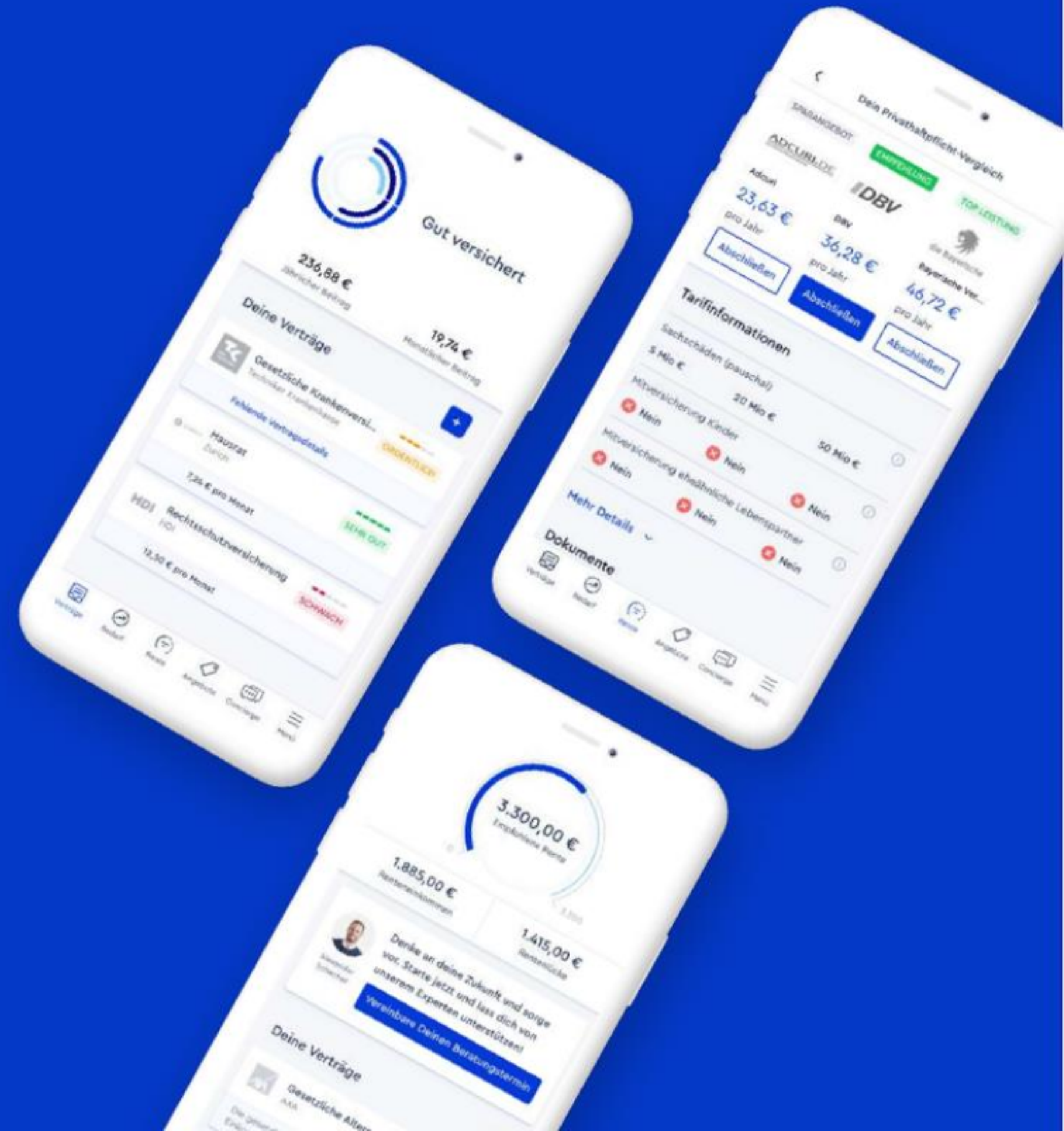

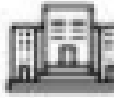







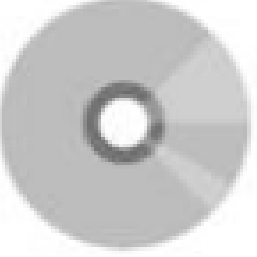











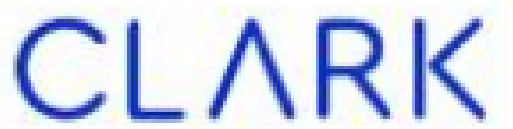



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Digital is our policy



The insurance brokerage market is at a tipping point and ripe for disruption

	 CLASSIFIEDS	 HOSPITALITY	 MUSIC	 MOBILITY	 MOVIES	 RETAIL	 INSURANCE BROKERAGE
DISRUPTED							 
DISRUPTOR							
VALUATION ¹	€8bn	€17bn	€46bn	€53bn	€202bn	€1,492bn	
GERMAN TAM	€1bn ²	€16bn ³	€2bn ⁴	€19bn ⁵	€2bn ⁶	€73bn ⁷	€17bn ⁸

