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MVNO NATION AMERICAS 2026 · MIAMI

How Device Insurance Increases Revenue, Reduces Churn, and Delights Your Customers.

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The MVNO Problem in 2026

What kept coming up across sessions this week.



Thin Margins

Connectivity alone doesn't sustain the business. MVNOs need revenue layers on top of the plan.



Churn Risk

Subscriber loyalty is hard to earn and easy to lose. Without the right retention levers, churn eats into growth faster than acquisition can replace it.



Differentiation Gap

Price alone doesn't sustain differentiation. The edge has to be a better experience than Tier 1 can offer.

Source: MVNO Nation Americas 2025 whitepaper

Device Insurance Solves All Three.

Impact revenue, retention, and customer experience with a single add-on.



Increase ARPU

RECURRING MARGIN ON EVERY PLAN

High-margin revenue that stacks on top of every plan sold. Add it once, earn on it every month.



Reduce Churn

A FIX, NOT A SWITCH

Protected subscribers fix the phone instead of shopping a new carrier. A great claim experience turns a crisis into long-term loyalty.



Delight Users

TURN CLAIMS INTO TRUST

Protection has earned a negative reputation. AKKO flips the script with a 74 NPS and 91% 5-star reviews.

Customer Pain Is Real and Prevalent

Device damage is a huge burden on customers — and a growing problem for the operators who serve them.



78M

Americans damaged their phones in the past year — about 1 in every 3 smartphone users.

Allstate Protection Plans, Mar 2024



\$302

average out-of-pocket cost a customer faces when their device breaks.

Allstate Protection Plans, Mar 2024



\$74B

projected US mobile phone insurance market by 2030, growing ~12.5% YoY.

Grand View Research, 2023

Protection Changes the Renewal Math

The retention lever that actually moves the P&L.

AKKO PARTNER COHORTS

Up to

15%

reduction in churn among subscribers who attach device insurance.

THE RETENTION PAYOFF

Up to

100%

profit growth from a 5% improvement in retention rate.

| Why this matters for MVNOs: Prepaid wireless churn runs 4%+ per month. MVNOs churn at roughly 4× the rate of MNOs.

Sources: AKKO MVNO program data · Bain & Company · Statista (US wireless, 2024) · Cartesian MVNO research

Subscribers Already Expect to Be Asked

Device protection is already a known line item — not a new ask.

US WIRELESS SUBSCRIBERS

36%

already have carrier-bundled device insurance.

Future Market Insights · Mobile Handset Protection Market, 2024

THE DEMAND IS ALREADY THERE

Known line item, not a new ask

Subscribers have been buying carrier-bundled protection since the first iPhone.

82% THROUGH CARRIERS

Owning checkout owns the margin

Operators sell the overwhelming majority of phone insurance — not direct insurers.

The AKKO Difference

Founded in 2018. Built by technology and product leaders from insurtech and telecom.



Customer Experience

Highest-rated in the category

- NPS 74 (industry avg 55–60)
- 91% 5-star reviews
- Google 4.8 · Trustpilot 4.7 · BBB A+
- 24/7 US-based support



Technology

Digital-first and API-first

- Modern, fully digital claims portal
- API-first integration for MVNO stacks
- AI-powered fraud detection
- Same-day claim resolution
- No subscriber minimum



Product Flexibility

Built for how MVNO subscribers buy

- Damage, breakdown, theft, and loss
- New and used devices (including BYOD)
- Up to unlimited claims
- Licensed in all 50 US states + Canada
- Consumer, business, and education

PARTNER SPOTLIGHT

US Mobile

Andrew Song

Chief Product Officer, US Mobile

Why US Mobile Chose AKKO

Six reasons the partnership works — across product, technology, and CX.



Tech-Forward API Integration

API-first architecture that plugs into the existing stack. Fast to ship, easy to maintain, built for scale.



BYOD & Used-Device Coverage

US Mobile's base skews BYOD. Most legacy programs can't cover used devices. AKKO can — at a fair price.



Full Protection in One Plan

Damage, mechanical breakdown, theft, and loss. One SKU, one claim path, no frustrating exclusions.



Best-in-Class CX

NPS 74 against an industry average of 55–60. 91% 5-star reviews. A claim experience that builds loyalty.



Rapid Product Iteration

US Mobile moves fast. AKKO matches the pace — enhancements built and shipped quickly from real feedback.



One-Stop Trade-in at Scale

AKKO already runs trade-in for US Mobile at scale. One partner for protection and trade-in simplifies everything.

The Partnership in Action

Real subscriber feedback, real coverage breadth, real trade-in volume.

PLAN INSIGHTS

42% of plans purchased by accounts aged 0–3 months

78% of plans are annual purchases

75% of plans are add-ons to Unlimited plans

★ Trustpilot ★★★★★ VERIFIED · DEC 2025



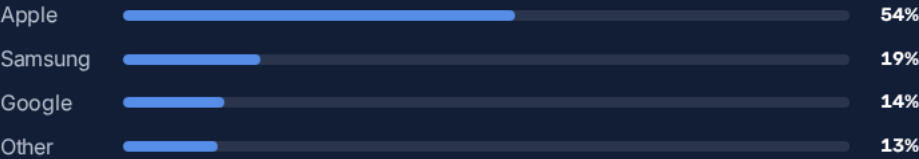
"I have AKKO device protection through my carrier, US Mobile. I would **100% recommend them!** They let me repair at Apple. Plus they paid out my claim **VERY QUICKLY** after I submitted the receipt – companies usually drag their feet, but not AKKO!"

"I would HIGHLY RECOMMEND AKKO!!!"

US Mobile subscriber
Trustpilot · December 2025

COVERAGE BREADTH

Every model. New & used.



TRADE-IN PROGRAM

processed via AKKO + US Mobile

\$650K+

Find the AKKO Team at MVNO Nation

📍 On the floor through Wednesday — and Thursday morning.



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LEARN MORE

AKKO.link/partner

Overview, product fit, and partnership details.



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For follow-ups, intros, or post-event conversations.