

THE DITIKENI VUNANI *Expo*

Fostering creativity, collaboration, and growth. Elevate your business and connect with like-minded professionals.



2 4 O C T O B E R 2 0 2 4



“Pineapple Express”

Presented by

Ndabenhle Ngulube
Chief Development Officer

Sizwe Ndlovu
Chief Technology Officer

DITIKENI VUNANI EXPO

24 Oct 2024



“THANK YOU!”
- FROM PINEAPPLE



PINEAPPLE SOLUTION



FROM A
GRUDGE

TO A
LOVED PURCHASE



Your monthly premium



The Pineapple Solution

You contributed **\$1.20** to help **Chuck** replace his broken Macbook screen in Brooklyn
[\(Read his story\)](#)

You contributed **\$3.20** to help **Bree** get back to snapping pics after her Camera was stolen!
[\(See her thank-you Note\)](#)

You contributed **\$0.85** to help **Carolyn** get back to snapping pics after her Camera was stolen!
[\(See her thank-you Note\)](#)

\$15 Peace-of-Mind fee
[\(Why do I pay this?\)](#)

\$15 Pineapple-Juice fee
[\(Why do I pay this?\)](#)



WHY?

PRODUCT



TRUST

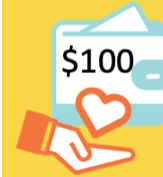
NO CLARITY HOW
PREMIUMS ARE USED



ACCESS

THRESHOLD
TOO HIGH

Your monthly premium



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\$15 Pineapple-Juice fee
[\(Why do I pay this?\)](#)



