

kanguro



Insurtech/MGA





Call us kanguro...




Modernizing the insurance
experience for Spanish
speaking Americans

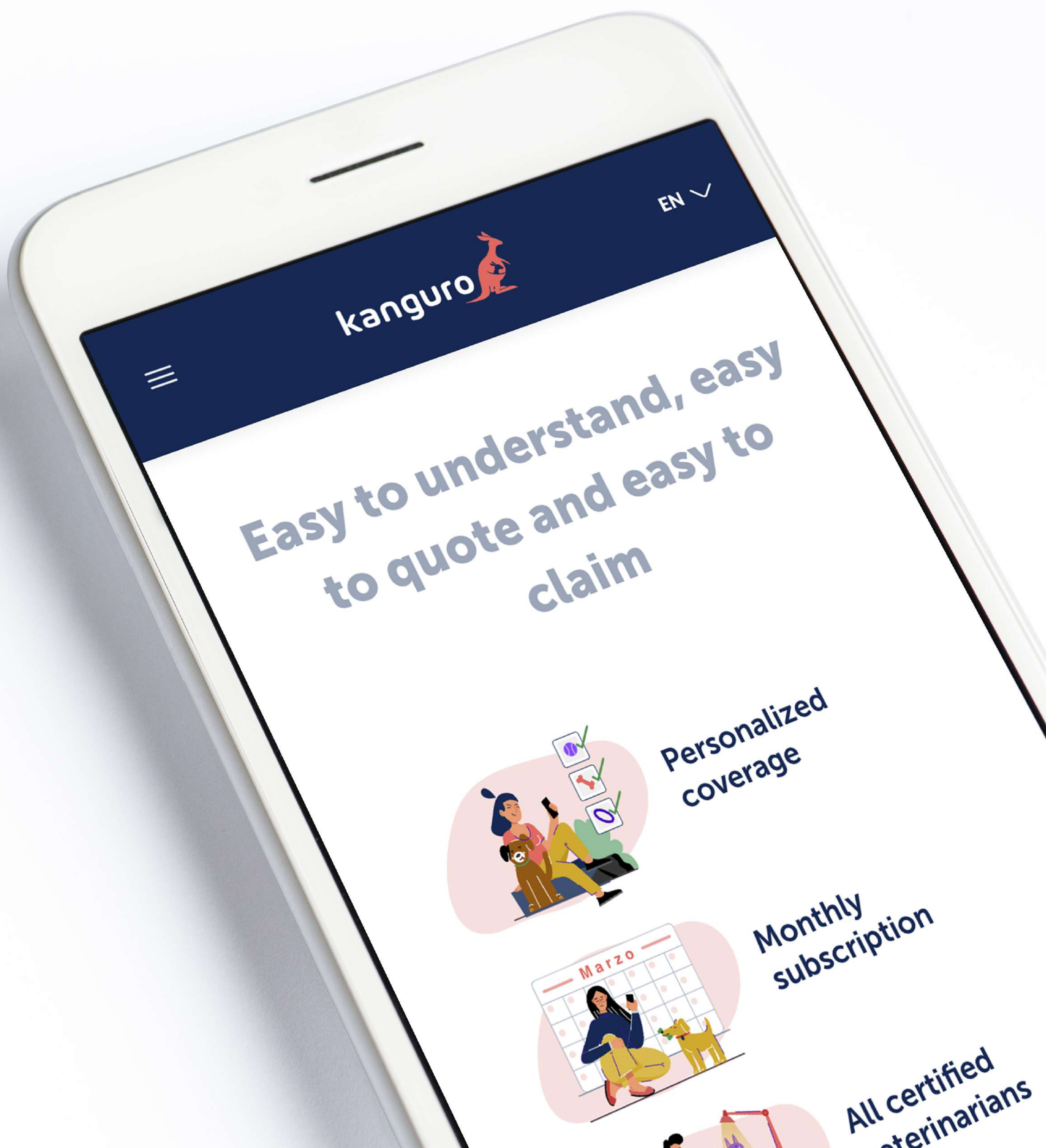
Easy to understand, easy to quote and easy
to claim...just a few clicks and you're done

