

### Strategy: facilitating interactions in the insurance industry

Tinubu has created a unique 360-degree pathway accessible to all, an end-to-end innovative platform covering the entire value chain for insurers, bankers, brokers, agents, and customers. It is not your typical insurance SaaS software, it's a Digital Highway providing you with speed, autonomy, protection, and credibility. Based on the combination of technological expertise and insurance know-how, this Digital Highway was built on a solid foundation, allowing you to fully manage your daily business and issues locally and internationally.

### Our vision: the lifeblood of insurance

**Anticipating interactions from the core of the insurance industry.**

Tinubu's solution connects every part of the insurance business to make it function and thrive. This highly connected system opens up new interactions between market players and allows insurers to know more about a project and know it faster.

### Our promise: multiplying possibilities

**Connecting the value chain of insurance.**








Tinubu is the trade facilitator and exchange enabler. It delivers fluidity and simplicity to the insurance industry by using the strength of collective performance. It's multicultural, multigenerational, and multiskilled – all to give clients multiple opportunities. By automating routine processes, Tinubu's clients can focus on what truly matters: finding value in risk.

### Customer Profile

Merging technological expertise and insurance know-how for over 20 years, Tinubu has provided Credit insurers & Surety carriers across the globe with software and services allowing them to offer a best-in-class customer experience.

Tinubu's clients are pragmatic. Operating in a digital, highly volatile market, they need a solution that can provide support and performance, one that's as technologically advanced as the world around them. They are looking to transform the market's volatility into an opportunity, and they recognize that transferring this part of the business to Tinubu keeps them attractive and competitive.

### Key Metrics

-  Customers: 30 of the top 60 worldwide Credit & Surety underwriters
-  Customers: 77% Top 30 US surety underwriters
-  Customers: 80 carriers, 268 brokers & agents, 1.000+ end-customers
-  30+ countries across the world with Tinubu Platform users
-  2Mn+ transactions issued from Tinubu Platform annually
-  39% Revenue growth between 2017 and 2021
-  100% Customer retention rate for credit & surety carriers from 2015 to 2020

### Credit Insurance Customers

#### ECA

CESCE, EDC, Etihad Credit Insurance, SACE

#### Private

BCC, Intact, Hollard Insurance, SBI General Insurance, QBE

### Surety Customers

#### Carriers

AVIVA, Crum & Forster, Great America, Hudson, The Hanover, West Bend Mutual

#### Brokers & Agent

AJ Gallagher & co, Marsh, USI, Willis Towers Watson

### Executives



**Morgan Franc**  
Chief Operations Officer



**Arnaud Deroeux**  
Chief Financial Officer



**Yvan Saule**  
Chief Technical Officer



**Yaron Ben-Zvi**  
General Manager Surety



**Antoine Megglé**  
VP Go-to-Market Credit



**Stephan Mignot**  
EVP Americas  
Chief Revenue Officer



**Stéphane Bachschmidt**  
Chief Services Officer

## Innovation LAB + R&D

Tinubu is continuing its investment in the LAB through a new research program for the 2021-2023 period. The LAB is investigating how to better integrate carriers in an extended ecosystem thanks to the blockchain technologies; revisiting risk assessments by using alternative data combined with the power of explainable artificial intelligence (XAI) and Quantum Computing; and designing a new employee experience thanks to the support of Virtual Assistants.

## Milestones

- 2000** Foundation with initial capital raise of 115K€
- 2001** Capital raise of 3.8M€ for R&D
- 2005** Launch of Credit Insurance software
- 2011** Capital raise of 11.3M€ from BPI France
- 2017** 53M€ invested by Long Arc Capital & Bbifrance
- 2018** Creation of Innovation LAB
- 2020** Capital raise of 15M€
- 2020** Acquisition of US companies eSurety & SuretyWave