PINEAPPLE SOLUTION



TRUST

FULL TRANSPARENCY
SOCIAL ENGAGEMENT



ACCESS

FULLY DIGITAL
SNAP TO INSURE

Your monthly premium



The Pineapple Solution

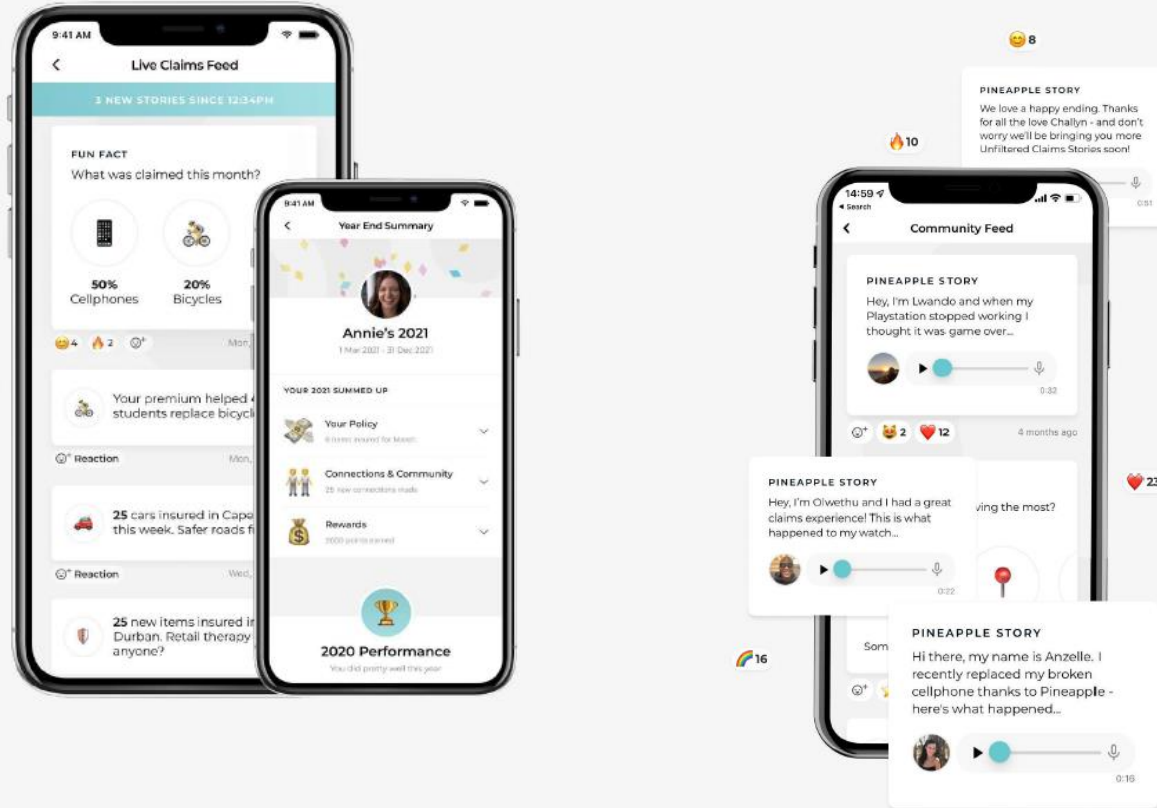
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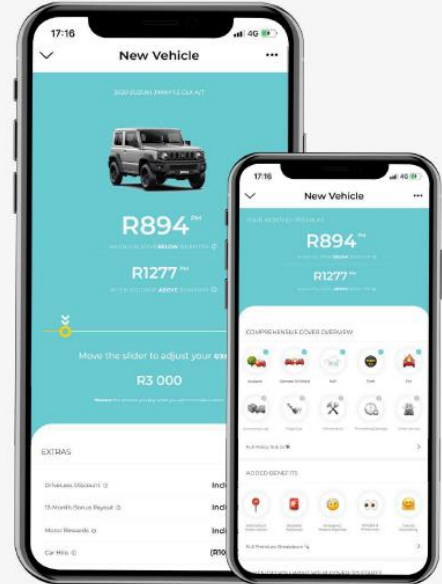
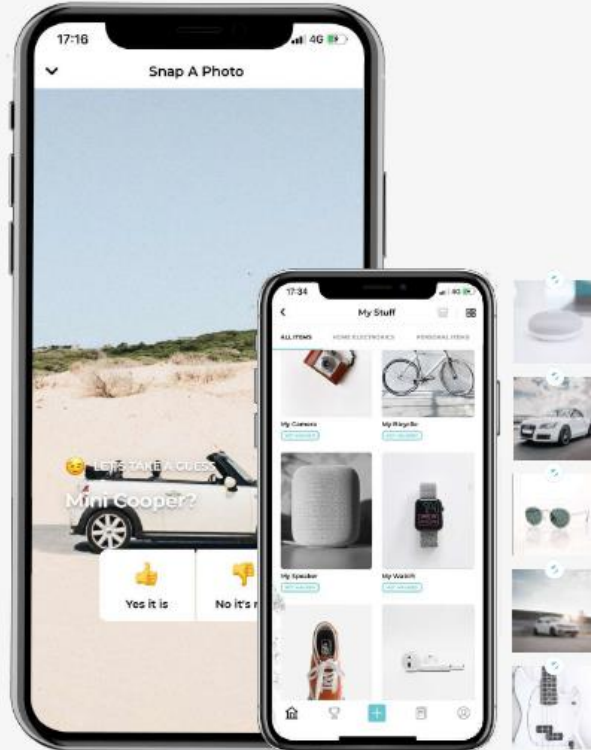
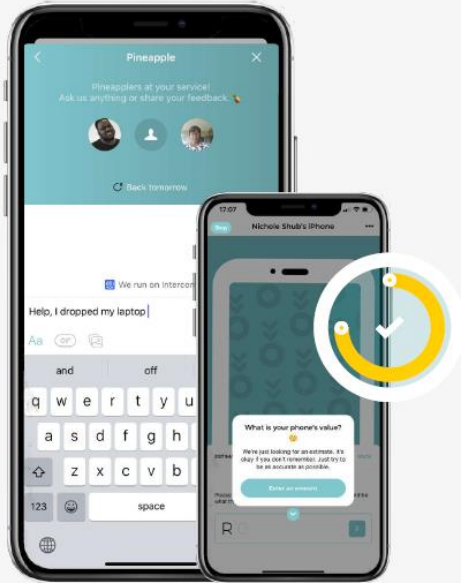