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Source: Factset as of August 31, 2020; ¹ Market capitalization / latest post-money valuation of disruptor companies shown; Statista forecasted 2020 revenues in the German market for the respective industries;

² Online Classifieds; ³ Travel and Tourism; ⁴ Music; ⁵ Mobility Services; ⁶ Video on demand; ⁷ Online Retail; ⁸ Broker commissions as a % from OECD; value calculated as broker commission percentage from OECD * GWP from Fitch solutions

CLARK is addressing a massive TAM...



>20% of total Western European commissions concentrated in current CLARK markets

CLARK

Note: ¹ Only existing markets; Broker commissions as a % from OECD; value calculated as broker commission percentage from OECD * GWP from Fitch solutions

...where every 1% market share gain delivers tremendous value

~20

TAM¹ (€bn) – Broker fees

×

1%

Incremental market share increase

=

~200

Revenue (€mm)

×

~45%

EBITDA margin (medium term target)

=

~90

EBITDA (€mm)

×

~20-30x

"Tech led" valuation multiple

=

~€1.8-2.7bn

Value creation potential in current markets

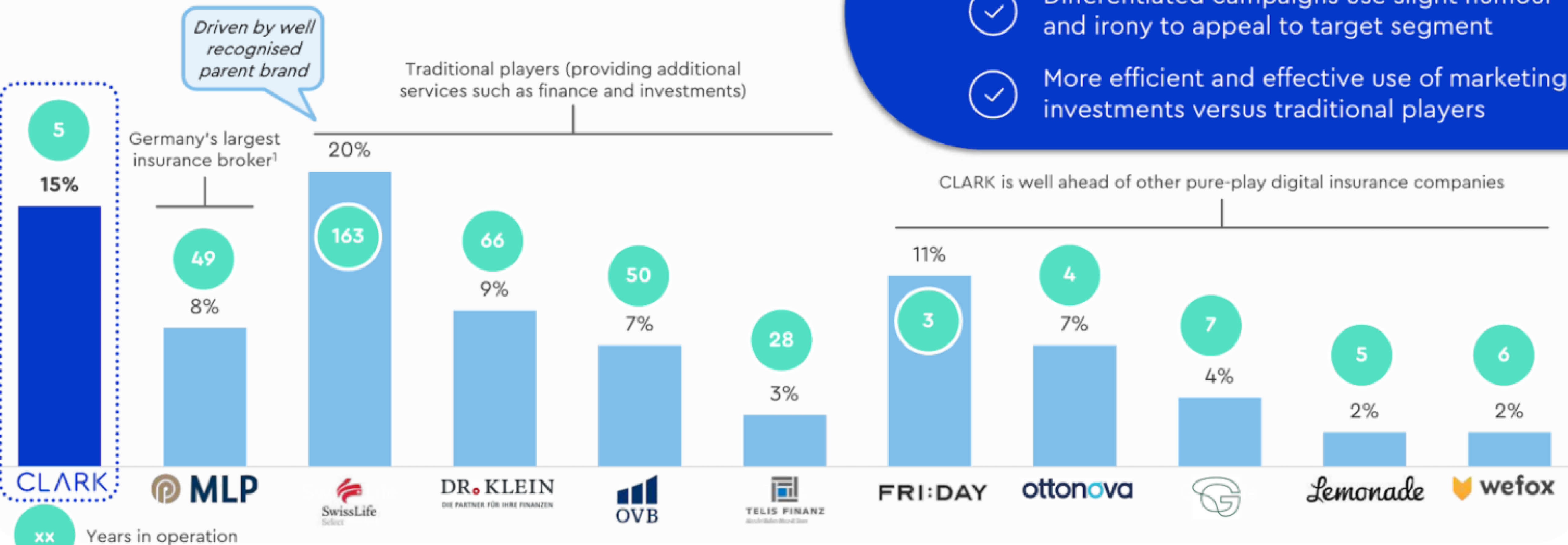
~€6.0-9.0bn

Additional value creation potential in other focus European markets

Represents only a 1% market share

In just 5 years of operations, CLARK has become best known pure-play German insurance broker and digital insurance company

