



# INSHUR Culture Deck

July 2025



At INSHUR, our journey is one of continuous growth and innovation. We're always looking ahead, ready to proactively adapt and seize new opportunities as they emerge in the dynamic world of insurance and technology.

Our vision is to redefine what's possible, deliver exceptional value, and expand our impact. We're building a culture designed to attract and empower the very best talent in the industry, individuals who share our drive and passion.

Our unique culture is not just a reflection of who we are today, but the driving force behind where we're headed. It's our collective curiosity and our hunger to achieve that will fuel our high performance and enable us to navigate any challenge. By staying true to our co-created values and fostering a positive, inclusive environment, we ensure that as INSHUR grows, our spirit, our people, and our success grow with it.

**Together, our culture will be the compass that guides us to an exciting and impactful future.**

# Our story

A profound economic shift, the most significant in forty years, has reshaped the world of commerce. This new world, where consumers get rides, food, and packages **on demand**, is built on the back of a new generation of entrepreneurs: the drivers and delivery partners powering on-demand platforms like Uber and Amazon.

It was in the midst of this transformation that **INSHUR was founded in 2016 by Dan Bratshpis and David Daiches.**

Dan came from an immigrant family of taxi drivers pursuing the American Dream, giving him a firsthand understanding of their challenges. He saw the dawn of the on-demand economy as a significant opportunity for entrepreneurs, but recognised that the rigid, paper-based insurance industry was a major roadblock. This became the driving force for him to build the creative, affordable, and flexible insurance products these drivers needed.

David, coming from a technology background, saw an antiquated industry ripe for disruption. He knew that the future of insurance would be built on data, speed, and seamless digital experiences.

Their partnership created INSHUR, a company with insurance in its DNA and technology at its core, founded with a clear idea: to build the flexible, fair, and data-driven insurance solutions that this new economy demanded.



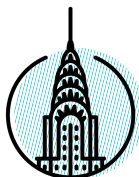


Today, INSHUR is a leading provider of insurance solutions to the global on-demand economy. It protects businesses across the rideshare, last-mile delivery, courier services, trade contractors, peer-to-peer car sharing spaces; through a mix of embedded, flexible or traditional solutions.

This leadership is built on a "**win-win-win**" ecosystem. By tapping into rich, real-time platform data, INSHUR creates a virtuous cycle of benefits. Drivers get better-priced, relevant coverage that empowers their profitability. Platforms can better support and retain their drivers and ensure compliance. And insurance partners gain access to a more profitable book of business, built on superior risk assessment and precision pricing.

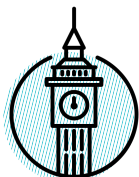
This is further underpinned strategically by INSHUR's in-house, tech-led claims capabilities. We believe the claims experience is where the product is truly tested, and by managing it directly, we not only create better experience for customers, it also forms a powerful feedback loop where claims data improves underwriting - a strategic advantage that results in a smarter, more resilient business.

## OUR STORY



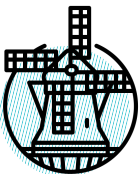
### NYC launch

Appointed as:  
an official  
partner of  
**Uber**



### UK launch

Closed Series A,  
raised a total of  
**\$10m**



### The Netherlands launch

Closed Series B,  
raised a total of  
**\$25m**

UK Delivery /  
Courier  
product launch



Closed Series B1,  
raised a total of  
**\$26m**

Closed Series B2,  
raised a total of  
**\$19m**

Successfully raised  
additional  
**\$35m**

2017 2018 2019 2020 2021 2022 2023 2024 2025 2026

Sold 1<sup>st</sup> US policy,  
25 days after launch

Sold 1<sup>st</sup> UK policy,  
15 days after launch



NY in-house  
Claims TPA  
launch

Sold 1<sup>st</sup> NL policy,  
3 hours after launch



UK in-house  
Claims TPA  
launch

Oct 2016  
The Kayak model: New York  
only, a mobile app front-end  
connected to a panel of NY  
insurers, via fax machine

