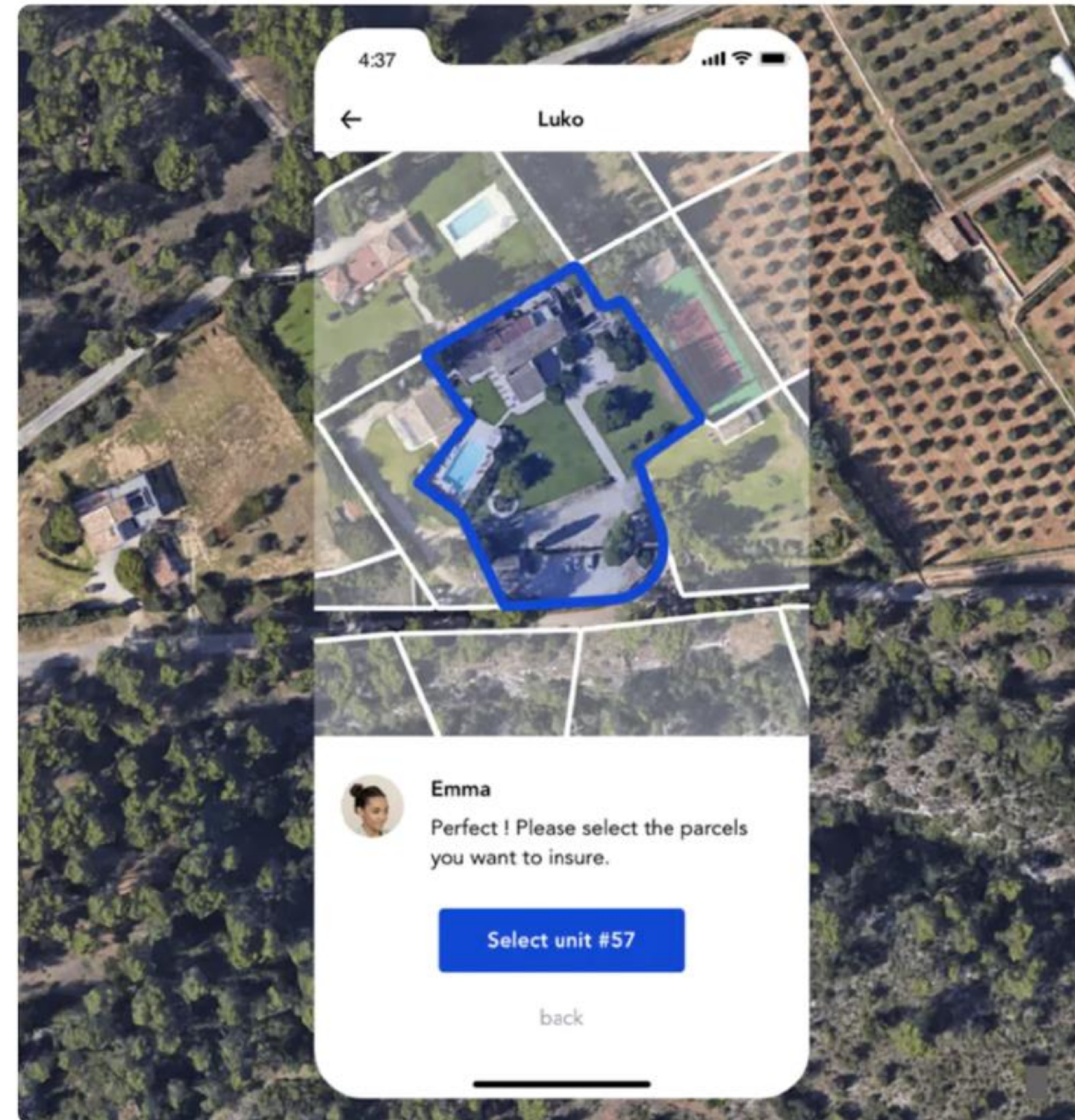
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Step 1 :

Build the fastest growing EU home insurer

Insured in **2min** ...

