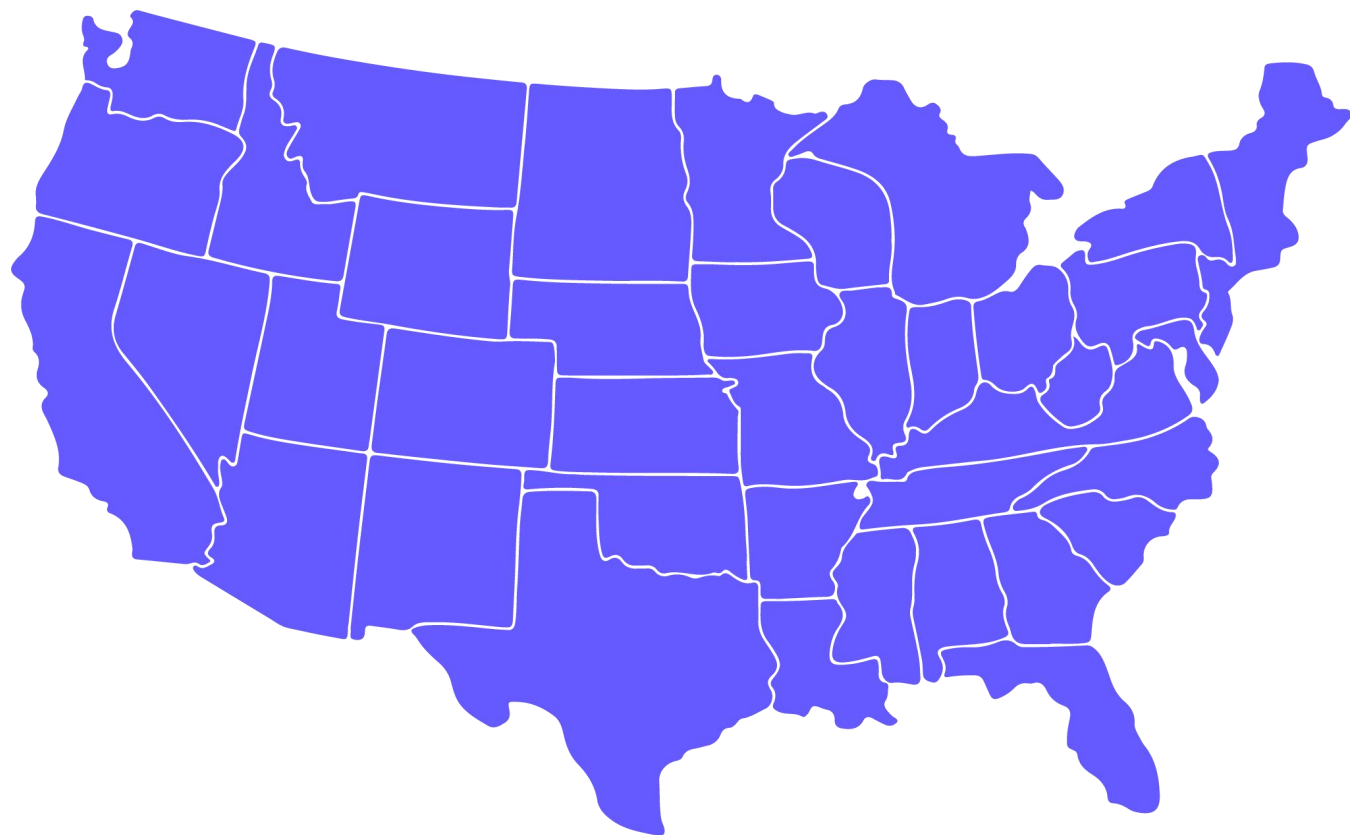seel | 面向现代商业的
保险平台

Seel 经营范围

在美国全部州持牌运营

在50个州持有牌照，为全美用户提供保障

合规合作伙伴

Cooley

MORRIS, MANNING & MARTIN, LLP

Seel License

This insurance license shall remain in effect until the expiration date unless cancelled, surrendered or revoked. Individuals who are licensed as Insurance Producers and/or Bail Bond licensees must complete continuing education and pay all applicable renewal fees as required by North Carolina administrative code prior to the expiration date.

