



theguarrantors

What theGuarantors is?

TheGuarantors is a FinTech company that offers innovative risk and financial solutions for the real estate ecosystem. TheGuarantors focus on individual customer, it helps qualify applicants by reducing the risk of leasing in innovative and efficient ways, while Securiti targets business customers. It leverages cheaper and more accessible security package to build bridges between commercial landlords and tenants.

Business model? (Canvas below)

From a risk perspective, theGuarantors collaborates with insurance companies to ensure the security of the policies they sell. They have worked with several insurance companies to offer residential products and with Chubb for Securiti™ products. They receive commissions and share profits with their carrier partners.

From a distribution perspective, all of their products are sold on a B2B or B2B2C fashion. This model creates efficiency as they seek to leverage the entire leasing and property management ecosystem.

What inspired Julien to start TheGuarantors?

From the founder's experience, as an international student, he found that credit history requirement makes renting an apartment be difficult for them. In order to enable the renters as him access their dream apartment, he created this platform.

What makes TheGuarantors apart from its competitors? Why do renters pay for this service and why do landlords trust them?

1. Supervise all of the underwriting and claims processes for the programs directly
2. Strive to achieve an unmatched industry reputation with landlords
3. Pioneer for the insurance between landlords and tenants
4. Have a portfolio of 100 000+ units across NYC, Boston and Washington DC
5. People prefer to trust Internet with challenges in life after the pandemic

Founder and CEO of TheGuarantors



Julien Bonneville

Education: Columbia business school, MBA

He came from France and worked for Sanisphere, McKinsey and IMS Health.

There is never more than one solution to a problem.

--- Stuart P. M. Mackintosh

Reference:

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