Instead of lengthy forms,
~~we use external datasets to fuel
our underwriting engine &~~
deliver a **seamless subscription.**



... a solution in 2 hours



Dual Camera

Home 3D scan to measure damaged wall



Face ID

User Auth, user feelings



3rd Party Contacts

Share your neighbour or property manager contact



GPS Sensor

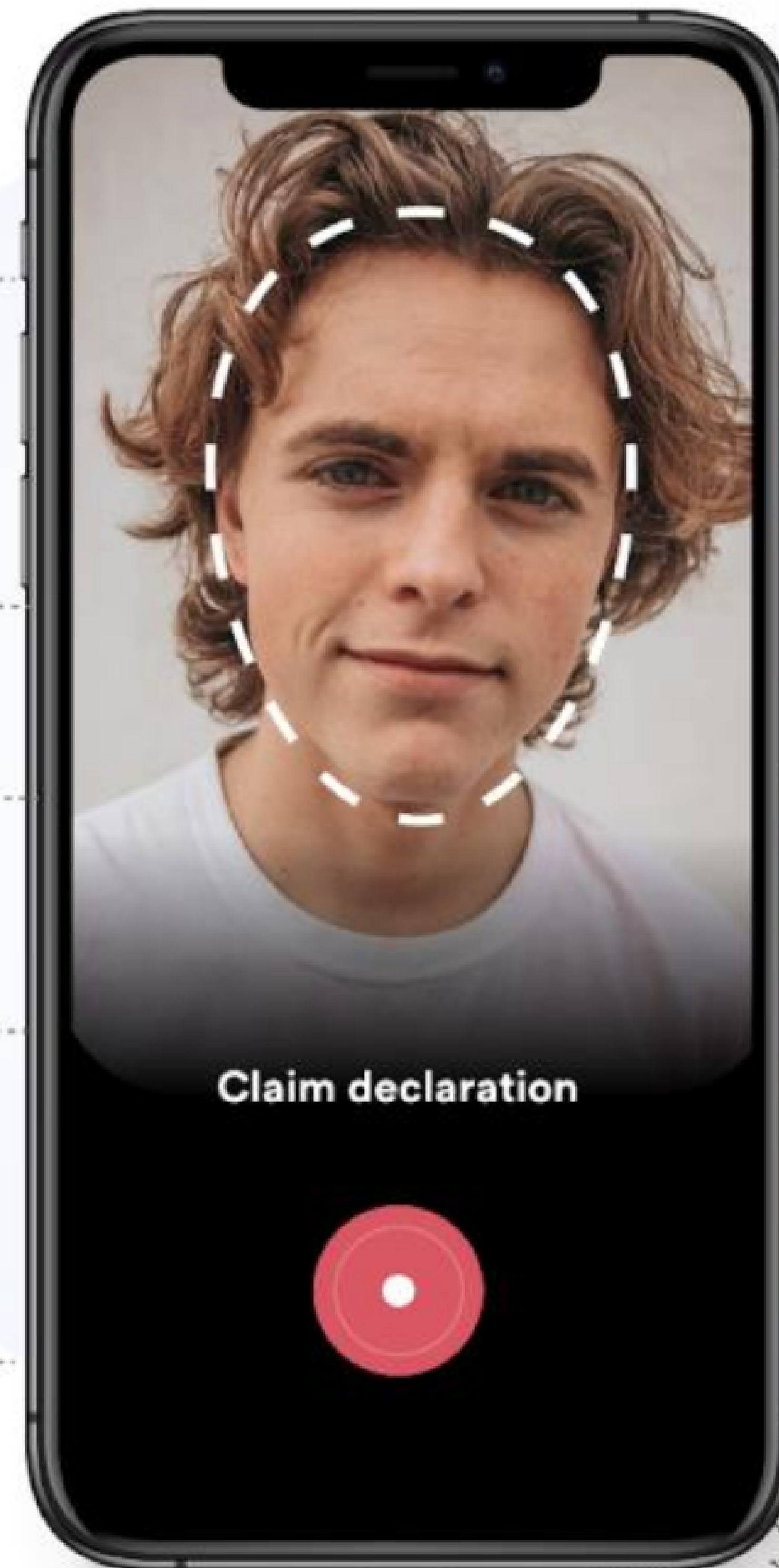
Claim location & AntiFraud



Scan Document

Upload invoices, police declaration & every doc.