About Us



Quick Overview

-  Kanguro is an Insurtech that serves Hispanic consumers in the U.S.
-  We focus on underwriting and marketing insurance products, starting with pet insurance and wellness plans.
-  Soon: Renters Insurance
(*Second Kanguro product*)



About Us

Kanguro was created by Latinos for Latinos, modernizing your experience with the insurance world. Our main focus is to bring value to your life with coverages designed for your every day. Con Kanguro, siempre estarás Seguro.

Kanguro's founders launched in 2021 to make a difference after using and working with the insurance offerings that are available today. Proud parents of Oliver and Tobias their furry family members, all born and raised in Latin America and now living in the USA.

They have been pet lovers their whole life's and have always known what that means when it comes to vet bills. Being insurance and finance specialists, they are looking to make a difference in the life of all Latin Americans in the USA with well-priced insurance coverages for their everyday needs starting with an accident and illness plan for your cat or dog.



Our Value Proposition



- 1 We are the only insurtech that offers an end-to-end experience, 100% in Spanish and 100% digital,** with a team of real people serving the needs of our customers.
- 2 We provide a frictionless experience.** Easy to understand, easy to **buy and easy to claim.**
- 3 The social give back component:** we donate part of the premium to Hispanic organizations that help thrive the community forward, global warming foundations, or animal shelters. it's your choice.
- 4 Kanguero Community:** stay connected to other Kanguero members and schedule play dates, ask each other anything about how-to and more.





Vision

To modernize the insurance experience for Spanish speaking Americans.

Mission

To seamlessly connect Spanish speaking Americans with the best in class insurance coverage for their everyday needs.

Our Coverage





Pet insurance

Coverage name

Perro Bueno

by kanguro



Coverage name

Gato Sano

by kanguro



Accident & Illness + Wellness

& Prevention Insurance that covers

veterinarian bills when your cat or dog is sick or injured or requires routine care:

- 1** **Subscribe now** (monthly payments)
- 2** **Visit any Vet**
- 3** **Get your money fast**

Our accident and illness insurance for dogs and cats includes:



Diagnosis

Blood tests

Urinalysis

X-Rays

MRI's

Labwork

CT scans

Ultrasound

Behavioral exam



Medications

- Prescription medications

- Chronic conditions that may develop

- Breed-specific hereditary conditions that may develop

- Blood disorders

- Eye disorders

- Musculoskeletal disorders

- Respiratory conditions



Treatments

Prosthetic Limbs,
Devices & Mobility Aids

End of life - Euthanasia up to \$1,000

Vet exam fees

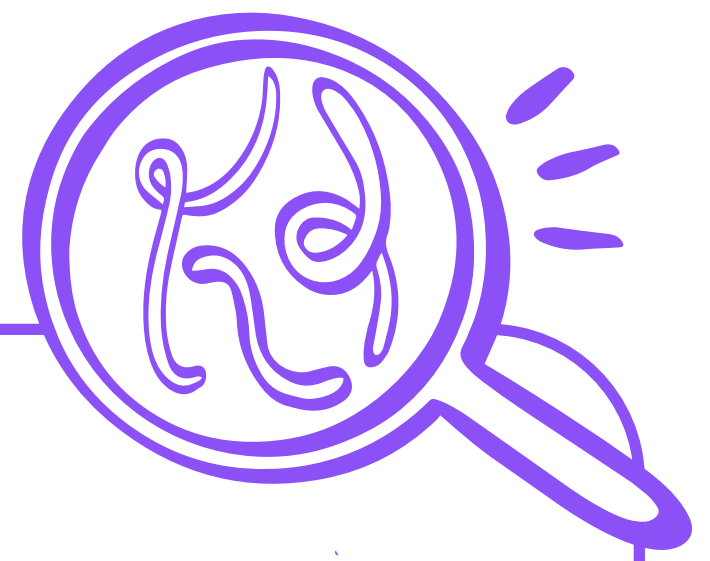
Surgery & Hospitalization

Specialty and ER vets

Cancer treatment

Dental illness up to \$1,000/year

We also cover routine care:



Prevention & Wellness Plan

1 Routine wellness exam

1 Internal parasite or fecal test

3 Vaccines recommended by your veterinarian

Heartworm test or FELV/FIV

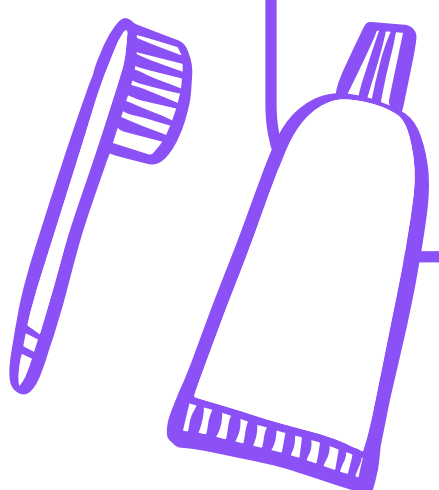
1 Blood Test (CBC or Blood Chemistry)

1 Routine dental cleaning and scraping

Flea Medication

Tick Medication

Heartworm Medication



Kanguro Offers Customizable Plans

Reimbursement options:

70% / 80% / 90% of the vet bill.

Deductible options:

\$200 / \$500 / \$700 / \$1,000

Annual limit options:

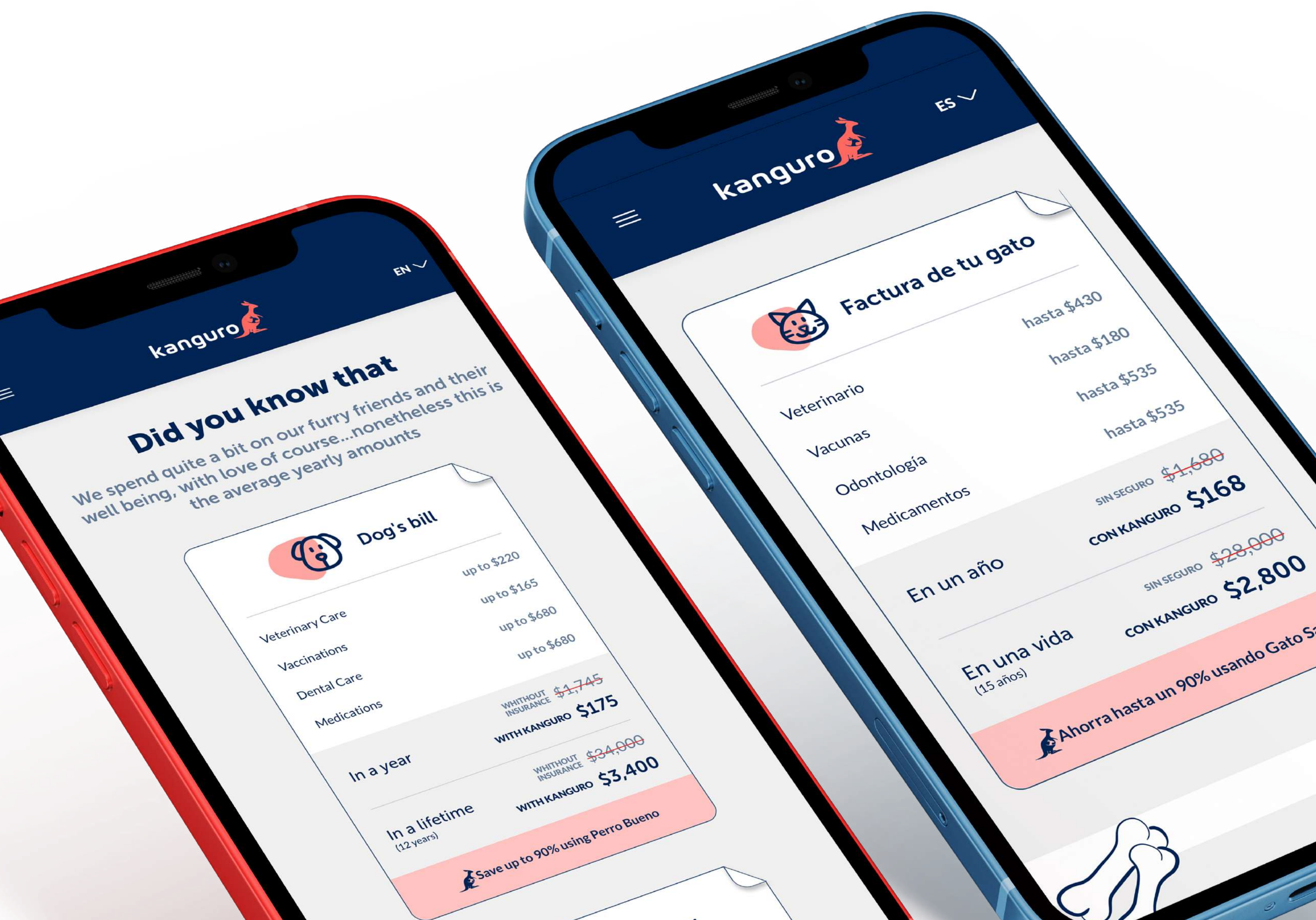
\$5,000 / \$10,000 / \$15,000 / \$20,000 / \$30,000