Aided Brand Awareness (% , representative of German population)



- ✓ Positioning as relatable and modern customer brand
- ✓ Differentiated campaigns use slight humour and irony to appeal to target segment
- ✓ More efficient and effective use of marketing investments versus traditional players

CLARK is offering a digital one-stop shop brokerage service



What we are

- ✓ A tech-led service provider disrupting the way insurance is sold and consumed
- ✓ A broker, acting as the advisor to consumers for their insurance needs
- ✓ A marketplace consisting of 160+ insurance carriers across the full insurance policy spectrum

What we are not

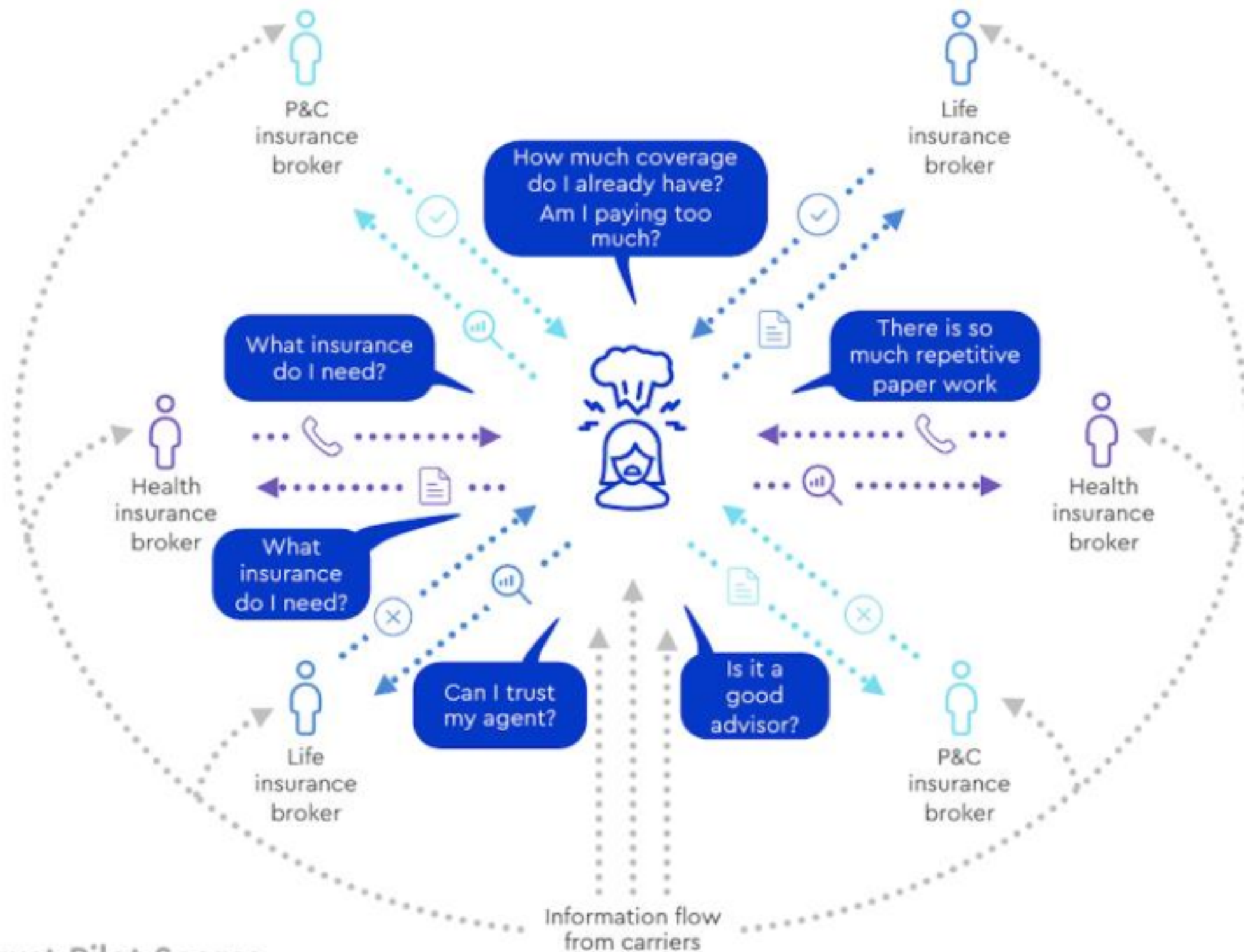
- ✗ A balance sheet heavy insurance carrier holding underwriting risk
- ✗ An insurance agent tied to a specific carrier or limited to a particular type of insurance segment
- ✗ A distribution channel for carriers or other brokers

