

**ELEMENT**

SEAMLESS

INSURANCE DELIVERY

**WITH ELEMENT**

October 18th 2023

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## Fully Licensed P&C Carrier

Founded in 2017, we are a fully licensed Insurance Carrier regulated by BaFin with a B2B Business Model.  
Our first partnership went live in 2019.

01



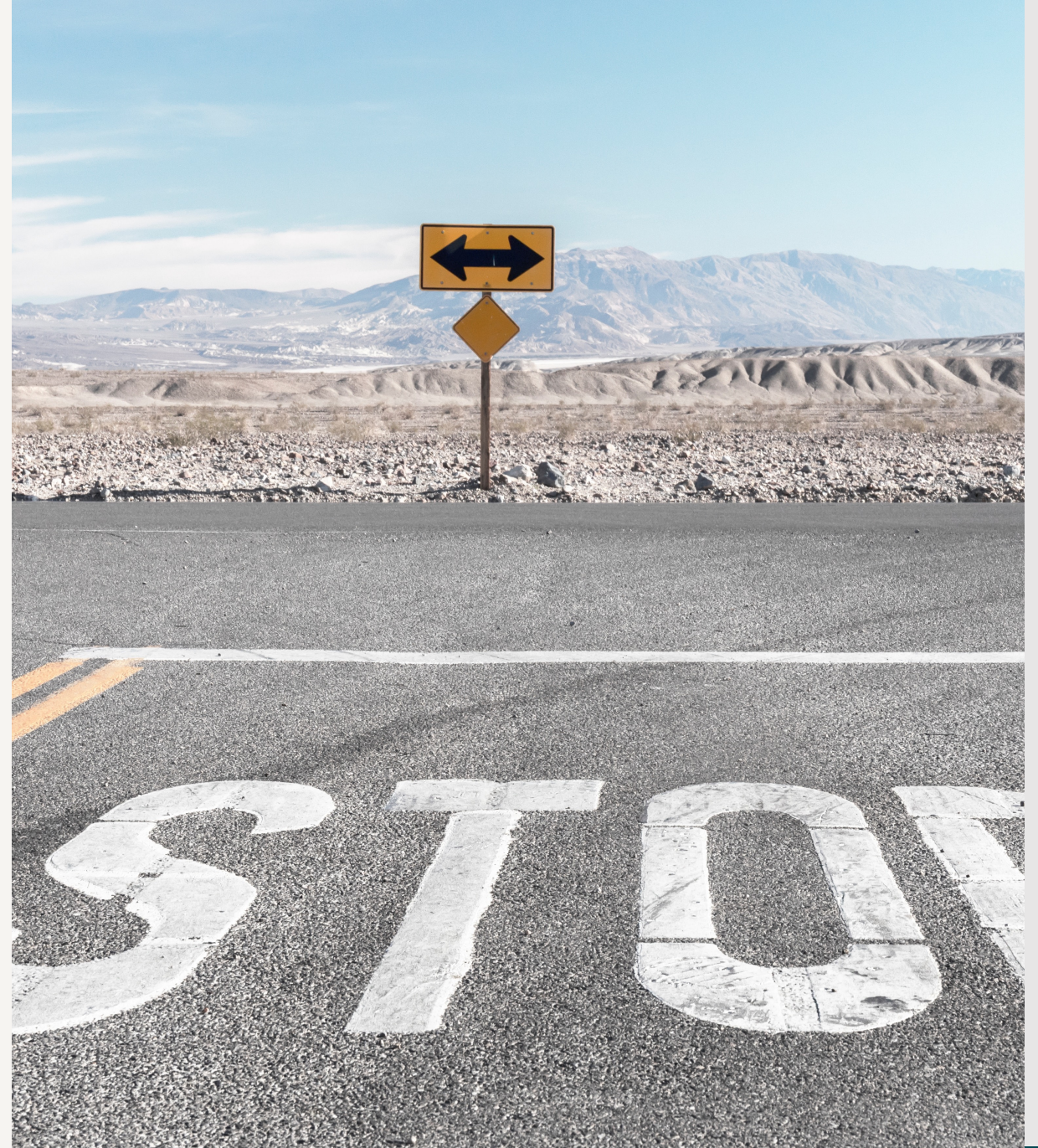


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## Strong partnerships is in our DNA

We have over **70 active Partners to-date** and together we have built more than **130 product/partner combinations**.

