

roosta

Telematics for the Home



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About Roost

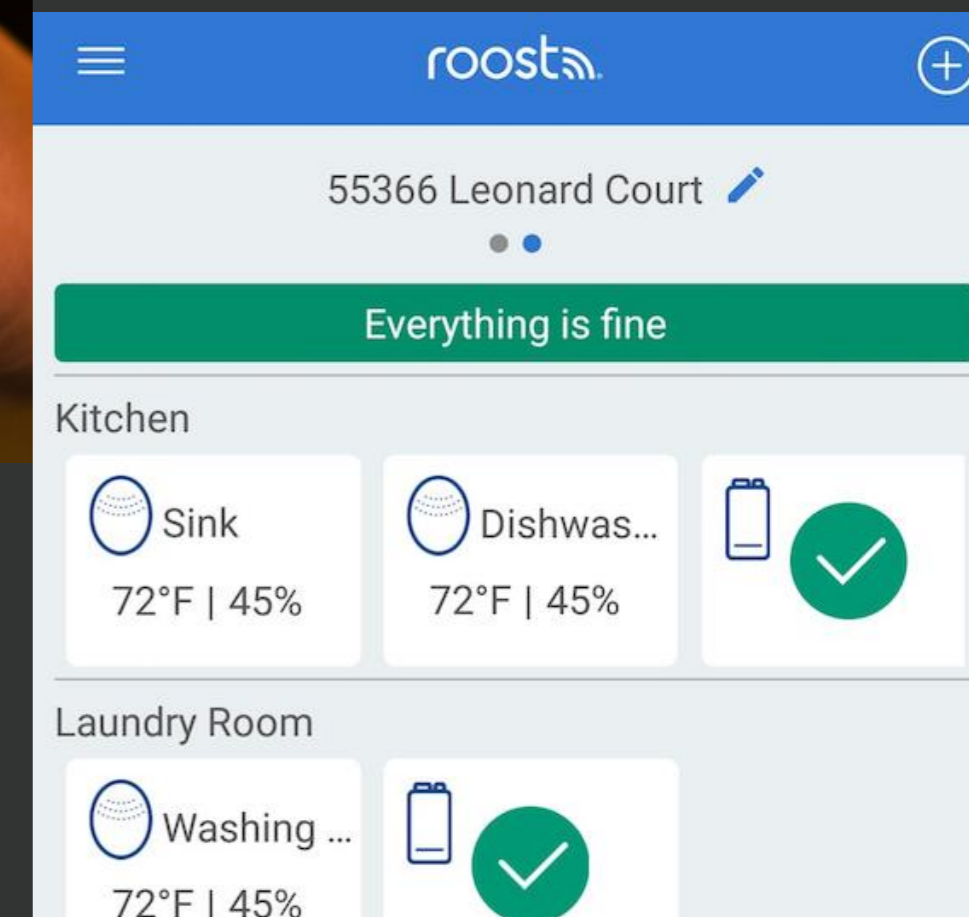
Roost is a technology company headquartered in Sunnyvale, CA. We have developed a unique, patented, home telematics platform that delivers the ultimate in installation simplicity & the most affordable way for Property Insurers to enter the smart home space and take advantage of the IoT revolution.



Mobile
alarm
notifications



“So easy, even an adult can set up”



Roost Customers



Amazon disrupting customer expectations

- Convenience: 1-click, voice-driven, free shipping
- Speed: same day
- Price
- Selection: know what customers want before customers even know what they want

Amazon-ification of insurance

Major shift in Property Insurance business

Technology Drivers

- Mobile
- Cheap, connected sensors
- Cloud & Big Data

→ IoT delivers finger on the pulse of your home



Strategic Implication

- Increased consumer engagement
- Direct loss reduction by lowering fire/water damage

Indemnification business → Protection & Prevention business

Attractiveness to Carrier

- What problem am I solving?
 - Digital engagement
 - Perils & Claims mitigation
- At what cost?

80 million US insured Households by 100+ carriers



Fire

Severity: \$43,983
Frequency: 0.35

\$9.8B



Water Leaks

Severity: \$8,861
Frequency: 2.13

\$9.6B



Wind Rain

Severity: \$8,313
Frequency: 2.86

\$16B



Theft

Severity: \$3,990
Frequency: 0.42

\$1.2B

\$42B in Annual Claims (US only)

Attractiveness to Consumer

- Why should I care?
- Why should I allow you to occupy real estate on my phone?
- Why should I invite you into my home?



