

# FROM BROKER TO BUILDER

## How Onesurance is Rewriting the Future of Insurance

Built by industry insiders. Validated in the market. Scaling across Europe. Onesurance is a category-defining company, one that's unlocking growth for brokers, modernizing a legacy industry, and proving that AI can drive both performance and purpose.

The Onesurance journey didn't start in a boardroom. It started with a bold question:

"What if we applied cutting-edge AI to one of the world's most traditional industries?"

That single question sparked more than just a business. It set in motion a quiet revolution - driven by frustration with outdated models, shaped by deep insider experience, and fueled by the conviction that data and AI, when applied responsibly, could elevate the performance of an industry still largely run on legacy systems and gut instinct.

**"I used to be one of them."**

**Jack Vos** knows insurance brokers, because he was one. At 30, he built his own brokerage firm and scaled it into a thriving business. But after 15 years, he began to feel the friction of a model that hadn't changed in decades:

"Insurance is a subscription business. And when I saw what Lemonade was doing - fully digital, deeply data-driven, I realized that's where the industry was going. And I wanted to help shape that future." - says Jack.

So he exited, not to disrupt brokers, but to empower them. That search led him to **Dennie van den Biggelaar**, a product visionary from Building Blocks who had helped brands like Coca-Cola and Samsung build intelligent customer journeys powered by AI.

Together, they saw a clear and urgent gap: retail had embraced predictive data and automation. Insurance- particularly on the distribution side- had not.







## From Gut Feeling to Precision at Scale

“Most insurance brokers were flying blind,” says Dennie. “They had thousands of clients, but no real-time insight into who needed what, when, or why. Everything ran on experience and instinct.”

Onesurance flipped that model. By turning client data into a strategic asset and layering predictive AI, they gave brokers the power to act proactively and with precision.

No more waiting for the phone to ring. The Onesurance platform flags which clients need attention, when, and with what solution, allowing brokers to engage as relevant, timely, and trusted advisors.

The results speak for themselves:

- 10x increase in operational efficiency
- Up to 1300% ROI
- Seamless scalability across teams and portfolios
- Live with leading brokers across Europe

## Why Brokers? A Strategic Bet

Where most AI startups go after large insurers, Onesurance made a different bet: brokers. Not the obvious path- until you understand the market. Insurers may manufacture the products, but it's brokers who distribute them. They own the client relationship. They deliver the advice. They drive the commercial engine of the insurance value chain.

And this segment is anything but small. The world's largest brokers, like Ardonagh, Howden, and Brown & Brown are multi-billion-euro businesses. Even mid-sized brokers often exceed €100 million in annual revenue, serving hundred thousands of retail and SME clients with complex needs.

Meanwhile, **the Netherlands has emerged as a global frontrunner in broker-led innovation.**

Its internationally recognized specialized underwriting agent (MGA+) model has given brokers more autonomy, more control over underwriting, and more negotiating power in the value chain.

This shift- from pure distribution to delegated authority has made the Dutch market the ideal launchpad for Onesurance. It's a home market where brokers act more like portfolio managers than intermediaries and where data-driven decision-making is not a luxury, but a necessity.

What's more, the broker landscape across Europe is changing fast. Private equity-backed consolidation is accelerating. Growth is mandatory, yet many firms are hitting capacity limits- stretched by advisor shortages, retention challenges, and outdated systems.

This is where **Onesurance** fits like a key in a lock:

- Built by brokers, for brokers
- Embedded in real-world advisory workflows
- Focused on retention, cross-sell, and client relevance
- Designed to scale- without requiring insurers to change their products or IT

## Beyond Tech: A Mission That Matters

This is where Onesurance aligns powerfully with Curiosity's investment thesis. Yes, Onesurance is a breakthrough AI platform that helps brokers grow smarter and faster.

But its mission goes further:

- Making high-quality financial advice accessible to people who previously didn't receive it
- Facilitating AI hackathons with actuaries and insurance scientists
- Keeping models siloed and interpretable to safeguard data privacy
- Embedding responsible AI by design, not as an afterthought
- Rethinking how insurance is advised, underwritten, and experienced.

We're here to make brokers more effective. But our real ambition is to make insurance smarter, fairer, and more human," says Jack.

Even the name - **Onesurance** - reflects that ethos. A nod to U2's lyric: **"We're one, but we're not the same. We get to carry each other."**

It's a quiet manifesto-rooted in partnership over disruption, and in building technology that empowers the very people it serves.

## From Pioneer to Partner and Back Again

The Onesurance journey recently reached a new milestone with the arrival of **Erik de Voogd** - an industry veteran and one of the most successful brokers in Dutch insurance history.

As the former top executive of **Voogd & Voogd**, he helped pioneer the MGA (“volmacht”) model, built one of the first service providers in the country, and consistently pushed digitalization as a growth accelerator. His track record makes him not just a participant, but a shaper of every major wave in the insurance broker market.

Now, he is joining Onesurance as an investor and advisor. His role goes beyond advisory. De Voogd will act as growth catalyst, investor, advisor and strategic partner, bringing decades of leadership, market insight, and a trusted network to accelerate Onesurance’s European expansion. His step back into the market signals both urgency and opportunity: “the intermediary business is entering a renaissance, and Onesurance is the platform to unlock it,” says Erik.



*“This is the fifth wave - artificial intelligence,” says De Voogd. “AI won’t replace advisors, it will empower them. Onesurance is uniquely positioned: deep tech, proven insurance expertise, and solutions that make brokers stronger, more compliant, and more relevant.”*

**— Erik de Voogd**

### Looking Ahead

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