East Repair Inc.
1012 Harvard Lane
Brooklyn, NY 11215



AI & Claims Manager

✗ Not Covered

✓ Covered



A repairman at your door in 48h

REVOLUT

Now

+865€ from Luko 💰

... generating customer **love** ...

EU AVERAGE NPS

20

LUKO NPS

75

“ I was able to report my Water damage on a chatbot.

Was closely accompanied, by email & phone, by a very competent service. As easy as subscribing. A real pleasure.”

— Golden CS

4.6/5



200+ Trustpilot Reviews

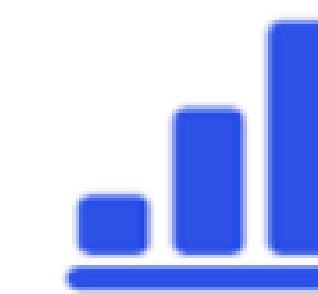
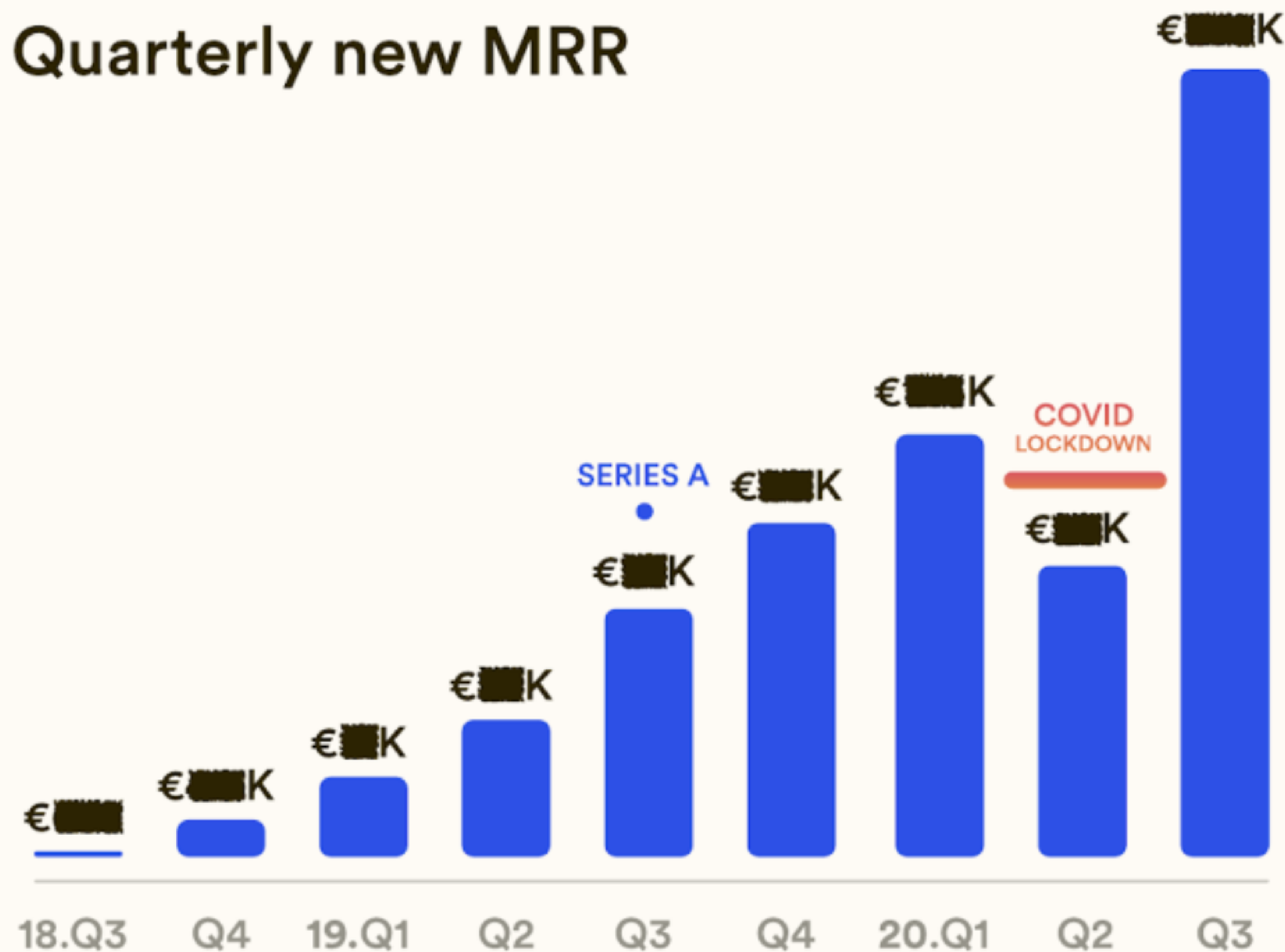