Audience Questions

What percent of policyholders have downloaded your mobile app?

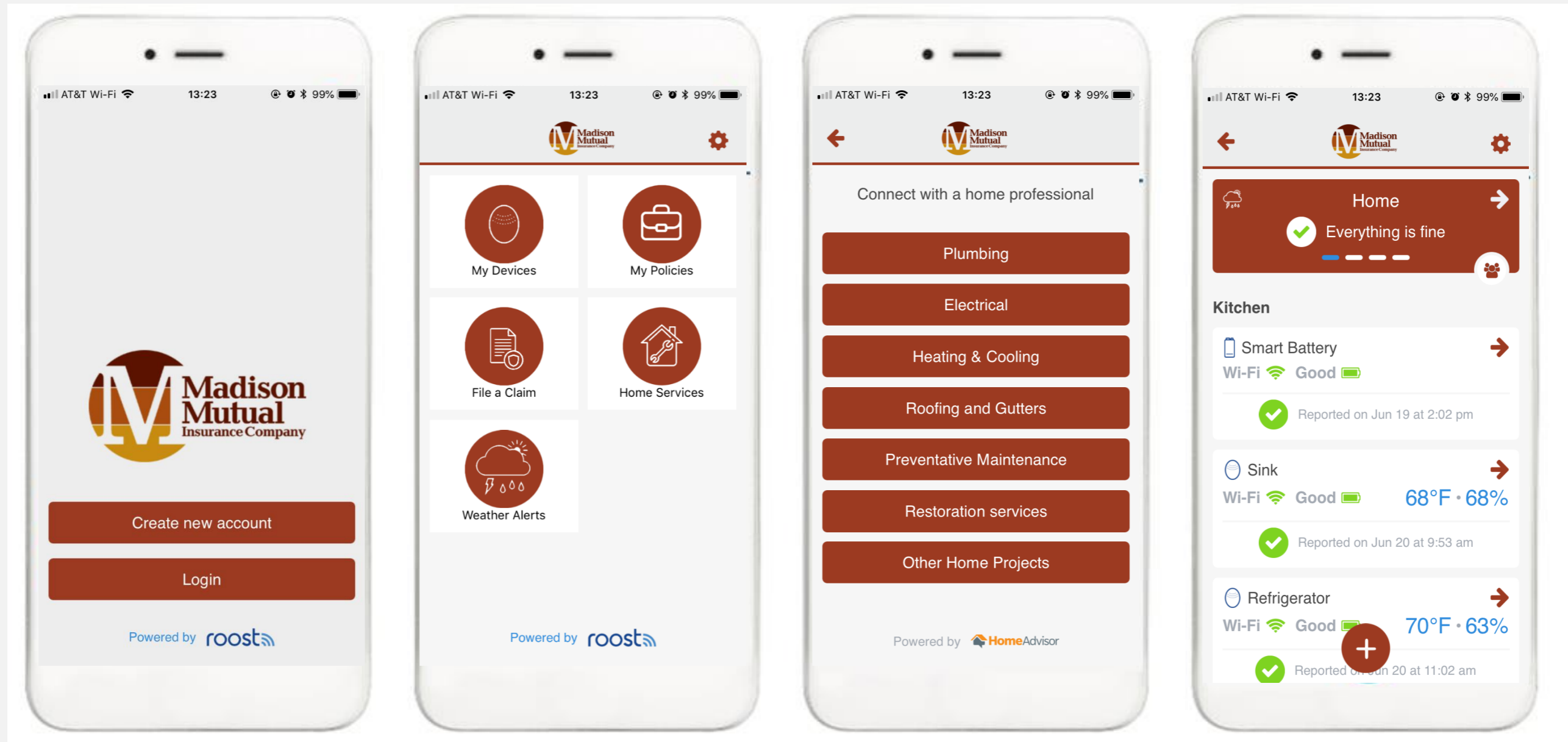
- a. 0% (I do not have a mobile app)
- b. 1-5%
- c. 6-10%
- d. 11-20%
- e. More than 20%

Audience Questions

Of all your current policyholders, what percent can you communicate directly with via email, text or mobile app?

