ABOUT PALADINO INSURTECH

In a nutshell

Paladino Insurtech offers both comprehensive expertise and cutting-edge technology to bring innovative insurance solutions to market, efficiently and in the shortest possible time. We are creating contextual insurances, meaning insurances that adapt to peoples' lives, not vice versa. Paladino enables new providers to enter the insurance market and helps established insurers to develop better solutions to their customers.

Our business

To meet today's customer expectations, we not only focus on products but entire service ecosystems in order to support our clients providing their customers with solutions that perfectly fit to their individual life situations. Wherever possible, we help to combine these solutions with other products or services from non-insurance clients such as retailers, mail-order companies, telco providers, banks, etc.

Our products and services

All services are powered by our unique insurance engine TIE which digitally and automatically maps all insurance processes, offered as SaaS. TIE is modular, proven and ready for use.

As an end-to-end insurance enabler, we provide all services from one source:

- **Insurance Innovation Design** including new product ideas (non-life, life, health) based on changing market and customer expectations, feasibility check with regard to technology and economic aspects risk profiling, and product design.
- **Insurance Business Engineering** including ongoing market analytics, development of market strategy and business models, specification, documentation, and QA.
- **Insurance Business Operations** including regulatory duties and reporting, back office services, client, policy and claims management, partner management, communication, monitoring, analytics, and constant optimisations.

Key and target clients

- PostFinance and insurance broker NEO already offering insurance solutions based on our technology.
- Companies (e.g. retailers) who want to leverage their large customer base by expanding the portfolio with insurance products to generate additional business.
- Financial service providers who see bancassurance 2.0 as an opportunity to increase revenues in today's challenging private customer business.
- Traditional insurers who want to drive digitisation forward to offer more customer-focussed solutions in the shortest possible time to increase customer satisfaction.

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