**We take a 30% flat fee, pay claims fast,
and giveback what's left to your chosen charity**



...creating the fastest growing EU Home Insurance

Quarterly new MRR



Growing Fast

100k homes protected with Luko by the end of 2020




Resilient

MRR x6 since Series A (12m) despite 3m of hard lockdown

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Step 2 : **Building Home Care**

We have built the foundations towards our vision

		TODAY	
		09.18 Go to Market	 Now Deploy our vision for Home Care
Customers <small>(core focus)</small>	Digital customers		Owners & Mature Renters
Status	MGA		Full stack insurer (2022-2023)
Offering	Mono-product Home Insurance		Multiple home-related Insurance + Protect + Care services
Geo	France only		Europe

Your Home Care companion

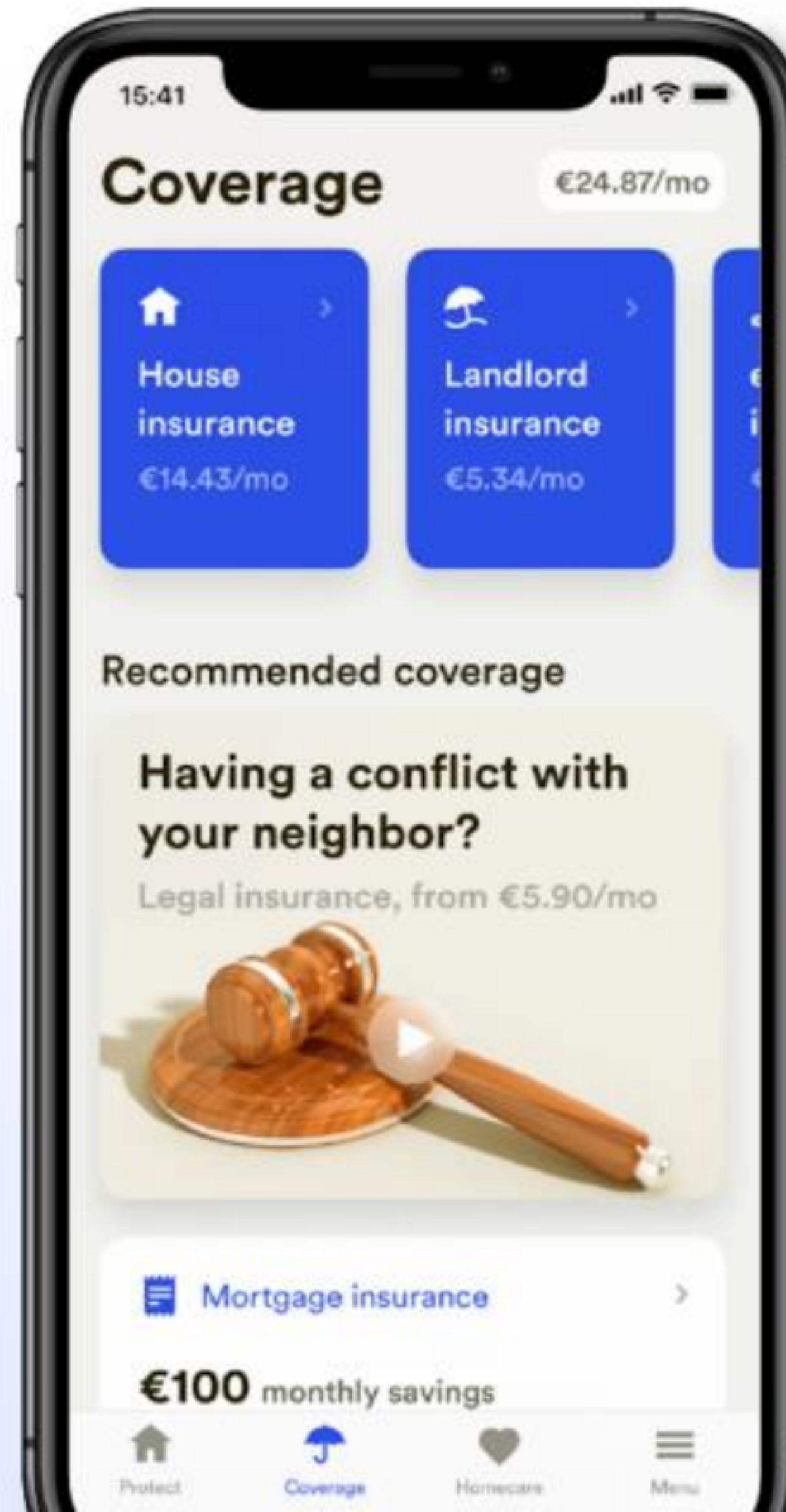
Protect

Monitor your home activity & prevent accidents