Aug 2020  
The Netherlands launch: now a  
web application, built on a highly  
scalable, modular and agile  
platform, powered by cloud data

Oct 2022  
Launched industry first  
usage-based wallet solution  
for Amazon Flex  
**amazon FLEX**

Sold 1 millionth  
policy in the UK



Komodo Claims  
(UK & US) launch  
**komodo**  
CLAIMS

Apr 2023  
Acquisition of ABI to further  
scale our operations across  
all 50 US states





We are operating over 5 different time zones; the **UK**, the **US** & **The Netherlands**.

Our team of **240+** are Baby Boomers, Generation X, Millennials (Gen Y), and Gen Z, and we come from 31 different countries!

# The future

Looking to the future, the on-demand economy is now evolving into its next logical phase: the age of autonomous vehicles.

This shift presents another multi-billion dollar opportunity, as risk moves from human error to a complex ecosystem of software, hardware, and fleet operations. Just as it was the case back in 2016, traditional insurance is not equipped for this new reality.

INSHUR's roadmap involves leveraging its deep expertise in complex, data-rich environments to pioneer the solutions for this autonomous age.

By solving the complex insurance challenges of today and tomorrow, INSHUR is not just participating in the future of mobility - it is building the framework that makes it possible.

2030

2031

2032



## OUR VISION

**The leader in  
insurance solutions  
for the on-demand  
economy.**

# Our culture



At the heart of INSHUR is a **culture built by us, for us**. This isn't some set of rules handed down from the top; it's a living, breathing set of shared beliefs that we've all helped create. Our shared values aren't just words on a wall; they're our true north, genuinely guiding every decision we make, every project we tackle, and every interaction we have with each other and our customers.

We truly believe in being curious go-getters who are always hungry to achieve great things. We love diving into new ideas, pushing boundaries, and constantly looking for better ways to do things.

We know that high performance doesn't just happen; it comes from a team that's well-rested, happy, and supported. That's why we put emphasis on well-being and why we believe exceptional people managers are absolutely essential to our success. They're the ones who inspire, guide, and empower us to do our best work.

Ultimately, we're all in this together, pushing forward as one unified team. Our individual strengths combine to create something bigger, and it's this collective spirit, guided by our shared values, that allows us to not just meet our goals, but truly excel.

# DEI & equal opportunities

We are committed to building an inclusive team that unites diverse backgrounds, experiences, and perspectives. This variety fuels the innovation and smarter decision-making that drives your success.

Our commitment to diversity is reflected in our inclusive hiring practices and initiatives aimed at fostering a welcoming and supportive environment for all to feel valued, respected, and empowered to bring their full, authentic selves to work.

We are proud to maintain a healthy gender balance and are dedicated to ensuring INSHUR is a welcoming environment for talented individuals, regardless of gender or background.



# Learning & development

Personal development ties in with our value of relentless learning and is very important to us.

Individual learning budget, personal development plans, leveling & progression frameworks, coaching for managers, and various learning sessions are just some of the ways we support continuous growth for all team members. We make access to learning as effortless as possible, and ensure that everyone can take control of their own learning and development.





# Wellbeing

We care about wellbeing and value physical and mental health as equal.

We offer private healthcare (insurance) for team members and their families, and a generous holiday allowance on top of company holidays. We also pay a monthly wellbeing allowance to ensure you remain healthy and productive.

We continuously provide wellbeing tips and resources, sharing our stories in a public forum, to create a workplace where speaking about wellbeing is not only perfectly acceptable, but an essential part of our culture.



# Community & Connection

We believe that the strongest teams are built on genuine connection. At INSHUR, team building is our opportunity to step away from our desks, share experiences, and have fun together. These events are fundamental to fostering the trust and open communication that make our collaborative work possible. The result is a more connected, motivated team and a positive environment where everyone can thrive.