Annual Premium Price: \$600 average

**this may vary (we look at race, age, location, gender)*

Flexible subscription payments

(monthly, quarterly or annual payments)



**How to quote
and get
coverage?**



For our strategic partners and agency networks



- ✧ **HIGHLY competitive** commissions structure.
- ✧ Fast commission **payments**.
- ✧ **Easy to use agency portal**
(we take care of everything, including claims)
- ✧ **No touch customer-managed claims via the Kanguro APP.**
- ✧ **Easy API integration**
- ✧ Kanguro offers differentiated coverage
- ✧ Opportunity to **cross-sell products** or services
- ✧ **Contact us at** services@kanguroseguro.com
- ✧ **States where we currently have operations:**
Texas, Florida, Arizona and Colorado.
- ✧ **Soon in:** New Mexico, Georgia, North Carolina, Virginia, Washington, Utah, Maryland, Oklahoma.



Easy



Download on the
App Store



ANDROID APP ON
Google play



As **easy** as anything e-commerce.



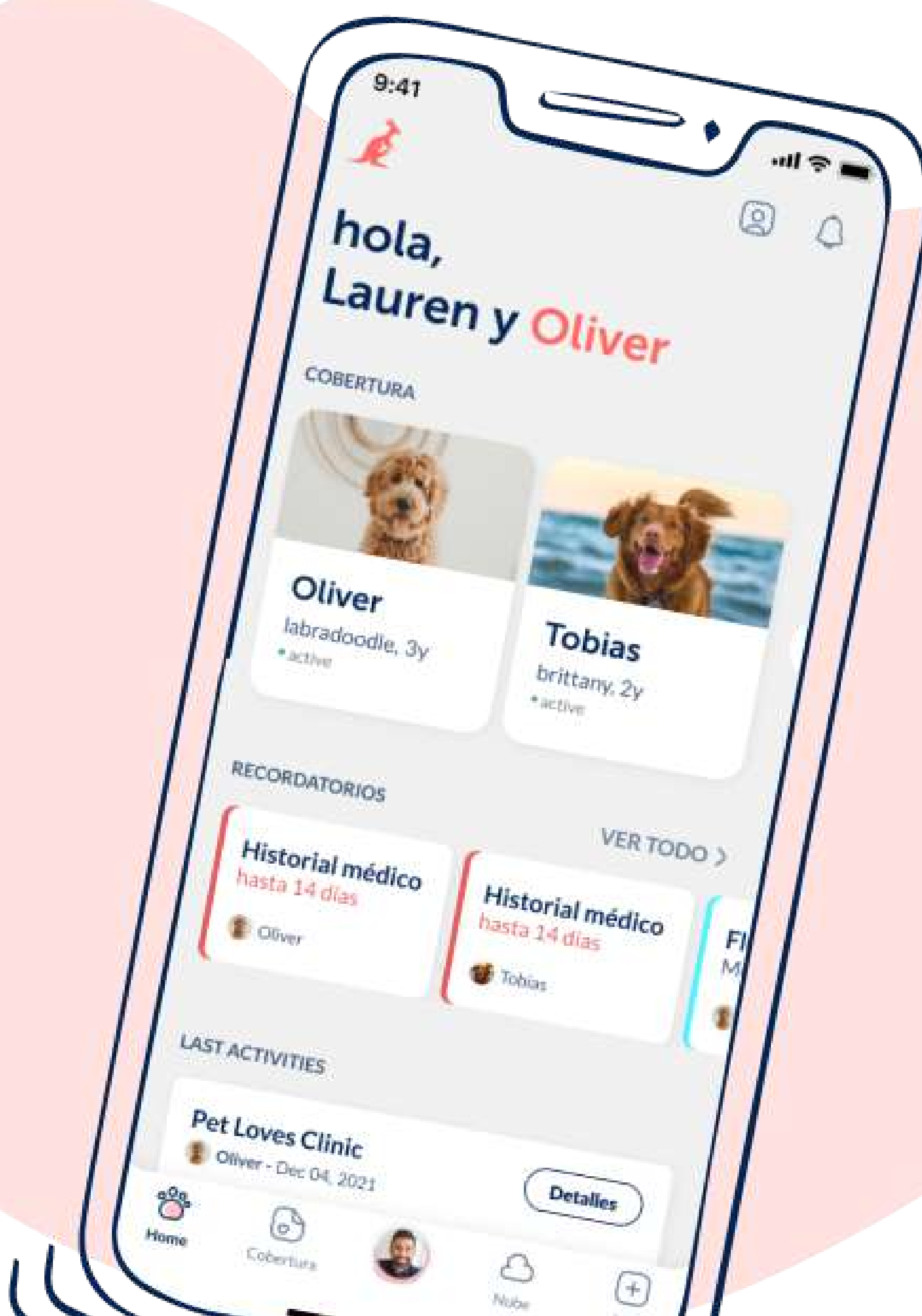
5 minutes to get a quote.



Easy Credit and debit **card processing**.



Clients can self service on the **SUPER APP**.