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Note: ¹ Includes the one-off commissions for selling a new Life or Health policy; ² Includes the recurring fee for managing the admin of sold policies and commissions received from selling a new P&C policy; ³ As of FY'20E

Without CLARK

Inefficient | Inaccessible | Low satisfaction | Too much paperwork



Trust Pilot Scores

Allianz

1.3

AXA

1.3

MLP

2.8

Lemonade

3.4

ottonova

3.9

Insurance carriers

Traditional players

Digital platforms

CLARK

Note: ¹ As of 20-Aug-20

With CLARK

Your trusted insurance robo-advisor



Trust Pilot Score

4.6

Simplified overview with instant insurance scoring



- Comprehensive overview of customers' insurance situation
- Insurance contracts are instantly scored based on CLARK's quality standards to provide customers with immediate feedback on their contracts

Profile-based insurance needs assessment



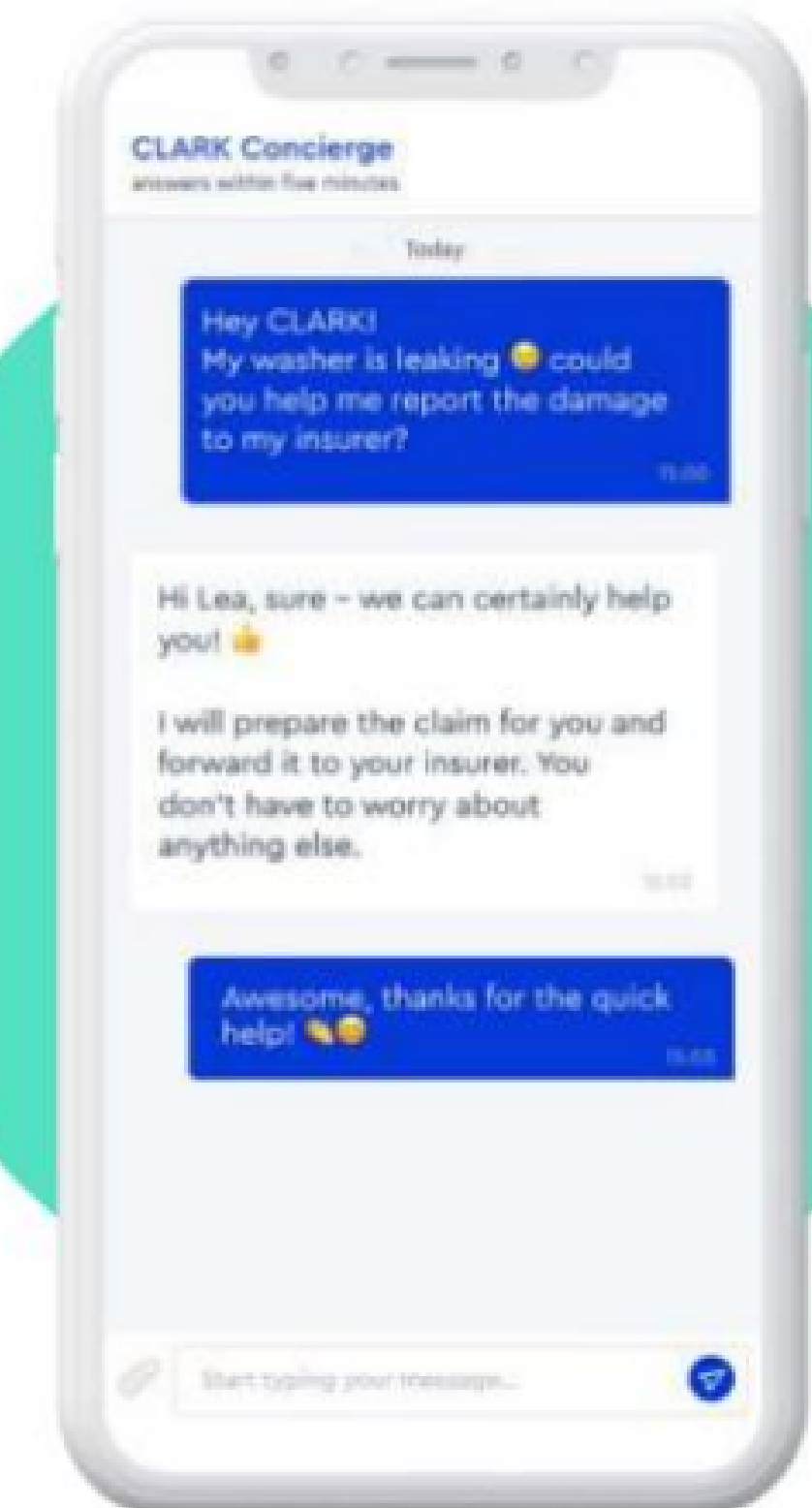
- Customized comparison of owned insurance products against the customer's life situation to assess coverage needs
- Tailored recommendations to improve current coverage

