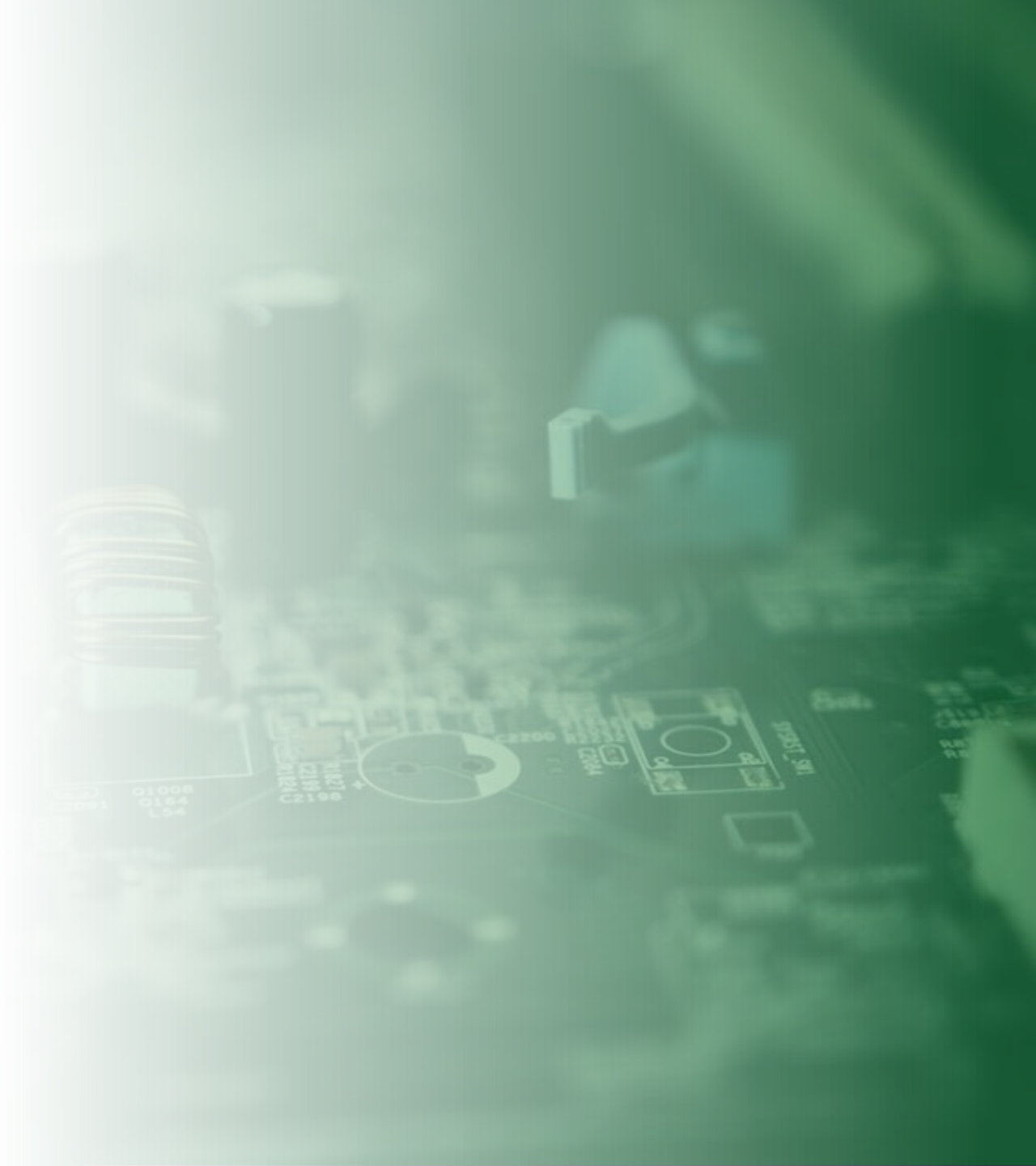


TH!NX

powered by HDI

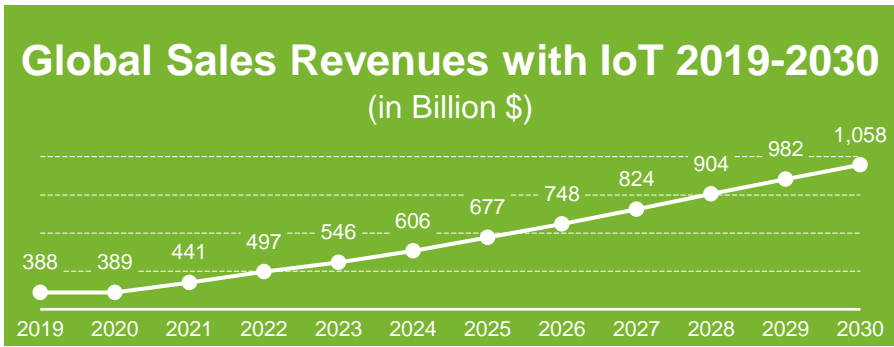
Technology-driven solutions & ventures

*powered by **more than a century of industrial insurance** expertise*

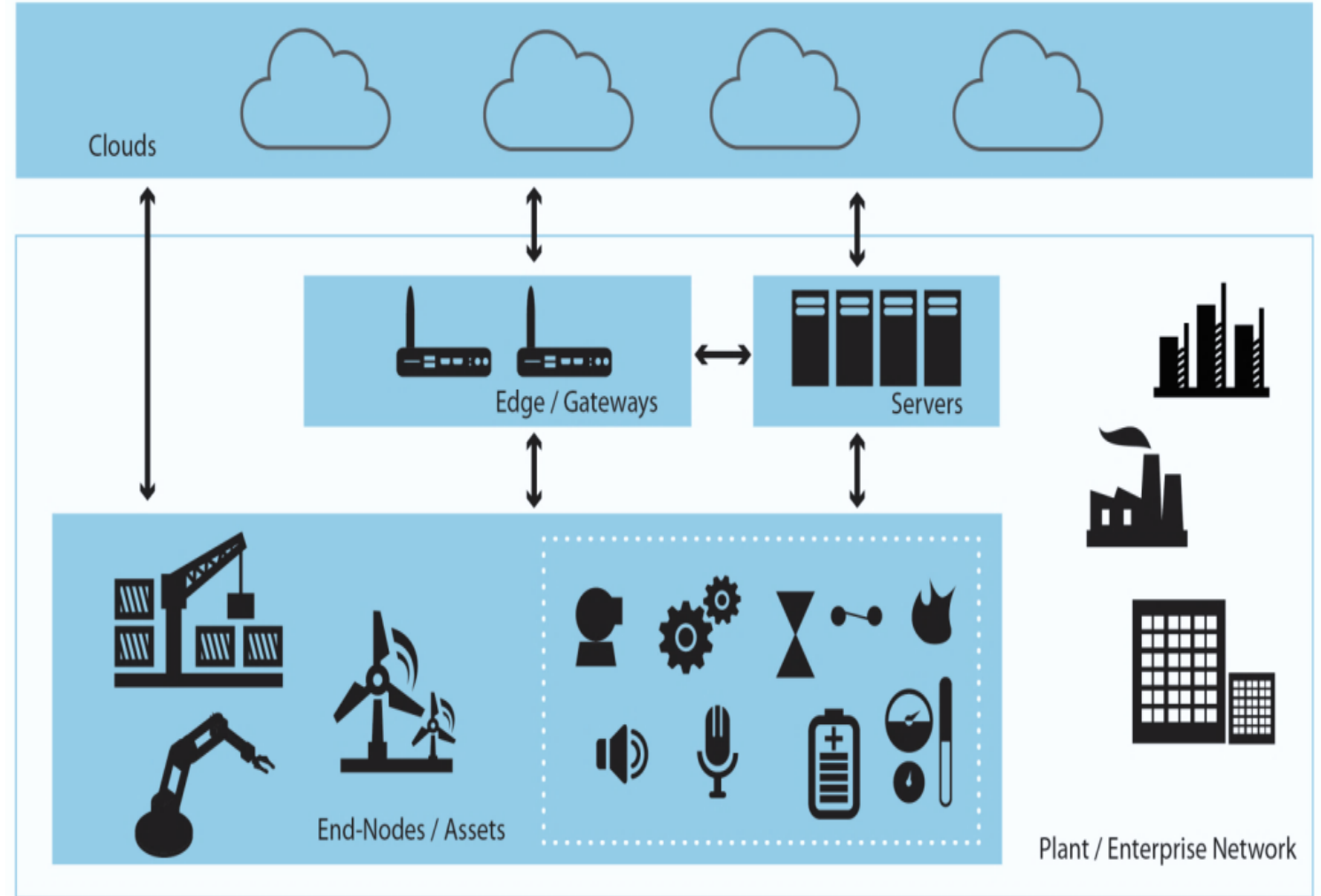


Technological advancements in the Industrial Internet of Things change the risk landscape

Increased IoT investments lead to more acceptance
40% of the German industry increases their IoT Investments



Sources: Accenture Research, Gartner, IBAcademy, IHS Markit, IoT Analytics, Statista, McKinsey, Transforma Insights



About us

HDI TH!NX is a Berlin-based **company** combining industrial insurance expertise with **state-of-the-art technologies**. We create solutions to **protect and enable** business models of the future. **Over a century of insurance expertise** and the **technologies of tomorrow** at our fingertips define our DNA.