North Carolina
License
Department of Insurance

License No: 3001204205   NPN: 19817095

COVERCLUB INSURANCE SERVICES, INC.

Who has fulfilled all of the conditions of eligibility imposed by the General Statutes of North Carolina and is hereby licensed by this State (in the capacity stated below) and granted the privilege to act with the authority of this license. It shall be valid until cancelled, surrendered or revoked.

LICENSE TYPE	LINES OF AUTHORITY	LOA EFFECTIVE DATE	LICENSE FIRST ACTIVE DATE
Corporation			03/03/2021
Surplus Lines Business Entity			03/05/2021

For questions regarding a license please contact the North Carolina Department of Insurance at: 919-807-6800

Mike Causey, Commissioner of Insurance
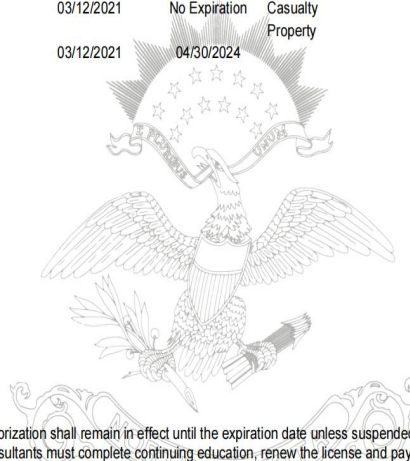
State of North Dakota
Insurance License

License No: 3001217269

COVERCLUB INSURANCE SERVICES, INC.

Is licensed/authorized to engage in the business of insurance in the State of North Dakota in the capacity stated below:

NON-RESIDENT

LICENSE TYPE	FIRST ACTIVE DATE	LICENSE EXPIRATION DATE	LINES OF AUTHORITY	LOA EFFECTIVE DATE
Insurance Producer	03/12/2021	No Expiration	Casualty	03/12/2021
			Property	03/12/2021
Surplus Lines	03/12/2021	04/30/2024		

This insurance license/authorization shall remain in effect until the expiration date unless suspended, revoked or forfeited. Individual insurance producers and consultants must complete continuing education, renew the license and pay fees as required by North Dakota statutes prior to the expiration date.

For questions regarding a license, contact:
North Dakota Insurance Department
Agent Licensing Division 701-328-2440
or E-mail: ndlicensing@nd.gov

Jon Godfread,
Insurance Commissioner

License # State

3001209256 NEW MEXICO (Surplus Lines)
3001266551 ALABAMA (Surplus Lines)
3001215626 ARKANSAS (Surplus Lines)
1355415 OHIO (Surplus Lines)
3001227958 MARYLAND (Surplus Lines)
2647601 TEXAS (Surplus Lines)
3644445 INDIANA (Surplus Lines)
DOI-1122944 KENTUCKY (Surplus Lines)
132130 MICHIGAN (Surplus Lines)
3001205721 OKLAHOMA (Surplus Lines)
837305 UTAH (Surplus Lines)
457949 WYOMING (Surplus Lines)
3001206940 NEBRASKA (Surplus Lines)

......具体50州牌照可在各州保险牌照网站查询

Seel 发展历程

seel

2022
获得光速资本和众多一线金融科
技企业共 **2400万美元**的投资

2021
发布第一款由算法定价的退货险，
卖家无需承担任何成本或风险，
即可为买家提供无理由退货。

截至目前
已经为来自 **2,000+** 商户的
3,000,000+ 消费者提供无
忧的线上购物体现

Seel 股东背景

seel

已获得知名投资机构约

¥1.7亿元

($2400万)

种子轮 + A 轮融资

Lightspeed	**foundation capital**	**SEQUOIA**	**Stanford University**
光速资本	foundation 资本	红杉资本	斯坦福大学

01

电商包裹保障
Green Shipping Protection

美国包裹丢失现状

- 全美每天约有**170万**包裹会在运输途中丢失；由于劳动力短缺，USPS的包裹常出现延迟**两周**送达情况
  物流问题其中：
  - ✓ 包裹送达后门廊丢失偷窃占比**70%+**；
  - ✓ 包裹未送达占比**10%**；
  - ✓ 包裹运输工程中造成损坏占比**15%+**。

