

# luko

## Inventing Homecare



# Luko in a nutshell

Luko offers a unique customer experience and create a trustful, simple and ethical alternative to traditional home-insurers.

## #1

Neo-home-insurance in Europe

## +75 NPS

Best customer satisfaction on the market

## +130 employees

Working to change the home-insurance sector

## +70M€

raised from Top VCs

IEGT  
VENTURES

Accel

FOUNDERS FUND

Si  
Sparkasse

## +150k

Insured people



# 1

## Who are we? Luko's vision

luko



# Each year, European homes are hit by...



**1.5 M** fires

10 Bn€



**14 M** water damage

6% of homes - 30 Bn€



**1.7 M** burglaries

10 Bn€

# We need help and protection but what we receive is just a 60 pages contract



**No protection**

"My insurance only contacts me once a year, with billings"



**Opaque conditions**

"I don't know if my computer is covered"



**Zero presumption of innocence**

"I've been asked for tens of documents to hear 6 months later that I was finally not covered"



# We have built Luko...

## ...with a simple vision

From day 1, we have considered Home as an ecosystem. Our clients need more than just a home insurance. They want a trusted partner which takes care of their home while they focus on their life.

## Starting by reinventing home insurance

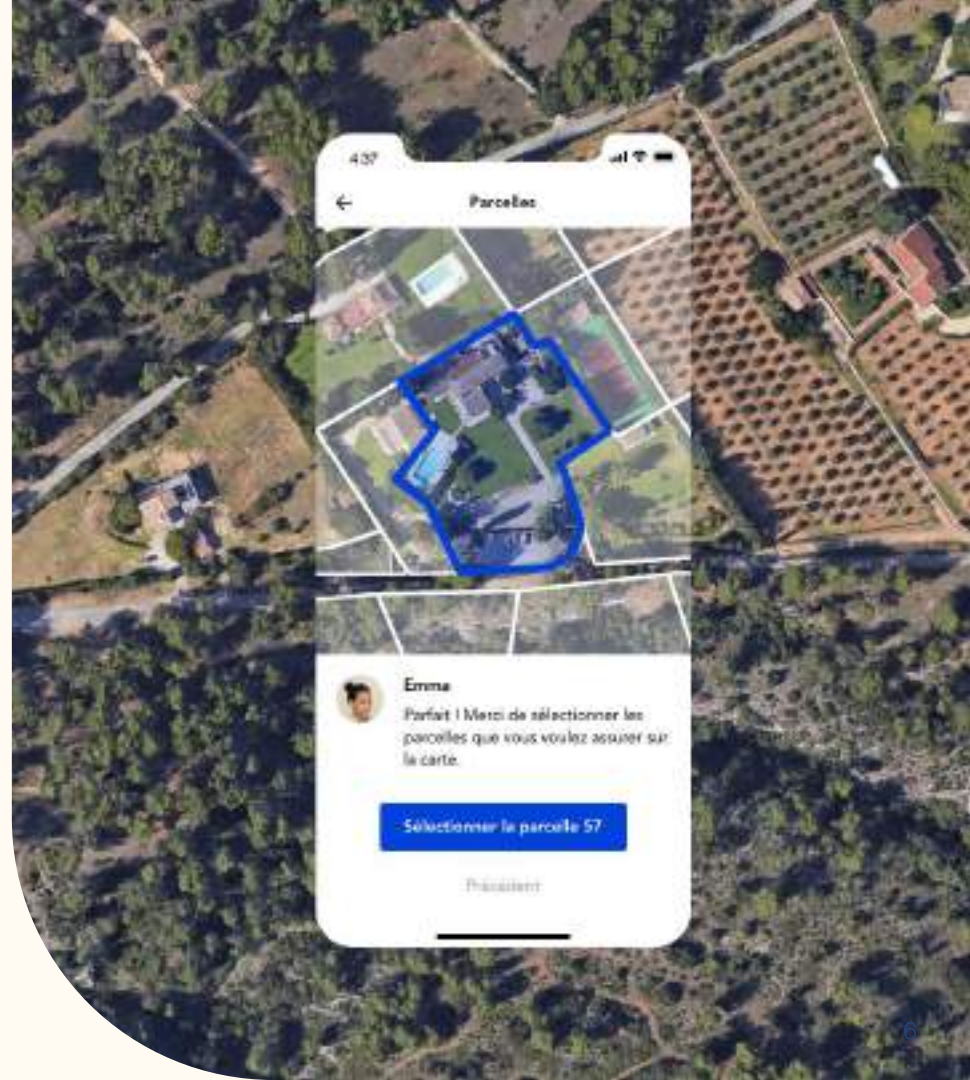
We have built a unique customer experience and created a credible alternative to traditional insurance companies with a simple, transparent and ethical offer which generates the best customer satisfaction on the market.