Our strengths

Our team combines solely senior experts from the areas of software development, product development, business development and industrial insurances. HDI TH!NX means focusing 100% on the product to deliver maximum benefit for clients and fast-growing revenue streams. Let's discuss mutual benefits and co-create solutions for the industries' demands of tomorrow.



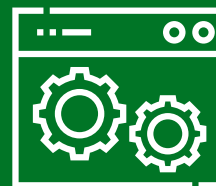
Agile product development methodology



Industrial insurance expertise



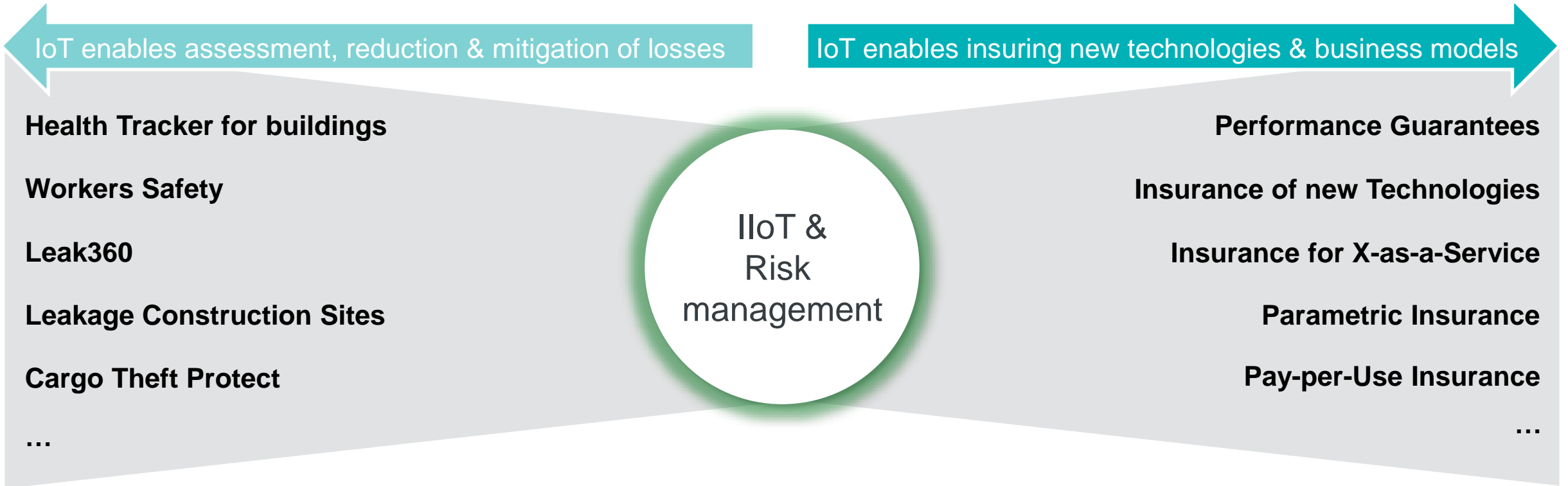
Unique industry network



Technological know-how

Use Cases cover a wide range of verticals and types of risk

HDI TH!NX has built domain expertise by assessing and validating more than 40 use cases



Water leakages cost the German economy 3.1 billion EUR every year



Even small damages not detected in time, e.g. in case of micro leakage, can lead to a **catastrophic extent of damage.**

Buildings of various types are particularly vulnerable due to **vacancy, critical availability** and **age.**

Leak360: modular plug & play solution

THINX

Cellular Technology:

Alarms can be quickly transmitted to management or service

Mobile Notification:

Set up alarm times and deputies very easily

24/7:

KPIs are monitored seamlessly to prevent damage

Modular Design:

The system can be extended by sensors as required, depending on the type of building and the desired damage prevention

Optional: Automatic Shut Off

(e.g. in case of pipe burst water supply is automatically shut off)