- Green Shipping Protection确保客户订购的商品包裹能够准时、完好送达，增加消费者的购物欲望
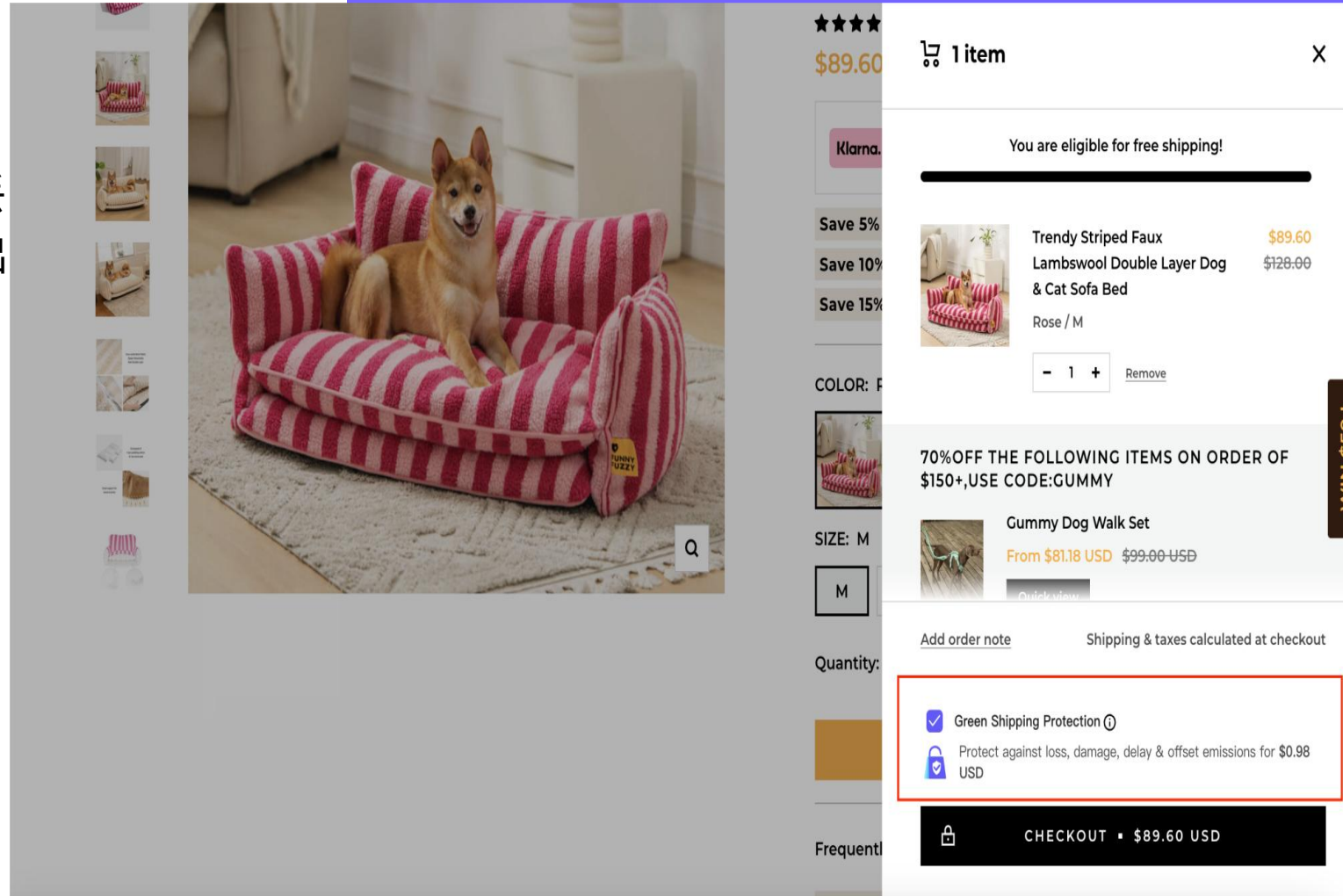
电商包裹保障

包裹丢失、损坏

当网购商品在运输过程中遗失、损坏时，seel电商包裹保障服务可提供赔偿
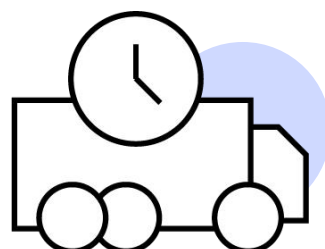
包裹延迟送达