## ...and now we can aim higher

From a home insurance to a broader home protection partner, we are reshaping other home needs: prevention, larger coverages, maintenance and repair.



Done with unclear contracts, we use external database to feed our pricing algorithms deliver a smooth and seamless onboarding and protection experience





# 2

## Luko's insurance

luko



# luko is the home insurance you were expecting



## Easy

**Reimbursements 2x faster, repairer in 2 days**

Clear warranties: you know what you are cover for. Certificates available at any time



## Preventive

**Anticipo your claims**

With our teleconsultation service Doctor House and soon thanks to our smart sensors we would be able to anticipate the claims before they happen



## Transparent

**20% less expensive in average, a virtuous model**

Luko aligns interests: you are reimbursed fast and without second thoughts because our remuneration is independent from your reimbursements



## Caring

**Answer in less than 2 min for all your requests**

By chat or phone, we are close to our clients. Our mission: make them feel they can trust again their insurer, advise and protect them





# Easy — We reimburse very very quickly

If ever, despite prevention, something still happens something to your home



# Transparent — Luko align interests through the Giveback



Luko is certified as BCorp company which certifies our social and environmental engagements and our transparency efforts towards our customers

**70% of the premium is put in the common pot for all the policyholders.** If you have a claim, this money will be used to reimburse you



**30% of the premium** is dedicated to management expenses: client services, claims management, innovation...

If there is some money left at the end of the year, this money goes to the **NGO chosen by the customer**. It does not increase our profits

# Preventive — Doctor House by Luko

Beyond Home insurance, Luko supports you to take care of your home



## Full check-up

Our expert helps you do a full audit of your home  
Isolation, power consumption, safety, quality of materials...



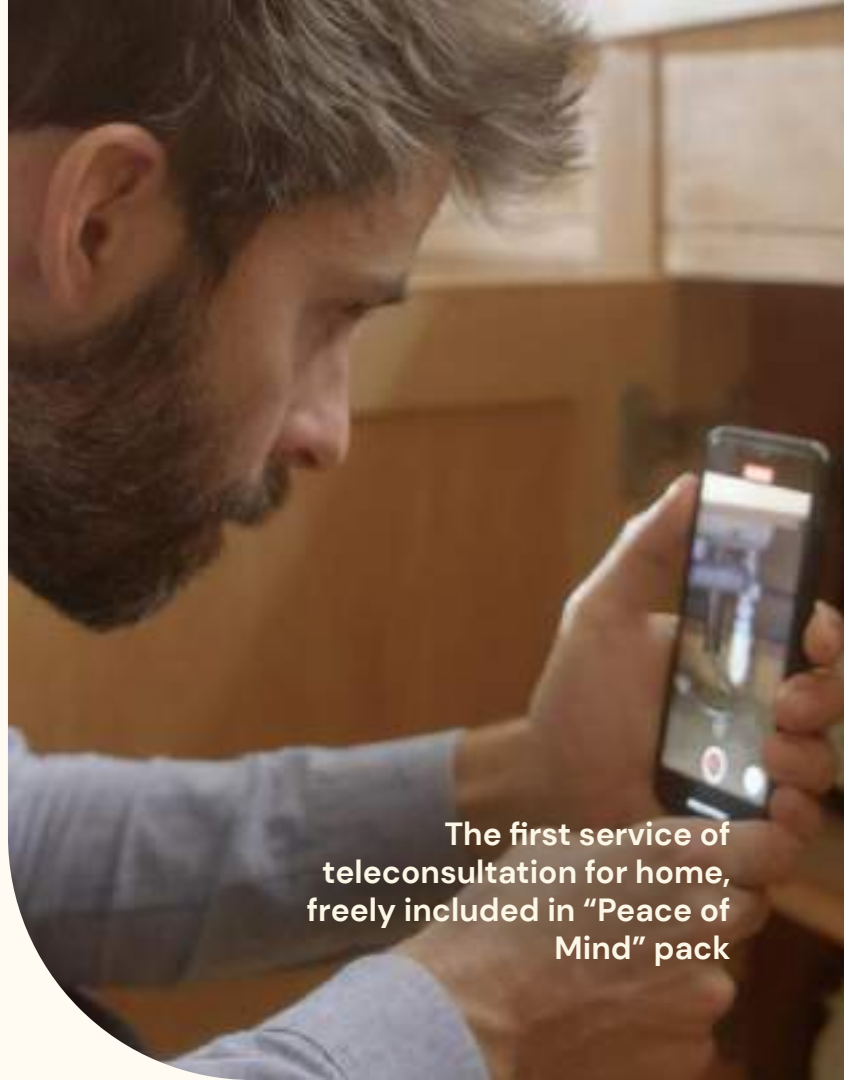
## Repair diagnostic

Diagnostic from our expert on one issues regarding your home  
*Splits in walls, sound proofing...*



## Arrangement diagnostic

Our expert helps you clarify and estimate arrangement projects  
Kitchen renovation, veranda expansion...