To empower our teams to unwind and connect, we provide a dedicated social budget each quarter for them to plan off-sites, workshops, or social gatherings.



## Flexible & hybrid working

We work hard to create a company culture that respects and values personal wellbeing, including flexible and remote working.

While there is real benefit in having people close together because it facilitates new ideas and fosters growth, we recognise we all have an optimum rhythm, and the values of ownership, responsibility and autonomy are ones we hold dear.

We fully support flexible working and won't restrict it unless absolutely necessary.

Our hybrid-remote operation aims to provide an agile and flexible base from which to grow.

We trust our people to know when they should be together for the best work. Strong practices around async communication, documentation, visibility, and social interactions help us stay productive and successful, no matter where everyone is.

That said, we do love getting together often for in-person meetings, brainstorms, and hackathons. We're always learning and making small, continuous improvements to our approach as we go.



# Our values

# Our values

Our values guide our culture and decisions. We believe they encompass our **winning mindset**. They help to guide our day-to-day decisions and the way we collaborate at work.



**We walk the talk**



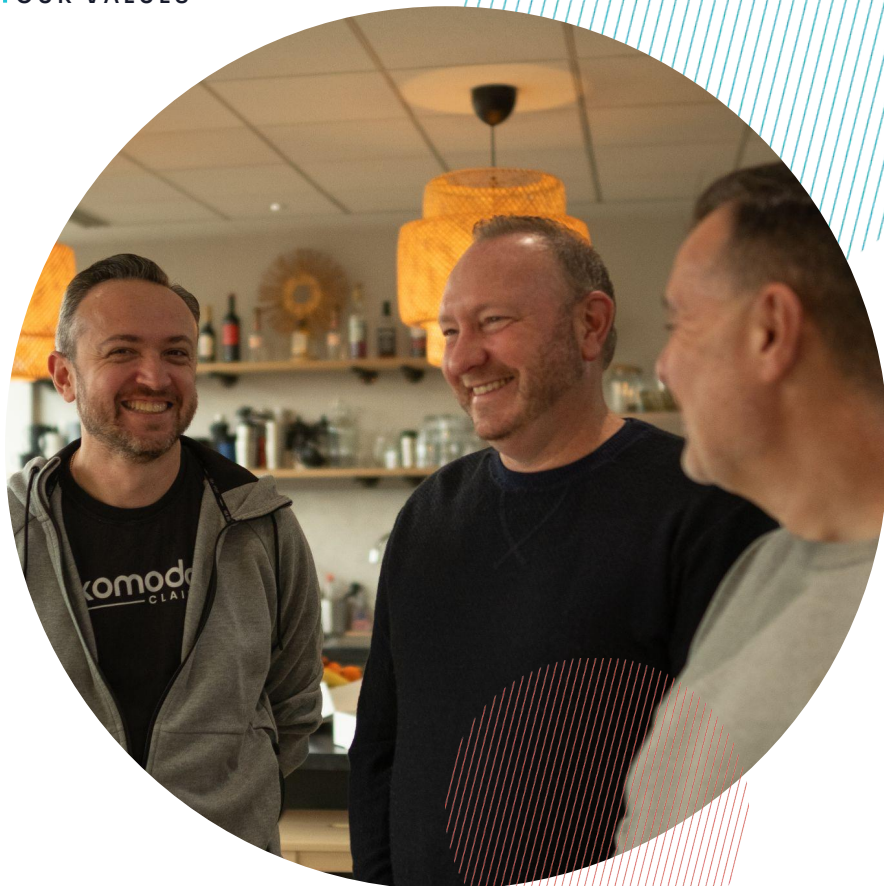
**We achieve more together**



**We learn relentlessly**



**We get it done**



# We walk the talk

At INSHUR, we are accountable for our actions and commitments. We don't just set lofty goals or make grand statements; we follow through and deliver on them.

