



**BUY. INSURE. DIGITALLY.**

Daniel Guasco  
PH +27 (0) 824533655  
daniel@click2sure.co.za

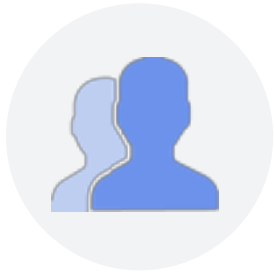


[http://  
www.click2sure.co.za](http://www.click2sure.co.za)



We digitally enable partners to offer innovative insurance at the point of purchase





## The consumer purchase of insurance is:

- › Confusing and complex
  - › High friction and opaque
  - › Dominated by fragmented, physical intermediaries
- 



## The Broker, Retailer, Lead Generator, Service Provider:

- › Manual, paper-based process
  - › Regulatory challenges
  - › Complexity at the point of sale (POS)
- 



## The Insurer, Cell Captive / MGA:

- › Product offering isn't aligned to emerging market opportunities and expensive
- › Reliant on traditional broker-led distribution
- › Manual and costly administration processes

*“Insurance is the industry most affected by disruptive change, according to the percentage of CEOs who are extremely concerned about the threats to their growth prospects from the speed of technological change, changing customer behavior, and competition from new market entrants.”*

*PWC 2017 Insurance CEO Survey*



Millennial’s demanding personalized products & tech friendly services.



Growing trend of ‘brand assurance’ - trusted retailers selling financial services to customers.



Market disruption by tech-enabled entrants - traditional brokerage model is dying.

Source: MarketLine March 2017

## Current model



## Digital model



### Insurance Products

Click2Sure plugs into your risk carrying structure

### Click2Sure

Fullstack Digital Insurance Platform provides digital tools, compliant administration processes, Bordereau reporting capability and full visibility. This provides opportunity to reduce operational costs and increase profitability.

### Retailer / Service Provider

Click2Sure plugs into your business so that your customers are offered insurance products seamlessly

Click2Sure has **digitised the process of insurance distribution, administration and claims with full reporting functionality.**

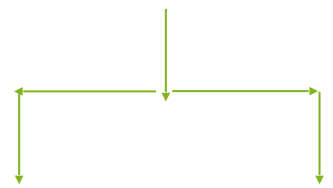
Through our efficient platform, we have radically reduced or mitigated operational costs, enabling far **more competitive premiums** for the customer and **incremental profitability** when compared to traditional insurers.

We have rebuilt the entire ecosystem of an insurer from scratch: **it's now in the cloud and fully digital.** As a coverholder of A AA- Global Reinsurer and MMI Group, we manage the relationship with the risk carrier and you have access to unique products and new digital distribution mechanisms.

**B2B2C  
Distribution**



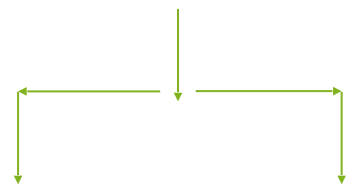
**Retailers**



E-Commerce    Brick + Mortar



**Wholesaler / Distributor**



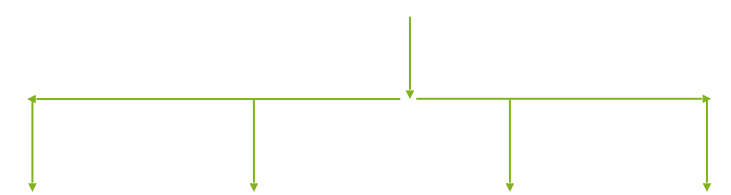
Brand Owner    Retailer



**Broker / Direct**



**Service Providers**



Payment Gateway    3RD Party Service Providers    Ticketing Provider    Mobile Networks