02





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# We are built for international business

Headquartered in Berlin, Germany, we have **120+ insurance and tech experts from 30 different nations.**

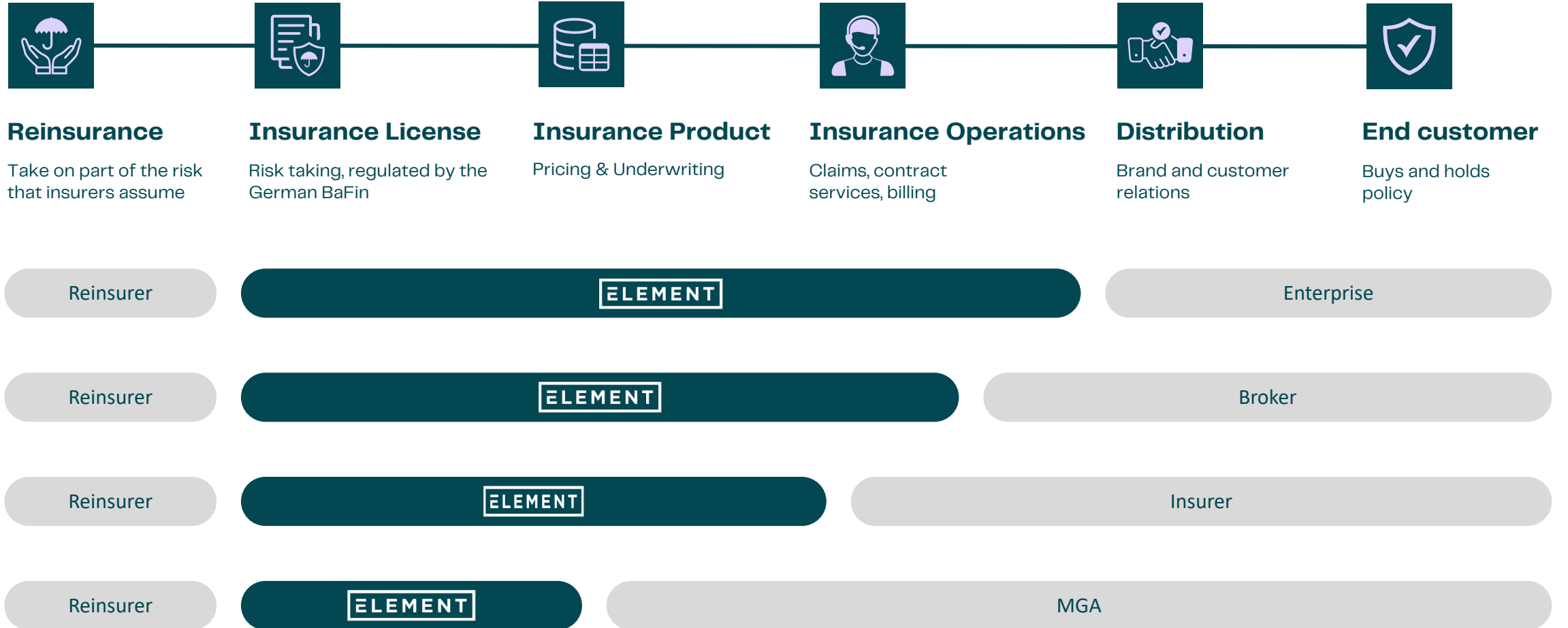
We are licensed for all the EU and are **already active in 6 markets.**