1-Click-Buying in the app



- Curated pre-selection of top 3 most relevant offers (value-for-money, recommendation, top quality) based on customers' questionnaire responses
- Fully digital ordering of desired contracts within seconds

Access to experts via in-app chat



- CLARK's insurance experts are available to their customers via a WhatsApp-style messenger to provide seamless customer service
- Customer support can as well be reached via phone and mail

Unique combination of custom built robo-advisor and independent expert advice satisfies all insurance needs

Robo-advice



Expert advice



- Transparent and **independent optimal price-to-quality** comparison software
- Recommended policies to fill user's insurance gaps through **robo-advice**

- **Professional experts at hand** to provide the customer with tailored personal advice driving sales of higher margin life and health products
- Support customer in **raising** and **managing insurance claims**

Experienced and credible founder-led management team, partnering with thought leading investors is a powerful recipe for over achievement



Dr. Christopher Oster
CO-FOUNDER & CEO



Steffen Glomb
CO-FOUNDER & CTO



Dr. Marco Adelt
CO-FOUNDER & COO



Chris Lodde
CO-FOUNDER & CMO

WIMDU BCG

- Formerly COO / Co-Founder of Wimdu (online travel company; €100M in revenue and managed more than 300K listings worldwide)
- 5 years of experience as Business Consultant at BCG with a focus on restructuring & strategy development for financial institutions

vodafone SIEMENS

- 13+ years of experience as independent IT consultant with projects ranging from development management to business analytics
- Managed 170 developers with stakeholders across 3 continents as Product Development Director at leading ERP provider ShipNet

HORVÁTH & PARTNERS MANAGEMENT CONSULTANTS ECCLESIA GROUP

- 20+ years of experience in the insurance industry in various positions
- Managed 50+ projects as management consultant in the European insurance industry
- Hands-on experience as offline insurance broker

SUN CAPITAL PARTNERS, INC. COMMERZBANK

- Formerly Vice President Digital Banking & Sales at Commerzbank (relaunched website & app, managing a team of >80 members)
- Executive Advisor (Digital Marketing & Sales) at Miami-based private equity firm Sun Capital Partners
- Led 30+ projects as Senior Manager at strategy consulting firm SMP AG

Supported by a professional and active board

PORTAGE VENTURES WHITE STAR CAPITAL finleap yabeo

Loyal employees with exceptionally strong turnover

1.2% churn¹

CLARK's innovative business model has been widely recognized



Awarded in category "B2C Startup" by Google, Rocket Internet and McKinsey



Named as the most innovative Startup by Publicis90



Listed under "10 German Startups to watch"

Bloomberg

Listed under "50 Most Promising Startups You've Never Heard Of"



Listed under "Top 100 Fintech worldwide"



"Later Stage Fintech" Award Winner

Capital

Listed under "Germany's most innovative companies"

GRÜNDERSZENE Awards

Named as fastest-growing digital company in Germany



Listed under "Top 100 most innovative Startups of Germany"



Fintech Germany Award Winner "InsurTec"



Listed under the "Top 100 Technology Startups from Europe"