当网购商品迟迟未送到时，seel电商包裹服务可提供消费者$5补偿
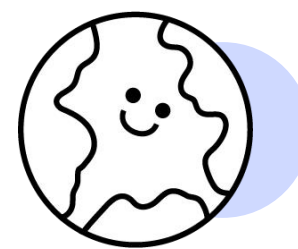
环境保护

每一单seel电商包裹保障服务，都会根据包裹的运输方式、路程，提供碳中和计划，为环保作贡献

助力大幅优化关键业绩指标

↑ 复购率

↓ 客服成本

高购买率
高满意率

✓ 通过保障包裹准时、完好送达，转化更多的消费者二次购买；

✓ 丢失偷盗的包裹Seel可优先选择实物补偿，增加商铺的销售额

✓ 避免由于包裹丢失、损坏和延迟送达导致的客诉；

✓ 提升理赔时效，减少商家与物流服务商的沟通成本

✓ 购物车场景有**60%+**的用户选择购买Buyer Protection

✓ 用户满意率高达**95%**

产品方案

保障范围	保险金额	保费
包裹延迟送达：境内包裹发货后10天未送达/国际包裹发货后30天未送达	$5（可赔付代金券）	1.5%～3%浮动定价（最低收费$0.98/单）
包裹丢失：境内包裹发货后30天未送达/国际包裹发货后60天未送达视为丢失	最高赔付货物购买价值	
货物损坏：因物流运输原因导致的货物损坏		

购买方式： always **Free** for merchants，消费者在购买商品时勾选购买

*具体赔付标准&报价，根据平台历史数据调整

Case Study——客户怎么说

Ariststyles

Headquarters	Industry
Jamaica, NY	Specialty Event Apparel
Business Model	**Technologies**
Specialty Retailer	Shopify, Affirm, Seel
	Return Assurance

Founded in 2020, AristStyles was born out of a desire to find unique dresses that are not just fashionable but extremely feminine, elegant, and sexy. To provide high-end couture dresses at the best possible price and with the best service, they offer rich choices of designs from Cinderella Divine, Andrea & Leo Couture, L'ATISTE, GLS Collective, and many more. AristStyles helps create beautiful and lasting memories for every one of their customers on their special days.

Challenge

There's a lot of uncertainty when it comes to buying a dress online, and the decision can be even more difficult when you're dealing with a lesser known retailer. AristStyles needed a way to better establish their credibility and assure their customers any and all shipping problems would be taken care of. With all the complexities of special events apparel, they sought a solution that would guarantee shoppers protection against damage to their delicate products and carrier delays during peak season.

"It's hard to buy a dress online. Sometimes the dresses we sell are fragile and get damaged in the shipping. We're kind of entrusting the carriers with customer satisfaction."

Solution

AristStyles chose to install 17TRACK's Buyer Protection and Branded tracking page, reassuring their customers and delineating fulfillment responsibilities. The combination of order tracking and buyer protection clearly demonstrates to the shopper when issues are the carrier's fault, thus decreasing fulfillment complaints.