## Click2Sure enables your insurance offering



Electronics



Lifestyle Products



Pet Insurance



Musical Instruments



Cyber/Identity Theft



Travel Cancellations



Medical Gap



Drones



Sport Equipment



Wearable Technologies



Life Policies



Income Protection



Public Liability



Ticket Insurance

## INSURANCE PRODUCTS



Electronics



Lifestyle



Musical Instruments



Sports Equipment



Wearable Technologies



Life Policy



Income Protector



Travel Cancellations



Public Liability



Cyber/Identity Theft



Travel Cancellations



Medical Gap



Pets

## DISTRIBUTION CHANNELS

- Retailer
- Wholesaler
- Service provider
- Broker / Direct



MODULAR / SCALABLE / SERVICE BASED ARCHITECTURE

## INTEGRATION MECHANISM

- Widgets
- i-frame
- API integration
- USSD
- SMS
- IOS / ANDROID

## DISTRIBUTION INTERFACE



Bulk Policies



Cellular



API / E-Commerce



Mobile



Web Interface



Tablet



In Store Deployment



Direct Mailer



# HOW WE CAN INTEGRATE: EXAMPLE OF API INTEGRATION

## HP - '15.6" Intel Celeron Notebook 15-AY032'



[Write a review](#)



**R5,499.00**

Brand: HP

Item no. 00740985

Model: 15-ay032

- Windows 10 Home
- N3060 processor 1.8GHz up to 2.48GHz
- 4GB RAM
- 500GB hard drive
- 2 year onsite warranty
- 15.6" HD
- LED screen
- Bluetooth
- Intel HD
- Graphics 400

**CLICK2SURE** Protection Plan - 12 month warranty extension including full surge protection cover [Click here for more info](#) - R329.94

In stock - available to buy online

1

Add to basket


Check stock in your local store:

# HOW WE CAN INTEGRATE: EXAMPLE OF API INTEGRATION

Did anyone in store assist you with this order?

Please enter their team number

Total (1 Item) R5,499.00

Name	Price	Qty	SubTotal
 <b>HP</b> 15.6" Intel Core i5 Notebook 15-AV502	R5,499.00	1	R5,499.00
<input type="checkbox"/> <b>CLICK2SURE</b> <b>Protection Plan</b> 12 month warranty extension including full surge protection cover <a href="#">Click here for more info</a>	R329.94	1	R5828.94

Coupon code

Enter coupon code

Apply

Subtotal: R5828.94

**Total: R5828.94**

The total includes R838.05 VAT and excludes delivery costs.