Sensors:

(e.g. water, humidity, frost)

Protect what is valuable

Detect leaks immediately

Prevent excessive damage

Give owners & management feeling of security

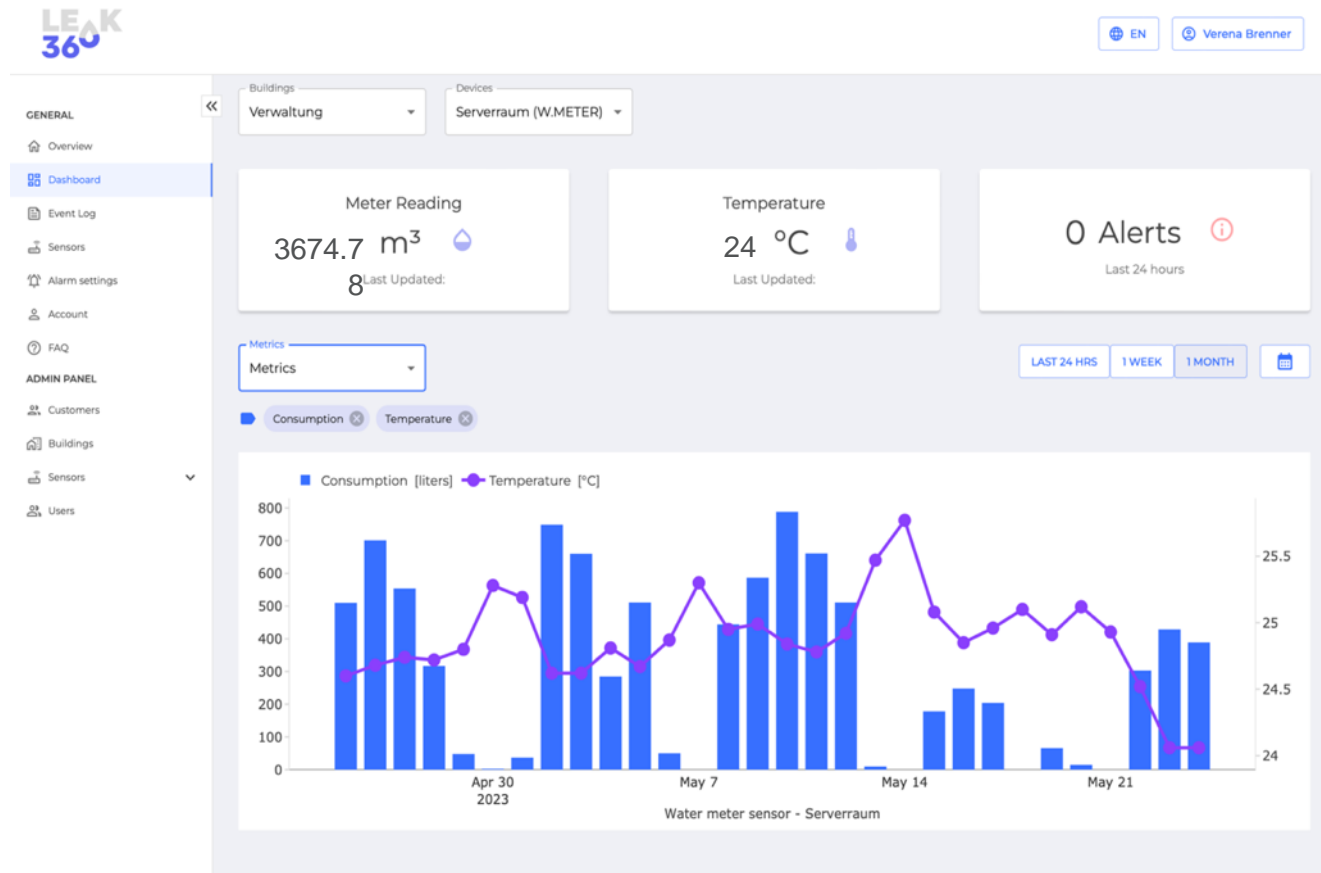


Monitor & reduce water consumption

Comply with ESG requirements

Applicable to office buildings, shopping malls, airports, hospitals, care facilities, ...