The installation was painless. AristStyles was able to find the 17TRACK app on the Shopify App store and after a few clicks had the app installed. From there, they designed their new package tracking page to match the AristStyles brand and set a go-live date for Buyer Protection.
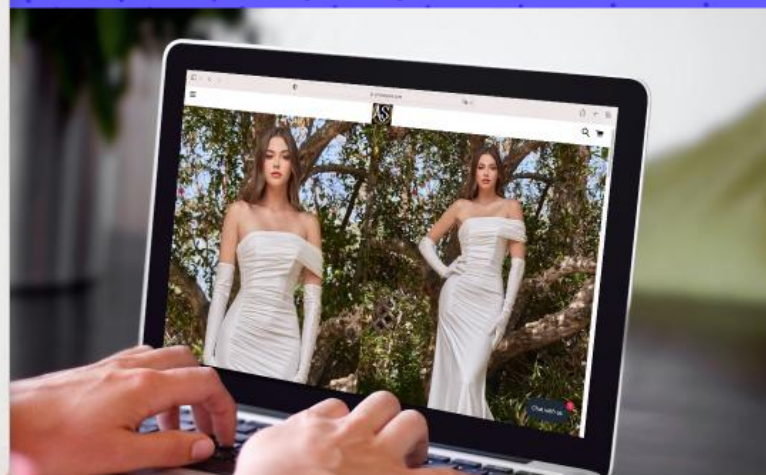
Buyer Protection ⓘ
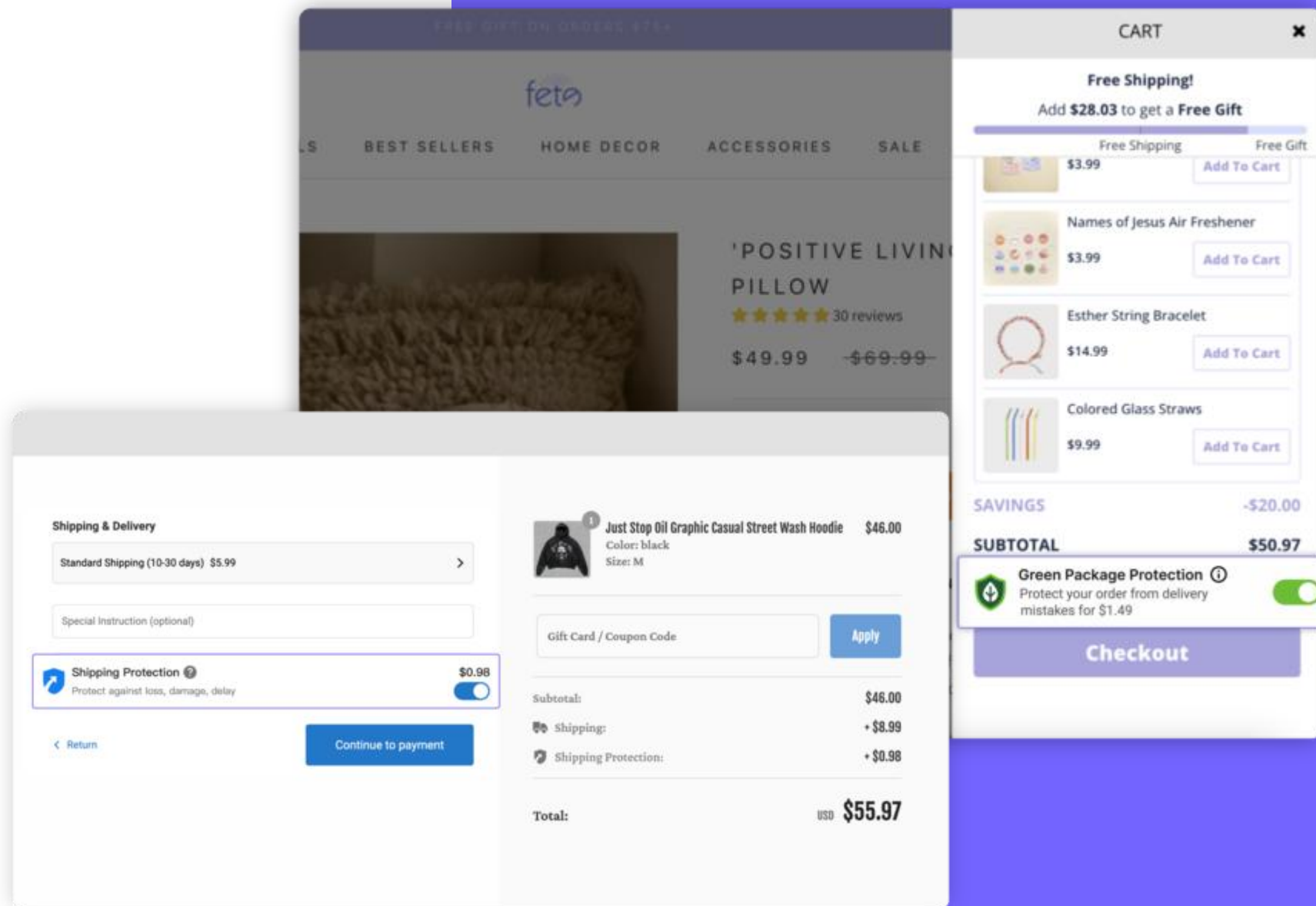Protect against loss, damage, delay for $0.98