Continue shopping

Check out

Is Free Policy?  On

Product Name \*

Category \*

Include a Free Policy?  On

Claims Handling \*  Generic  waFix

Pricing Mechanism \*  % of Market Value  Ranges  Fixed

Excess Payment  On

Insurer \*

Terms and Conditions Template \* 

Drop files here to upload

Policy Schedule Template \*

---

User defined claims handling

---

Custom policy schedule

---

Customisable excess pricing

---

Flexible premium pricing

---

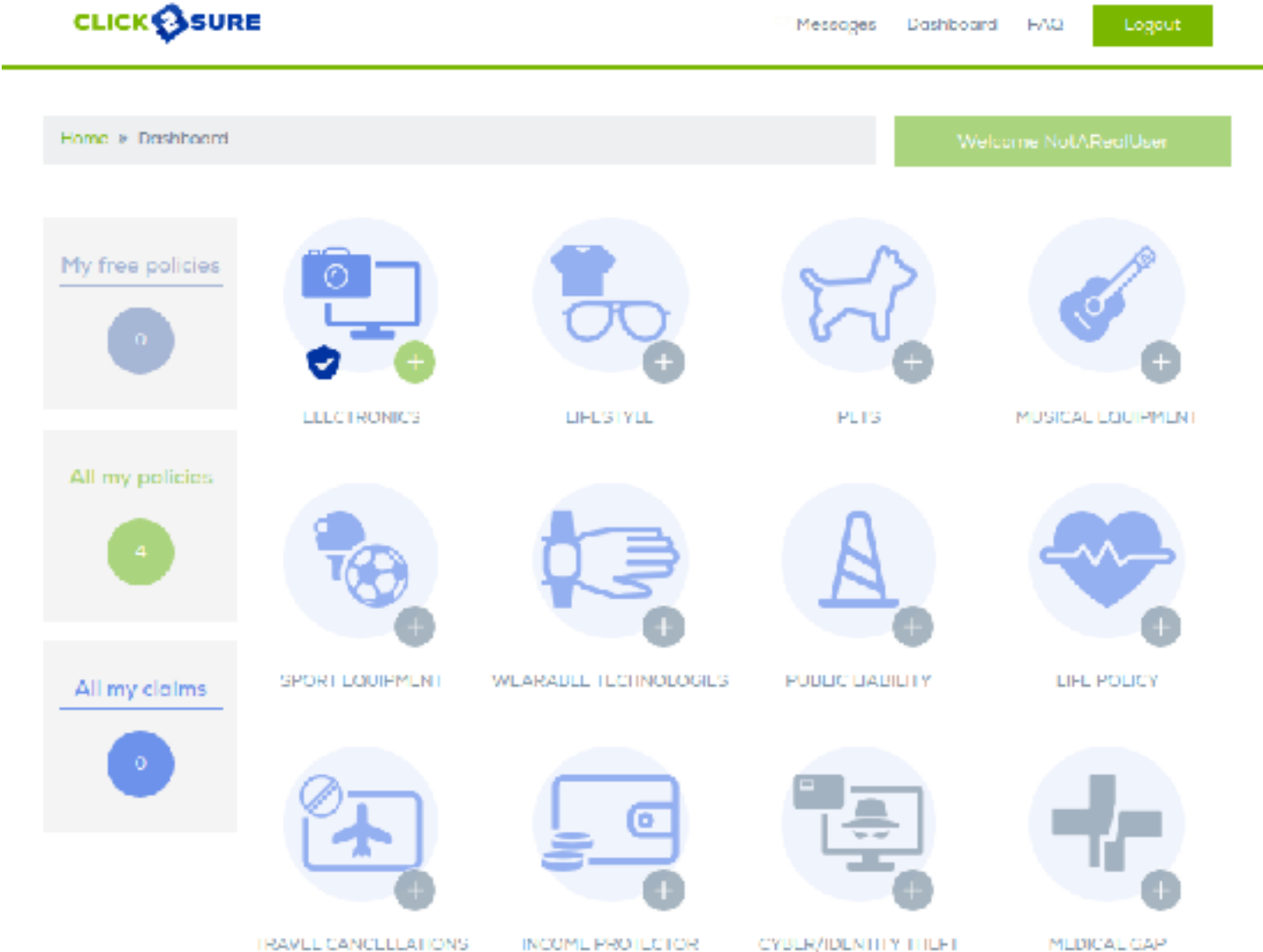
API and Widget integration

---

Customisable claims lodging

---

Product specific input fields



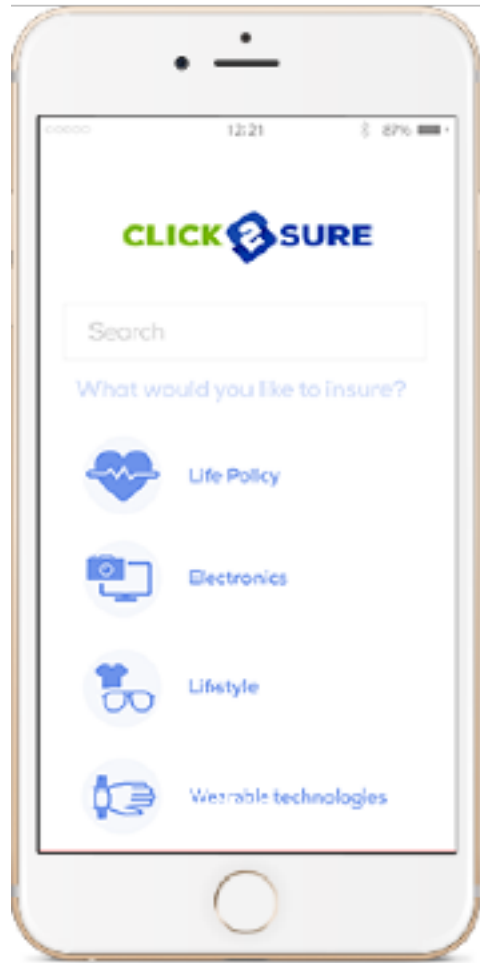
A **simple** and **accessible** user interface that empowers our customers to understand and maintain their portfolio of insurance policies.