## Awards & Recognitions



2022 - Finance Innovation, InsurTech Certification



2021 - InsurTech100



2019 - Corda Insurtech Challenge Top 5



2019 - Trade Finance Global Tradetech 40

## Shareholders

**Bpifrance** French investment bank, Paris

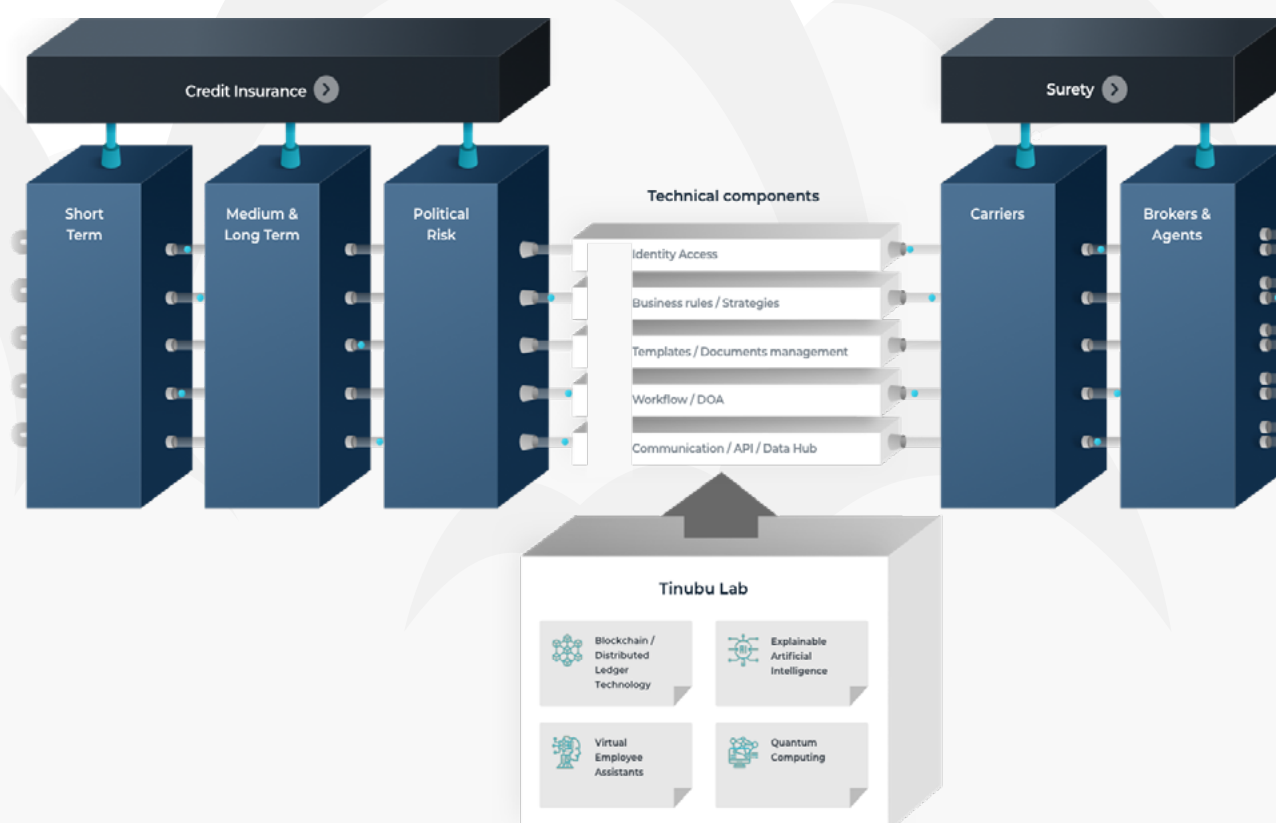
**Long Arc Capital**, American-based venture capital company, N.Y.