The first service of  
teleconsultation for home,  
freely included in "Peace of  
Mind" pack

# 3

## A partnership with Luko, how?

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# Why choosing Luko ?



## **The best product for your customers**

- Easy to subscribe and to understand
- Best customer satisfaction on the market & reimbursement twice as fast as traditional insurers
- Non-binding subscription & fully customisable offer



## **Une belle marque avec qui s'associer**

- Innovation leader & French success story
- Ethical & responsible (giveback & B Corp)
- Great communication campaigns & visibility



## **An easy partnership to set up**

- Very easy integration via URL or API
- Your dedicated interlocutor & following of the performances
- Automatic billing: no need for your accounting department to issue billing, we take care of everything!



# +250 partners put their trust in Luko



Real Estate



Fintech



Concierge services



Others



Revolut

papernest



NETATMO

Flatlooker



jechange

... and much more!



# A-team of 130+ people



## Raphael Vullierme

co-founder & CEO

OpenJet CEO,  
Rocket Internet GVD  
Industrial Engineer & HEC Paris



## 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 Uni | Paris Dauphine

Ops & Admin — 50

Tech & Product — 40

Growth — 25

Insurance — 15



## Pauline Glikman

VP Operations

Airbnb Exp. – Head of Ops  
Lawyer  
ESSEC BS & Essex U. LLB



## Paul Edouard Juan

VP Product – Protect

7y building consumer product  
Withings CPO  
Ecole Centrale Paris



## Alexia Martinet

International Expansion Lead

McKinsey & Cie  
Shift Technology; AXA Group  
ESSEC Business School



## Marion Beaufrère

Head of Product – Claims

Airbnb BizOps  
Facebook Safety & eCrime  
EDHEC



## Margaux Gregoir

VP Finance

Societe Generale Inspector  
EY  
Science Po. & HEC Paris



## Joseph Assouline

Lead Data Science

French Intelligence Agency  
BNP Paribas Data Scientist  
Telecom Paris | Ensimag



## Pierre Bricault

Head of Partnerships

McKinsey & Cie  
Credit Suisse  
LSE | EDHEC



## Delphine Piotraut

Head of Risk & Compliance

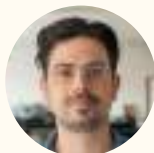
Showroomprivé.com  
Lesfurets.com



## Stella Walter

VP People

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



## Quentin Morisseau

Lead Product Design

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



## Lea Joussaume

Head of Brand

Doctolib Marketing Manager  
Science Po Toulouse



## Alexandre dl Morinerie

Pricing Lead

AXA Motor Data Scientist  
World bank Quanti analyst  
ENSAE | HEC Paris

# French press is talking about us

## La souscription la plus fluide du marché

*« Du côté du client, pour obtenir gratuitement un devis, c'est simple. Il suffit d'entrer l'adresse de sa maison sur le site de Luko. Puis, deux minutes et quelques clics plus tard, les internautes se voient proposer un contrat d'assurance détaillé »*

**Challenge<sup>s</sup>**

*« Il suffit de quelques questions sur son téléphone pour souscrire son assurance. Inutile également d'attendre 12 mois pour résilier, le contrat est sans engagement »*

**Les Echos**

## La resolution des sinistres 2.0

*« Ainsi en cas de pépin (fuite d'eau, court-circuit etc.), il suffit de lancer un "chat" avec la société pour obtenir une réponse dans un temps record : entre quinze secondes et une minute, et ce 24h/24 et 7j/7. Le client ne quitte pas son smartphone puisqu'il filme lui-même les dégâts et envoie la vidéo en guise de déclaration. »*

**l'express**

*“Chez la concurrence, l'intervalle entre la déclaration du sinistre et le remboursement peut mettre “plus d'un mois” pour les petits sinistres. Luko assure, de son côté, être en mesure de rembourser la plus grosse partie des sinistres sous deux heures*

**Capital**

## Les valeurs éthiques et sociales

*« À la fin de l'année, les sommes non utilisées sont reversées à une association choisie par l'assuré »*

**LE FIGARO**

*“Des efforts également couronnés par sa récente labellisation “B Corp”, une première pour une compagnie d'assurance en Europe. Via un processus d'évaluation exigeant, B Corp labellise et fédère une communauté d'entreprises pionnières qui veulent réconcilier impact social et réussite économique.”*

**Forbes**

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