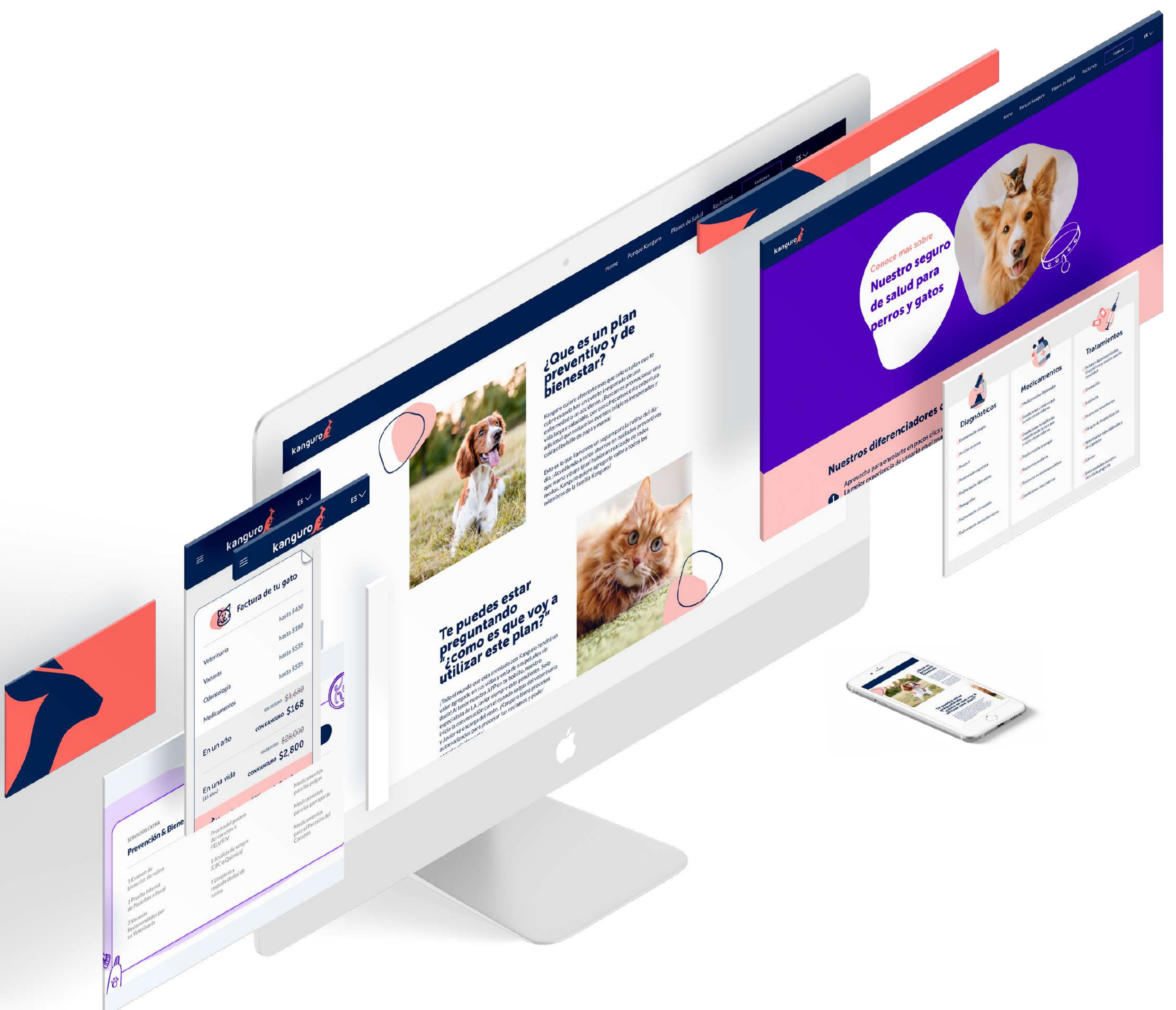


Our Technology



What makes us an Insurtech?

- ▷ **Cloud-based operation** using SaaS and IaaS with an end to end online transactional experience
- ▷ **Artificial intelligence** for claim processing and payment
- ▷ **Native API** for integrated insurance with our affinity partners
- ▷ **Computer-generated advice** on what type of coverage is best for you



The pet insurance

industry is growing



- ▶ **The U.S. has over 4.4 million insured pets in 2022** (out of ~160 million) and the pet health insurance industry has increased at an average annual growth rate of 27.7% (2019-2022).
- ▶ **67% of U.S. households, or about 85 million families, have a pet**, according to the 2019-2020 National Pet Owner Survey.
- ▶ **Between 2007 and 2016, the number of Latinos with pets in their homes soared from 11.4 million to 20.4 million**, as the pet ownership rate among Hispanics increased from 40% to 55%.



In-Force GWP (U.S.)
(in millions)



YEAR-OVER-YEAR VARIANCE

- 30.4% increase from 2020 to 2021
- 27.5% increase from 2019 to 2020
- 24.3% increase from 2018 to 2019
- 21.7% increase from 2017 to 2018

- ▶ The total premium volume in the U.S., as reported by NAPHIA members, amounted to close to \$2.6 billion at year-end 2021.
- ▶ The U.S. market continues to experience double-digit increases and all-time highs (average annual growth rate of 26% from 2017 to 2021).



☎ +1-888-546-5264

📍 120 SW 8th St. Miami FL 33130

✉ services@kanguroseguro.com

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