Named as "digital insurance lighthouse" by Google and Süddeutsche Zeitung

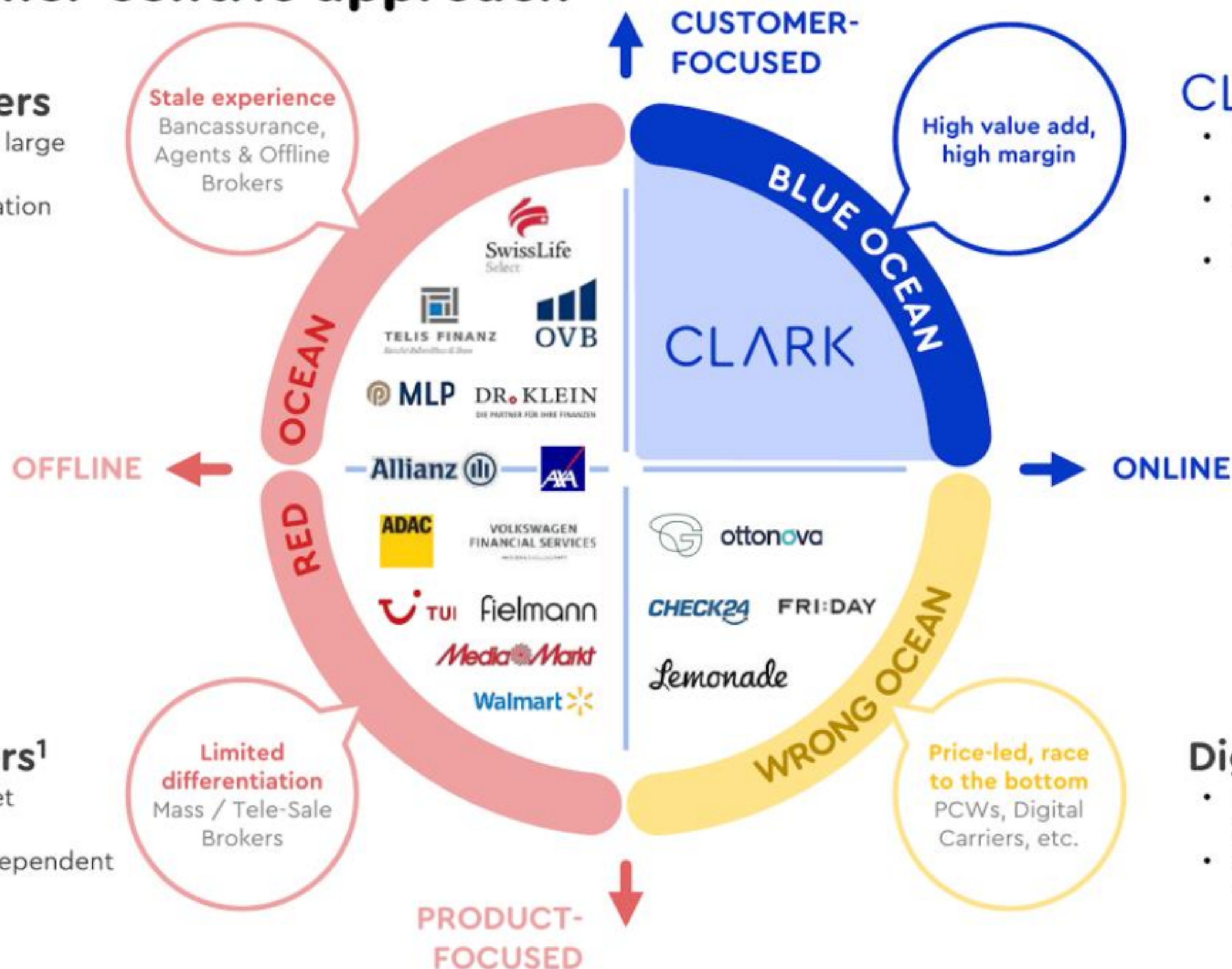


CLARK is upending the outdated insurance industry with a tech driven, holistic, customer centric approach

Traditional Players

- Incumbents maintain a large sales force
- Struggle with digitalization and getting to scale

Stale experience
Bancassurance,
Agents & Offline
Brokers



CLARK

- Tailored 360 degree advice offered at scale
- Full breadth of policies on offer: P&C, life and health
- End-to-end online journeys

Mass-Sale Brokers¹

- Focus on a mass-market approach
- Aim for conversion independent of individual need

Limited differentiation
Mass / Tele-Sale
Brokers

Digital Platforms

- 'One-size-fits-all'-approach competing on price
- Primarily focused on lower margin P&C contracts

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Note: ¹ The select group of companies sell insurance policies on a transactional basis merely to complement the core product / services they are offering to customers



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