- a. 0-15%
- b. 16-30%
- c. 31-50%
- d. 51-75%
- e. 76-100%

Partner Co-Branded App



No Silver Bullet → No One-Size-Fits-All

Need for digital marketing best practices

- Kick off session with core team
- 90-days turn-key deployment
- Customized by segmentation target and outreach method
 - IAs, Call center, email, snail mail
- Pre-defined customer journeys to optimize impact
- Roost drives the engagement execution
 - Marketing automation to drive opt-in
 - Surveys – qualification and post ship
- Roost manages direct shipment and fulfillment to policyholders

| Project task | Duration (days) | June | | | | July | | | | August | | | | September | | | | October | | | |
|--|-----------------|-----------|----|---|---|------|----|----|---|--------|----|----|---|-----------|----|----|---|---------|----|----|----|
| | | 18 | 25 | 2 | 9 | 16 | 23 | 30 | 6 | 13 | 20 | 27 | 3 | 10 | 17 | 24 | 1 | 8 | 15 | 22 | 29 |
| Kickoff | 1 | 6/21/2018 | | | | | | | | | | | | | | | | | | | |
| Identify Customer Journeys (CJs) | 7 | | | | | | | | | | | | | | | | | | | | |
| Digital assets | | | | | | | | | | | | | | | | | | | | | |
| Identify assets associated with CJ | 5 | | | | | | | | | | | | | | | | | | | | |
| Customize online CJ Assets | 8 | | | | | | | | | | | | | | | | | | | | |
| Edit and iterate for online assets | 20 | | | | | | | | | | | | | | | | | | | | |
| Implement & test marketing automation | 20 | | | | | | | | | | | | | | | | | | | | |
| Approval of marketing automation | - | | | | | | | | | | | | | | | | | | | | |
| Marketing automation ready | - | | | | | | | | | | | | | | | | | | | | |
| Print assets | | | | | | | | | | | | | | | | | | | | | |
| Roost design custom package sleeve & QSG | 7 | | | | | | | | | | | | | | | | | | | | |
| Partner review of package sleeve & QSG | 4 | | | | | | | | | | | | | | | | | | | | |
| Approval of custom sleeve & QSG to print | - | | | | | | | | | | | | | | | | | | | | |
| Partner design custom print welcome card | 7 | | | | | | | | | | | | | | | | | | | | |
| Roost review of welcome card & revisions | 4 | | | | | | | | | | | | | | | | | | | | |
| Printing of proof & delivery to partner | - | | | | | | | | | | | | | | | | | | | | |
| Approval of welcome card to print | - | | | | | | | | | | | | | | | | | | | | |
| Print assets are printed in China | 21 | | | | | | | | | | | | | | | | | | | | |
| Co-branded app | | | | | | | | | | | | | | | | | | | | | |
| App customization | 28 | | | | | | | | | | | | | | | | | | | | |
| App testing & review | 28 | | | | | | | | | | | | | | | | | | | | |
| Approval of app | - | | | | | | | | | | | | | | | | | | | | |
| App release to Apple / Google Play | - | | | | | | | | | | | | | | | | | | | | |
| Shipment | | | | | | | | | | | | | | | | | | | | | |
| Pack and sea ship from China | 42 | | | | | | | | | | | | | | | | | | | | |
| Arrival of sea shipment | - | | | | | | | | | | | | | | | | | | | | |
| Program launch | - | | | | | | | | | | | | | | | | | | | | |



Customer Awareness and Continuous Education

- Earn the right to communicate with customer:
 - Personalized
 - Timely
 - Actionable

Earn the right to occupy real-estate on consumer phone by delivering value to the customer

Mobile App Services

App home screen

- Core Roost sensor functionality
- Self-service “links” to carrier:
 - My policy, e-FNOL, support, claims ...
- Home Services
 - Water leak notification – app button triggers “local plumber call back in < 90 sec”
 - Quick link to 250k local service pros
 - Proactive home prevention services communication platform



Emergency weather alerts

- Hyper local notifications drive action
 - 500 m² or zip code granularity
- User enables up to 2 addresses
- US & EU coverage:
 - Precipitation
 - Hail, heavy rain, flash flood, heavy snow accumulation
 - Wind, storms & wildfire
 - High wind, thunderstorms, tornado, hurricane, tropical storms, wildfire warning
 - Temperatures
 - Freezing temps & high temp warnings



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