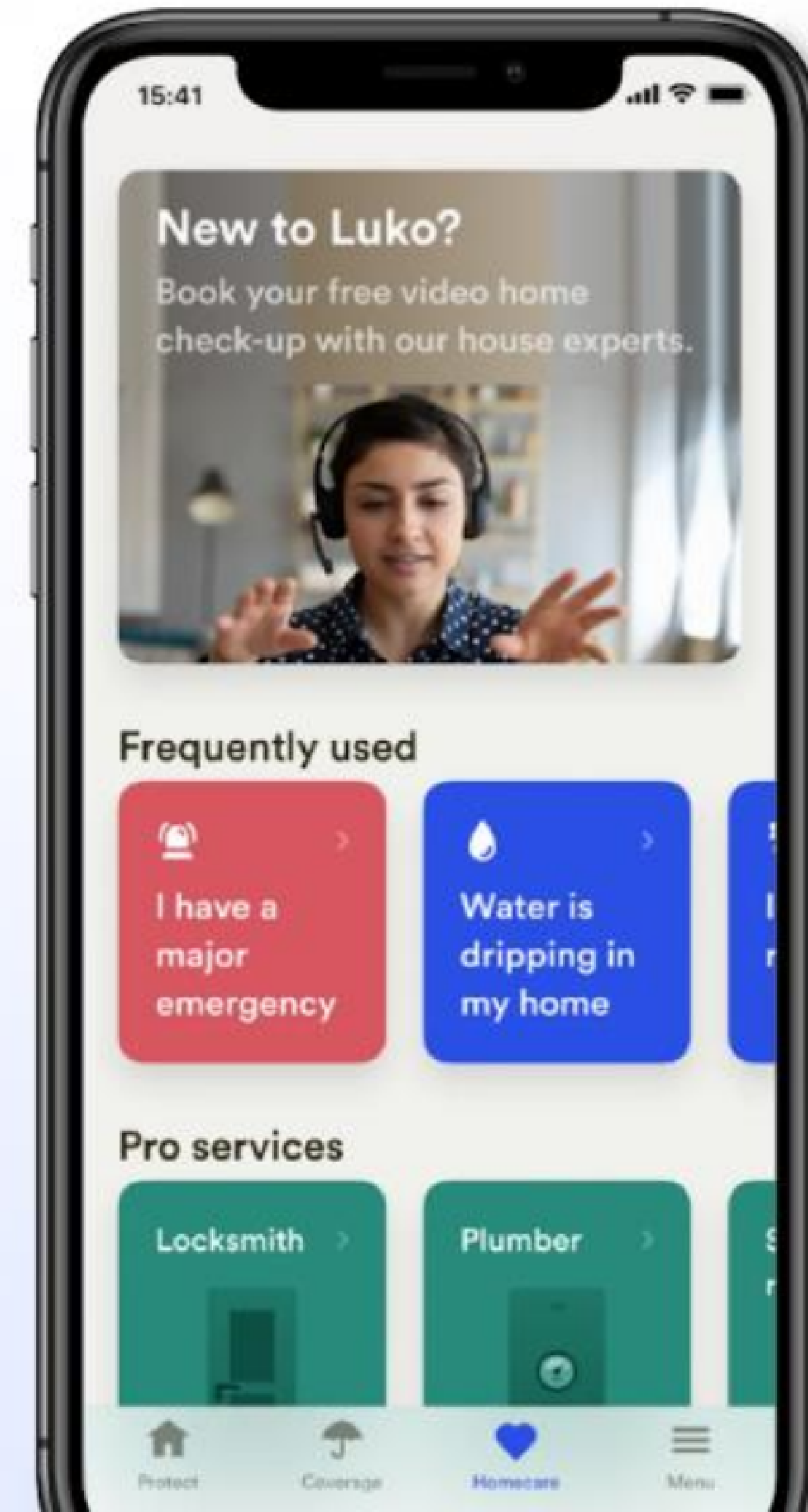
Cover

All your household's coverage needs in one place

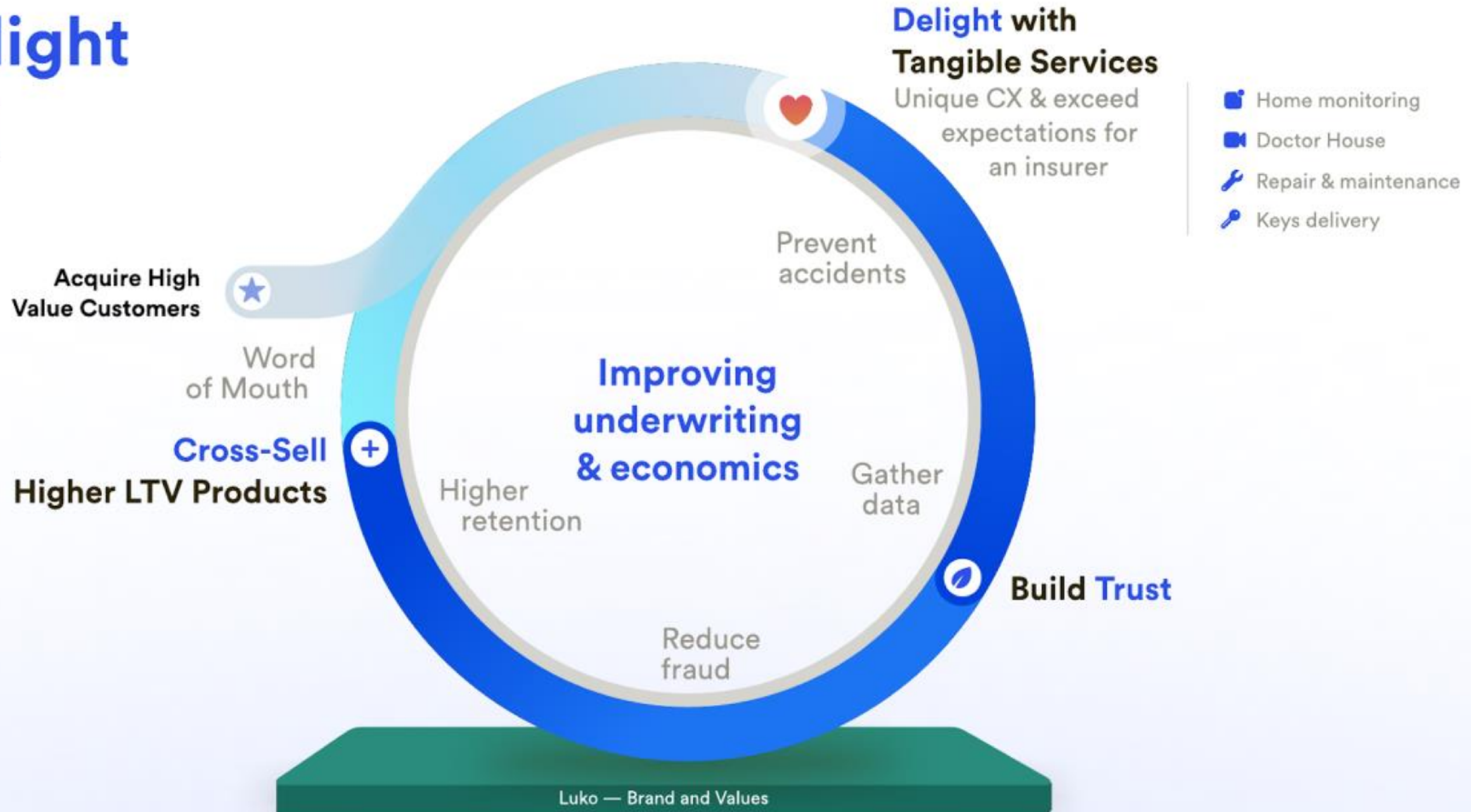


Care

Remote & onsite vetted experts for proactive care & emergency needs



Luko Delight flywheel



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Towards a €10Bn+ company



Raphael Vullierme

co-founder & CEO

OpenJet CEO,
Rocket Internet GVD
Industrial Engineer & HEC Paris BS



Benoit Bourdel

co-founder & CTO

Machine Learning Engineer
Nuclear Physics Researcher
Ecole Polytechnique



Constance Caillaud

VP Growth

Boston Consulting Group
Econocom : Led 50M€ BU
HEC Paris



Julien Gigoi

Chief Actuary

Admiral France Chief Actuary
Amlin Business line - Actuary
Louvain University | Paris Dauphine

Ops & Admin — 25



Pauline Glikman

VP Operations

Airbnb Experiences | Head of