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[\(See her thank-you Note\)](#)



Trust



Access



TEAM HISTORY







South Africa Insurance



70%
of Africa's
premium



\$10Bn
Short-term
premium



\$4BN
Active
Premium



66%
Uninsured



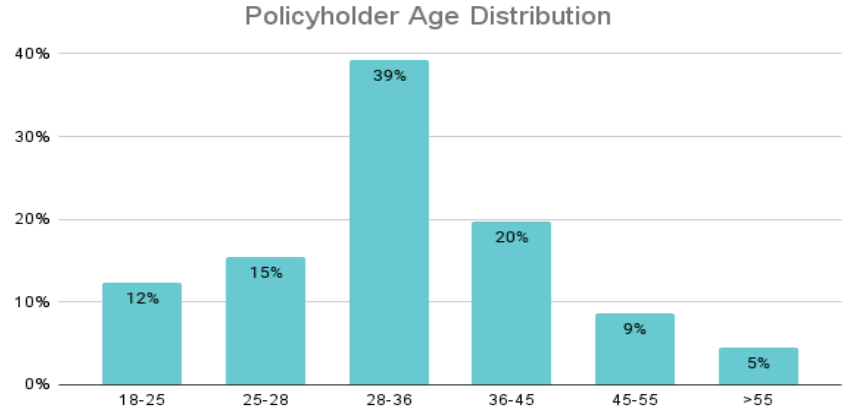
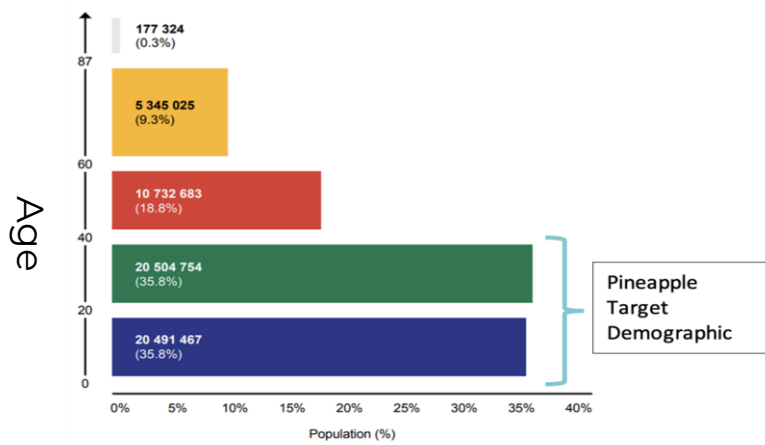
\$8BN
Uninsured