03





# A full-fledged insurer serving Europe's B2B2X insurance landscape



# Unparalleled off the shelves, product building capabilities, with more than 30 products live across 5 verticals





# We are working with the full range of distribution partners

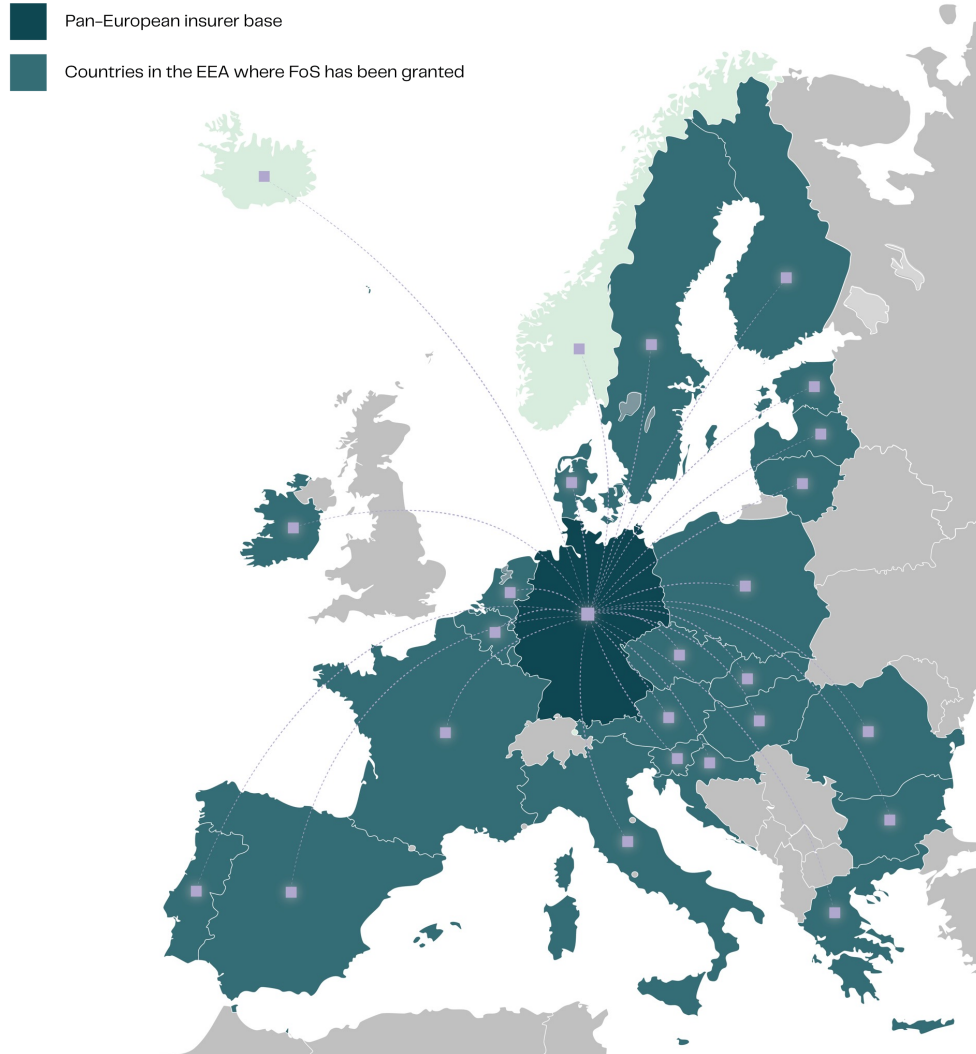
Intermediaries (MGAs / Brokers)

Insurers

Enterprises



# Supporting partners to serve their customers all across the EU



- **One primary insurer** for all 27 EU markets
- **FOS granted** for all 20+ lines of business in all EU
- **One highly efficient funnel** to scale across multiple geographies simultaneously, overcoming different languages and local regulation hurdles in one go
- **One international onboarding team** for faster roll-out vs. **lengthy and broken negotiations** with national business units



# Enabling Warranty Expert in the EU



## CHALLENGE

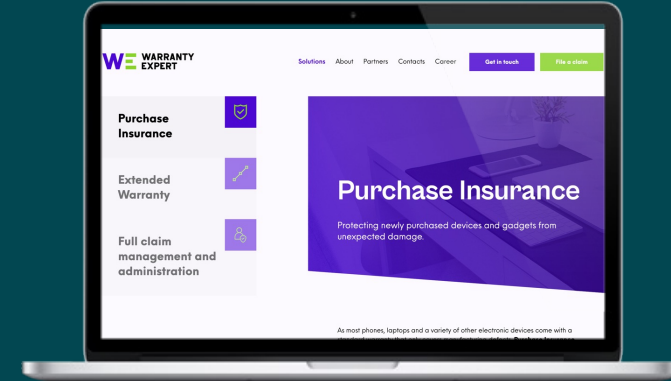
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Having conquered the Baltics markets over the last 10 years, **Warranty Expert was looking for an insurer to accompany their market expansion**, starting in Finland and Ireland.

## SOLUTION

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We have onboarded Warranty Expert through our EU funnel, **building multiple EU products that can be rapidly adapted** to local regulations of existing and new markets.



## KEY SUCCESS FACTORS

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- ✓ Modular product adaptations
- ✓ Cross-markets regulatory capabilities
- ✓ Strategic cooperation with experienced partners



# Start building your insurance solution with us!



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