**Tinubu Holding & Staff**

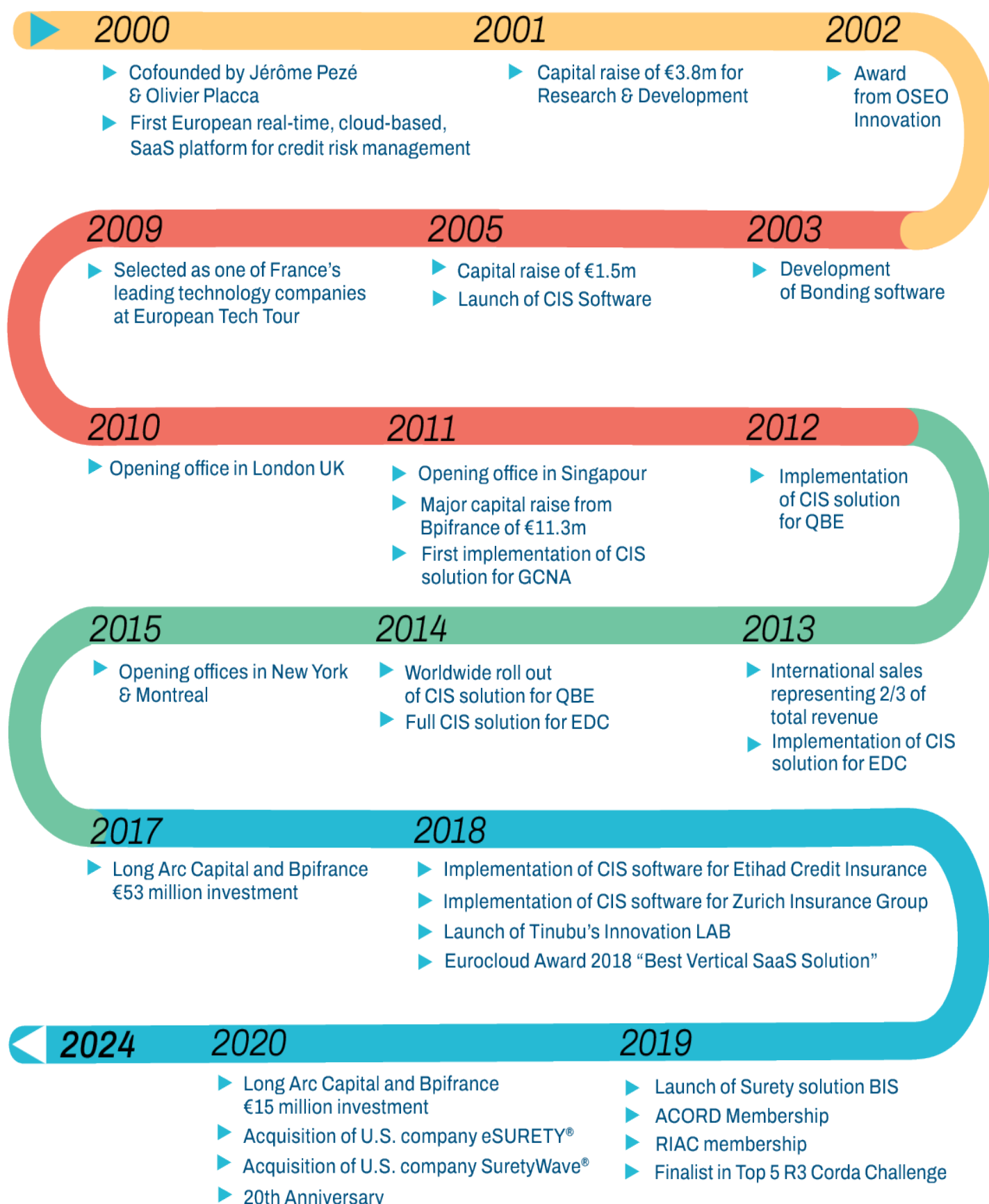
## Tinubu Enterprise Solution Platform

With Tinubu, our clients choose the best way, the faster route that takes them exactly where they want to go according to their objectives and business opportunities. It's one outsourcing technology for credit

insurance and surety, one common platform for facilitating exchanges, and one global end-to-end solution. To avoid the hassle of crowded routes: they can take the direct, efficient, reliable way forward.



## Tinubu's history: 24 years of successful stories



## Customers' voice



QBE and Tinubu have had a long-standing partnership for more than 10 years now, and we are delighted to have just renewed a 5-year SaaS contract. This highlights a fruitful partnership recognizing the quality of service rendered and the beginning of a new era in our collaboration for mutual success in the near future. Tinubu's solutions enabled us to deliver a better customer experience by executing our digital strategy.

### Our Vision

The Lifeblood of Insurance:  
Anticipating interactions from  
the core of the insurance industry.

TINUBU BRAND PLATFORM



We have been Surety Solution customers since 2010. They understand our risk profile and security needs and their customization options provide us with timely and efficient control over the deployment of our unique functions throughout our distribution network. Over the past 9 years with eSURETY®, we have seen significant increases across the board in agent satisfaction, productivity, cost savings, revenue, and risk mitigation and continue to be very pleased with their high level of customer service.

### Our Target Audience

Global Turbulence:  
Pragmatic clients in need  
of dependability;

TINUBU BRAND PLATFORM



When Hudson decided to take another look at eSURETY, it became clear that the service capabilities had been boosted by the arrival of the Tinubu team. We did several reference calls, including some that we arranged ourselves, and the feedback was consistent: the Tinubu team were standing behind their promises to make the eSurety product better. Our decision to abandon a platform development venture and consolidate onto the eSURETY v7 platform was in large part due to the increased scale and investment that Tinubu brings to the table.

### Our Heritage

Tech + Insurance:  
Merging technological expertise  
and insurance know-how.

TINUBU BRAND PLATFORM



The Surety product is a completely Web-enabled system that allows our Security Division and its agents to easily create and issue a variety of new bonds through the Internet. This product supports Hanover's growth strategies through the use of innovative technologies.

### Our Promise

Multiplying possibilities:  
Connecting the value chain  
of insurance;

TINUBU BRAND PLATFORM



We are focused on really simplifying and digitizing the business for medium exporters, and that's lined up beautifully with what Tinubu is trying to do for everyone.

**"Connect to the Highway!"**

Follow us



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