Operation
Lawyer
ESSEC BS & Essex U. LLB



Margaux Gregoir

VP Finance

Societe General Inspector
EY
Science Po. & HEC Paris BS



Stella Walter

Head of People

Utopia VC | Head of Talent
Dreem Global Talent Manager
ShowRoomPrive Head of TAM

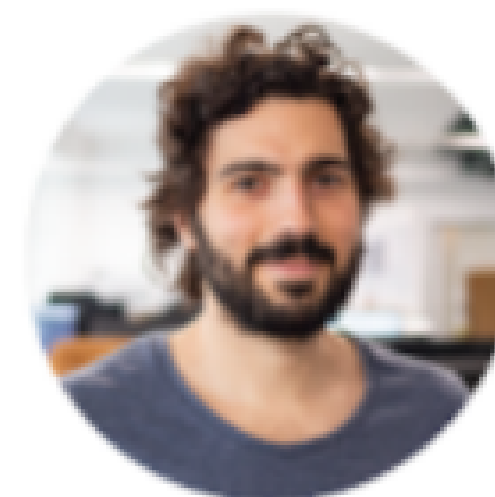
Tech & Product — 34



Paul Edouard Juan

VP Product - Protect

7y building consumer product
Withings CPO (#2 wearable ww)
Ecole Centrale Paris



Joseph Assouline

Lead Data Science

French Intelligence Agency
BNP Paribas Data Scientist
ABN AMRO Equity Derivatives Trader
Telecom Paris Tech | Ensimag



Quentin Morisseau

Lead Product Design

5y of Product Design
Kapten Product Design
B reel design | Hetic

Growth — 12



Amandine Aman

VP Marketing

Uber Global Marketing alignment
Holberton CMO
Spreadshirt.com Director of Marketing
GEM BS x Maastricht SBE



Lea Joussaume

Head of Brand

Doctolib Marketing Manager
Science Po Toulouse



Pierre Bricault

Lead Partnership

McKinsey
Credit Suisse
LSE | Edhec

Insurance — 6



Marion Beaufrère

Head of Product - Claims

Airbnb BizOps
Facebook Safety & eCrime
Edhec BS



Christelle Lacaze

Head of Risk & Compliance

ACPR (regulator)
SCOR, Munich Re
AXA, FFA (french insurance union)



Alexandre dl Morinerie

Pricing Lead

Axa Motor Data Scientist
World bank Quantitative analyst
ENSAE ParisTech & HEC Paris BS

A woman with light brown hair tied back, wearing a grey t-shirt and a light-colored apron, is looking down at a plant. In the foreground, a large, vibrant green monstera plant with characteristic split leaves is visible. The background shows a softly lit interior space with a doorway and other plants.

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