The leakage detection solution for all types of buildings



- Wide variety of applications, e.g. office buildings, shopping malls, airports, hospitals, care facilities, ...
- for sites **susceptible to water leakage losses**
- for companies **struggling** to get **sufficient insurance** coverage for leakage
- for companies that want to keep the leakage loss risk on their **own balance sheet**
- for companies that seek to **digitize facility management**
- for companies seeking **ESG certification**

Use Case 2: Smart Battery Storage Insurance

Global battery storage is exponentially growing – yet poses unique threats



<https://www.sustainable-bus.com/news/bus-fire-paris-ratp/>



<https://www.spglobal.com/marketintelligence/en/news-insights/latest-news-headlines/battery-blazes-breakdowns-underscore-growing-pains-for-energy-storage-70426578>

Use Case 2: Smart Battery Storage Insurance

Battery storages and can be better protected thanks to IoT

HDI's offering

- Operational all Risk Coverage for Battery Energy Storage Systems (BESS)
- optimized conditions if BESS is protected with ACCURE
- roll-out in Germany and Europe ongoing

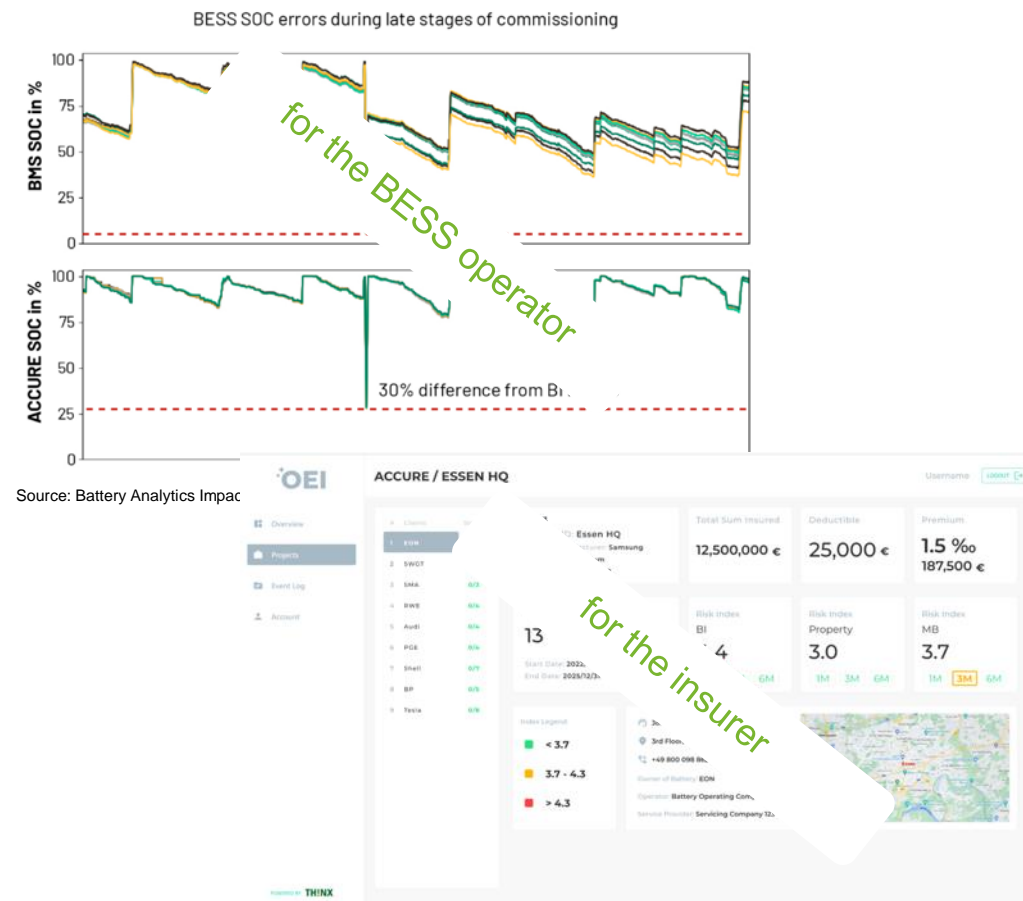
Target customers

- BESS owners & operators
- PV, offshore & onshore farms with battery storages
- 10 MWh and more



HDI Global finalist for Systemic Risk Solution of the Year!

Creating visibility of battery health



Summary: with the increase of available data, industrial insurance **TH!NX** will move towards loss prediction & prevention

Focus on risk transfer through traditional insurance cover
Past / Today

Loss prevention through IIoT-based business models
Future

“Repair & reimburse”



“Predict & prevent”



Digital game changers

Greater data abundance

Increased processing power

Lower cost of storage

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