60 %
loss ratio



Target Demographic

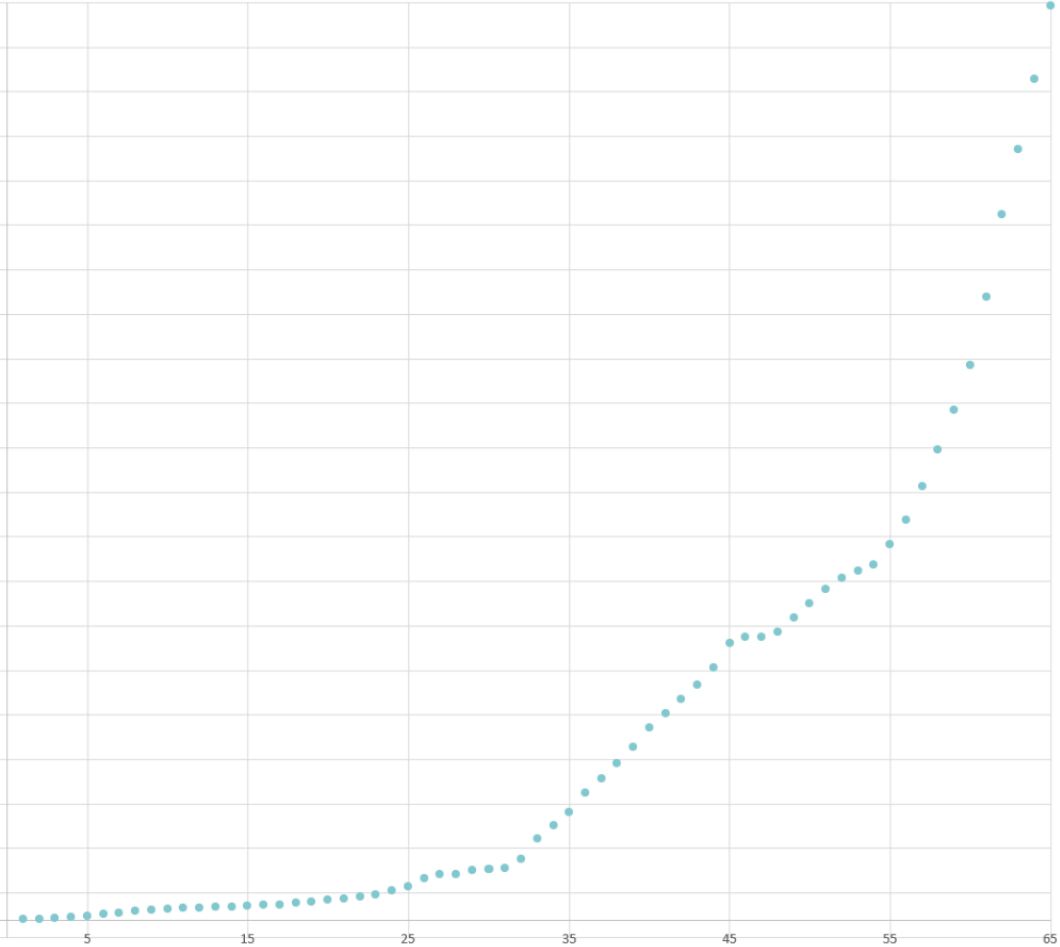


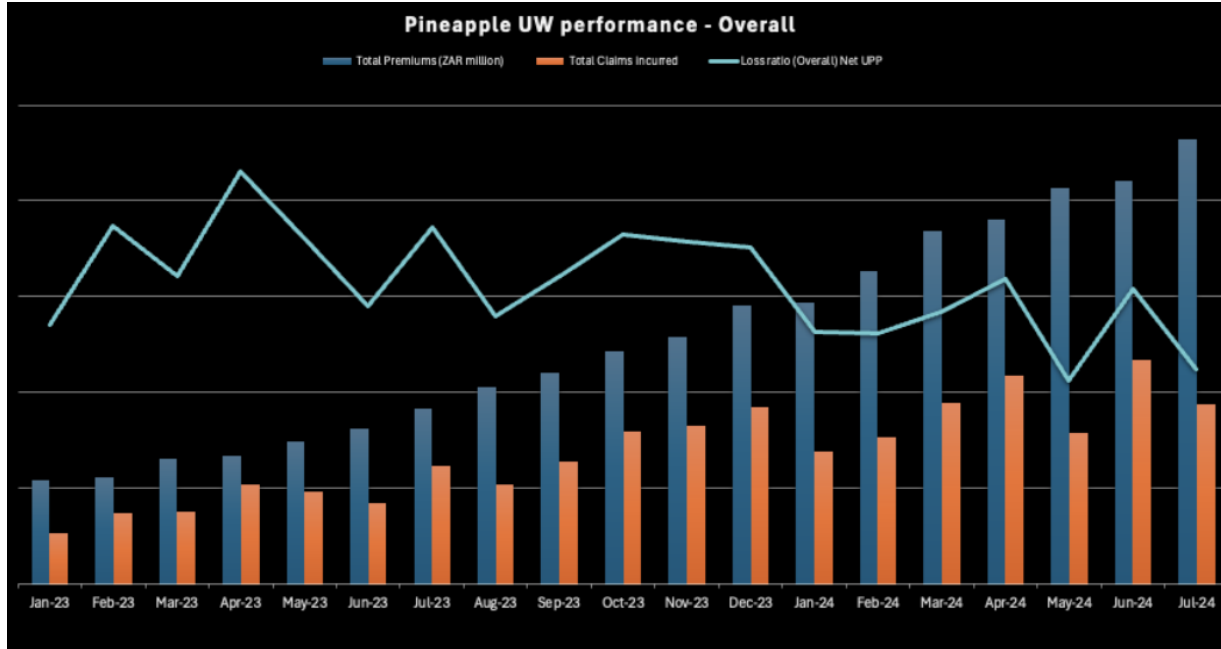
Successfully increasing access to insurance and capturing a younger audience:

- 45% of policyholders are brand new to insurance (*two thirds of cars still uninsured*)
- 67% of Pineapple policyholders have had insurance for less than 3 years or less
- 86% of policyholders below age 45 (*70% of SA population is below age 45*)



Annualised premium income





Metric	Pineapple	Industry	Efficiency Multiple	Enabler	Future target	Future Enabler	Moat
Sales per agent/ day	5-6	1 - 2	5X	Tech enablement + lower sale time	10+	AI assistants and reduced online flow time + enhanced online experience	Modern digital infrastructure
Tickets per support agent per day	50+ @ 75 NPS	15 per day	3.5X	Can work on multiple chats at once rather than inbound call. Automated responses, AI tools.	300+	AI chat agent.	Customers using chat vs dialing in, customer conditioning
Time needed to make an assisted motor sale	6 - 10 min	18 - 20 min	2.5X	Modern Tech platform; alternative risk scoring	3.5 - 4 min	Enhanced alternative risk scoring	Modern digital infrastructure and user conditioning and behaviour

COMPETITIVE ADVANTAGES



Digital Advantages



AI risk detection



Modern Stack



Intelligent Marketing
Engine



Operational Efficiency



Highest rated provider

BRAND AND MARKETING



Never heard of Pineapple? Honestly same.

pineapple.co.za

Pineapple (PSP 48650), is underwritten by Old Mutual Insure, a licensed PSP and non-life insurer. T&C's apply

100% pure insurance
0% other stuff



Pineapple.co.za

ARIANC
OUTDOOR



Maybe we're cheaper.
Maybe not.

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Pineapple (PSP 486501), is underwritten by Old Mutual Insure
a licensed PSP and non-life insurer. T&C's apply

100% worth-a-try insurance
0% other stuff



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“Make the logo bigger.”

- Matt, founder

100% pure insurance
0% other stuff
pineapple.co.za

pineapple (FSP 48690), is underwritten by Old Mutual Insure a licensed FSP and non-life insurer. T&C's apply

[Pineapple.co.za](https://pineapple.co.za)



Just when you thought your drive home couldn't get any worse, here's another insurance ad.

pineapple.co.za

Pineapple (FSP 48650), is underwritten by Old Mutual Insure a licensed FSP and non-life insurer. T&C's apply

100% make-your-day insurance

0% other stuff



[Pineapple.co.za](https://pineapple.co.za)





Thanks 🙌