By consistently demonstrating integrity and taking ownership, we build trust and credibility with our people, customers, and partners, showing them that we are reliable and can be counted on to do what we say we will.

# We walk the talk /behaviours/

## **We take responsibility 🦵**

We don't wait for others to tell us what to do. We identify problems, take initiative to find solutions, and proactively work to improve things. We are solution-oriented and driven to make a positive impact. We make decisions based on what we believe to be right and we apologise when we're in the wrong.

## **We are focused on delivering good customer outcomes 🙏**

We put the customer first in everything we do. We empower our people to go above and beyond to put customers' interests at the heart of what we do. We're upfront and honest in all our interactions with customers, (and also colleagues, vendors, partners and anyone else we engage with in our work) – even (especially!) when it's difficult.

## **We follow through on our commitments ✓**

We do what we say we'll do. We meet deadlines, we're dependable, and we take our responsibilities seriously.



# We achieve more together

We believe in the power of collaboration and collective effort. We recognise that the sum is truly greater than its parts, and by combining our diverse skills, perspectives, and experiences, we unlock a higher level of achievement. We foster a culture of teamwork, mutual support, and shared success, where every individual contributes to a common goal and celebrates collective victories.

# We achieve more together /behaviours/

## **We build positive relationships** 🤝

We thrive on strong connections and open communication. We prioritise building positive relationships with colleagues, customers and partners, understanding that trust and mutual respect are essential for effective collaboration.

## **We share information freely** 💡

Open communication is fundamental to our team: we proactively share work, resources, and the reasoning behind decisions to ensure everyone stays informed and understands the "why."

## **We seek out different perspectives** 👥

We know that diverse viewpoints and life experiences can only supercharge our problem-solving abilities. We treat every contribution with respect and collaborate purposefully towards our common goals.





# We learn relentlessly

We are driven by an insatiable curiosity and a deep-seated belief that continuous learning is essential for growth. We don't shy away from challenges or unfamiliar territory. We actively seek out opportunities to expand our knowledge and skills, even if it means stepping outside our comfort zones.



# We learn relentlessly /behaviours/

## We pursue innovative solutions 💡

We champion new ways of doing things, always seeking innovative solutions. We love practising new skills and finding smart ways to improve our processes, products and services for the better. We are always looking for ways to evolve.

## We embrace feedback ↺

We cultivate a culture of open and honest communication where we generously share constructive insights and actively seek feedback from the people we work with. We ground our decisions in concrete data and evidence while remaining receptive to constructive opinions that challenge our assumptions.

## We push ourselves 🏔️

We actively seek out opportunities to expand our knowledge, develop new skills, and broaden our perspectives. We embrace challenges as chances to deepen our understanding, refine our approaches, and adapt to new situations. We are constantly striving to improve our performance, remain flexible in the face of change, and reach new heights.



# We get it done

We are committed to action and results. We're not afraid to roll up our sleeves, tackle challenges head-on, and see projects through to completion. We prioritise efficiency, resourcefulness, and a proactive approach, always striving to exceed expectations and deliver impactful outcomes for our customers. We value initiative, perseverance, and a "can-do" attitude, fostering a culture where everyone feels empowered to innovate and make a difference.



# We get it done /behaviours/

## We set clear goals 🎯

We articulate 'the win' across all departments so we know what we're working towards and when to celebrate team accomplishments. We recognise when to move on and adapt our goals to new priorities and opportunities.

## We embrace experimentation 🧪

We are data-driven to find the best possible solutions. We don't settle for the first answer; instead, we approach opportunities with a mindset of exploration and discovery. We remain open to diverse paths for achieving our goals. We test different options, and let the results guide us.

## We're resilient 🏃

We stay calm and focused under pressure. If we hit an obstacle, we find creative solutions so we can still deliver work that we're proud of. We remain determined and continue to pursue challenging projects despite initial setbacks. We adapt to changing situations with resilience.



[inshur.com](https://www.inshur.com)