平台合作产品

Green Shipping Protection

✓ Shopify普通卖家在购物车页面/Shopify Plus卖家可选择在结算页面（check out），Green Shipping Protection以widget形式展示，一般默认打开体现

✓ Shoplazza卖家在结算页面（check out），Green Shipping Protection以widget形式展示，一般默认打开体现
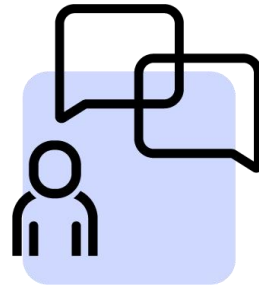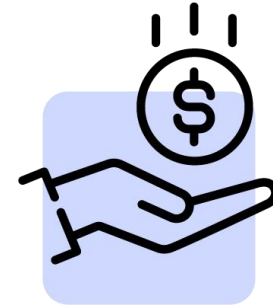
02

延保服务
Extend Warranty

Value Prop for Marketplace

提升 **15%+** 流量转换率

降低 **50%+** 相关客服成本

平台可以赚取延保服务的分润，**增加平台收入**

Seel提供的延保服务产品类型

小型电子设备
耳机、家用吸尘器、充电宝、
厨房小家电等

家用电子设备
电脑、电视、音响、照相机、
游戏机、投影仪等

eBike

* 家具、灯具类延保coming soon

产品方案—— 对比 Amazon
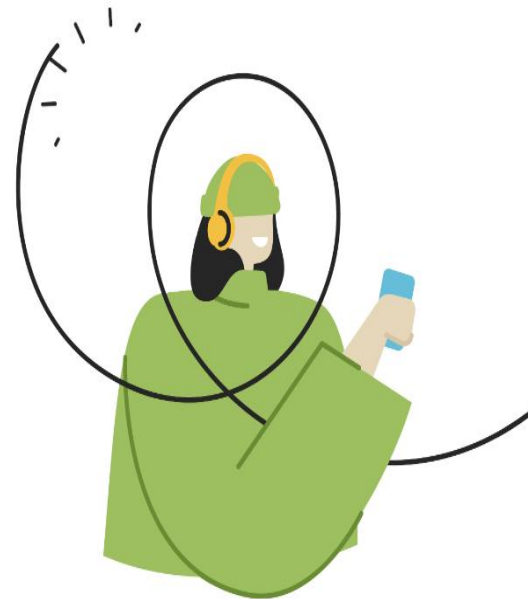

➢ 参考**Amazon**的延保服务保障

➢ 更有竞争力的服务

➢ 针对小型电子设备，结合平台提供*以换代修*

维修合作伙伴——UPSIE

- Over **1,100** locations today. We're on track to have **2,100+** locations in Q4 2023

- **92%** US Pop w/in 30 min

- **5K+** Completed Repairs

UPSIE
Business Solutions

Upsie Business Solutions

What's different about Upsie

Highest Quality We vet our repair partners to make sure they have the highest standards for parts, customer service, and technical excellence. Our partners can fix anything that draws power.

Extensive Network With just over 1,100 locations today and targeting 2,100+ by EOY, Upsie has the largest network of high quality local repair partners in the country.

Transparency We've built a repair tracker that shows exactly what's going on with each customer and repair. We track each repair through to completion and make sure everyone can talk to give customers the smoothest experience.

Case Study一AppleCare

质保：苹果产品购买后有一年的质保

延保：购买AppleCare可以让你的苹果产品在质保结束后仍然享受一年质保服务

美国地区AppleCare

购买率：20%+

美国消费者对于延保服务产品认可度非常高

- **小家电的购买率约15%**
  家具类的购买率约10%
  大家电的购买率约20%

AppleCare+

You can buy coverage on a fixed-term plan or on a monthly plan that will automatically renew until cancelled.

	Monthly	2 yrs
iPhone 14 Pro, iPhone 14 Pro Max	$9.99	$199
iPhone 14 Plus	$8.99	$179
iPhone 14, iPhone 13, iPhone 13 mini, iPhone 12	$7.99	$149
iPhone SE (3rd generation)	$3.99	$79

期待联系

Seel 为您的售后保障和体验铺平道路。我们负责订单承保、
欺诈检测、财务风险控制以及运营维护，因此您可安心无虞。

联系邮箱：jiangyue@seel.com