The screenshot displays the Click2Sure customer dashboard. At the top, there is a navigation bar with the Click2Sure logo, a user profile icon, and links for Messages, Dashboard, FAQ, Contact Us, and a Logout button. Below the navigation bar, a breadcrumb trail shows 'Dashboard > Policies'. The main content area is divided into two columns. The left column, titled 'Policies', contains a blue card for 'MY POLICY FOR: SE64GB' with 'Policy no: B253332' and 'Active' status. The right column, titled 'Policy Details', lists the following information: Policy Name: My policy for: SE 64GB; Policy Number: B253332; Product ID: 10021; Insurer: GuardRisk; Policy Expiration Date: 25 Apr 2019; Policy Status: Active; Policy Payment Status: Waiting for payment; and Debit Order Mandate: Click here to view / Click here to change. At the bottom of the Policy Details section, there are four green buttons: Policy T&C, Policy Schedule, Cancel Policy, and Lodge a New Claim. The footer contains copyright information for 2018, a list of payment methods including VISA and Mastercard, and links for Terms and Conditions and Privacy.

A customer has **access** to policy documents, debit order information, cancellation options and can manage claims etc. from within the customer dashboard.

The screenshot shows a user interface for logging a claim. At the top, there is a navigation bar with the 'CLICK2SURE' logo, a user profile icon, and links for 'Messages', 'Dashboard', 'FAQ', 'Contact Us', and a 'Logout' button. Below the navigation bar, a breadcrumb trail reads 'Dashboard > Lodge a Claim'. The main heading is 'Lodge my Claim'. The form is titled 'Lodge a Claim' and includes a sub-heading 'You are lodging a claim for your DE 6408'. The form contains several input fields: a dropdown menu for 'Tell us what is wrong with your device?' with the option 'Choose an Option'; a text input field for 'Incident Date' with the value 'Feb 2014'; a large text area for 'Tell us what has happened to your device'; a dropdown menu for 'Province?' with the option 'Choose a Province'; a dropdown menu for 'City' with the option 'Choose a City'; and a dropdown menu for 'Store?' with the option 'Choose a store'. Below these fields, there is a note: 'None of these weFix stores are close to me'. At the bottom of the form, there is a green 'Submit' button and a note: 'When you click submit, you will receive a claim number. Click2Sure send you instructions on getting your device repaired.'

A **simple** and **convenient** way to lodge a claim all from the customer dashboard, without the need to ever fill out a single form or dial a call centre with automated workflow and messaging.



## 1 Snap



## 2 Quote

CLICK2SURE

Name

Surname

Email address

Contact Number

Item Serial Code

Purchase Price of item

Next

## 3 Insure

CLICK2SURE

R 25.00 per month

Decline Accept

# PRODUCTS

## EXISTING PRODUCTS



[Electronic insurance](#)



[30 day electronics plan](#)



Ticket Insurance



[Drones](#)



[30 day drone plan](#)



[Extended Warranty](#)

## LIVE DISTRIBUTION



## UPCOMING DISTRIBUTION + PAAS OPPS

Payments secured by **PayU**



RUTHERFORD





# PRODUCTS

## HIGH PRIORITY PRODUCTS



Life Policies



Funeral Policies



Lifestyle Products



Camera insurance



Flexible electronic plans



Sport Equipment



Musical Instruments



Jewelry & watches



Medical Gap

## DISTRIBUTION OPPORTUNITIES

**UBER**

**Massmart**  
We're dedicated to adding value

**hello**  
PAISA  
Send cash home

**MAMA MONEY**

**CompareGuru**  
Independent and Transparent

**takealot** .com

**GREENLIGHT**  
*RE*

**THANK YOU**  
OPEN DISCUSSION

---



**CLICK  SURE**