paladino
INSURTECH SOLUTIONS

Paladino – We embed Insurance

Microsoft Marketplace

Zug, 14th Mai 2021

Challenges for insurance customers

Missing customer focus

70%

of customers are not satisfied

- Customers are looking for solutions, not products – and certainly not insurance products
- Customers do not understand products, prices or processes
- Customers have different needs and behaviour

No customer interaction

1

contact per year (premiums)

- Users usually have 1 contact per year (premium bill)
- Insurers only know the customers and their needs to a limited extent – suitable offers can only be offered with difficulty

Limited solutions

35%

of market is not covered

- Lack of suitable products to cover the gap between need and offering – even if insurers want to, they are often limited by legacy
- New needs are poorly served – it has simply never been necessary before, so there is a lack of innovation

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We are the architects of *Embedded Insurance*

Definition

Design of customer-oriented insurance solutions, embedded in third-party channels ("marketplaces") as stand-alone offers or combinations with existing products. The marketplace takes over the customer face and remains the primary contact for the customer along the entire life cycle.

Supply and demand are brought together in the right context exactly where the need arises

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Solution

In our view, a comprehensive and embedded insurance solution consists of

- the right composition of coverages and additional services,
- their packaging into flexible units that meet the needs of the customer,
- availability at the right time and in the right place,
- transparent and simplified communication,
- a very easy and minimised interaction
- along the entire life cycle.

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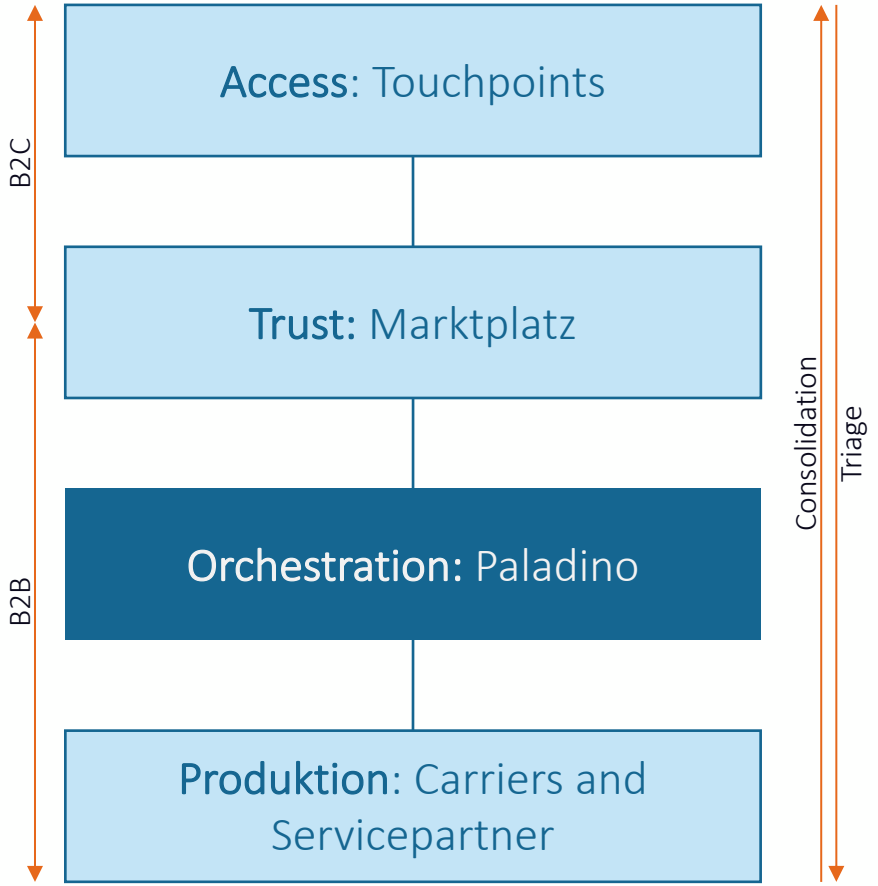
Paladino is the orchestrator of ecosystems

- Existing touchpoints of the marketplaces, on- and off-line
- Insurance solutions are embedded (integrated or linked with the rest of the range or independently)
- Marketplaces with large customer base, high contact frequency and trust, are therefore the ideal interface to the end customer
- Know their customers, their needs and want to offer more comprehensive services
- Design and operation of solutions targeted to end-customer needs, independent of legacy, fronting towards end-customers
- Consolidation of insurance and third-party services
- 1-n Insurers provide cover and support from 2nd level onwards
- Service partners to enrich the solution offerings



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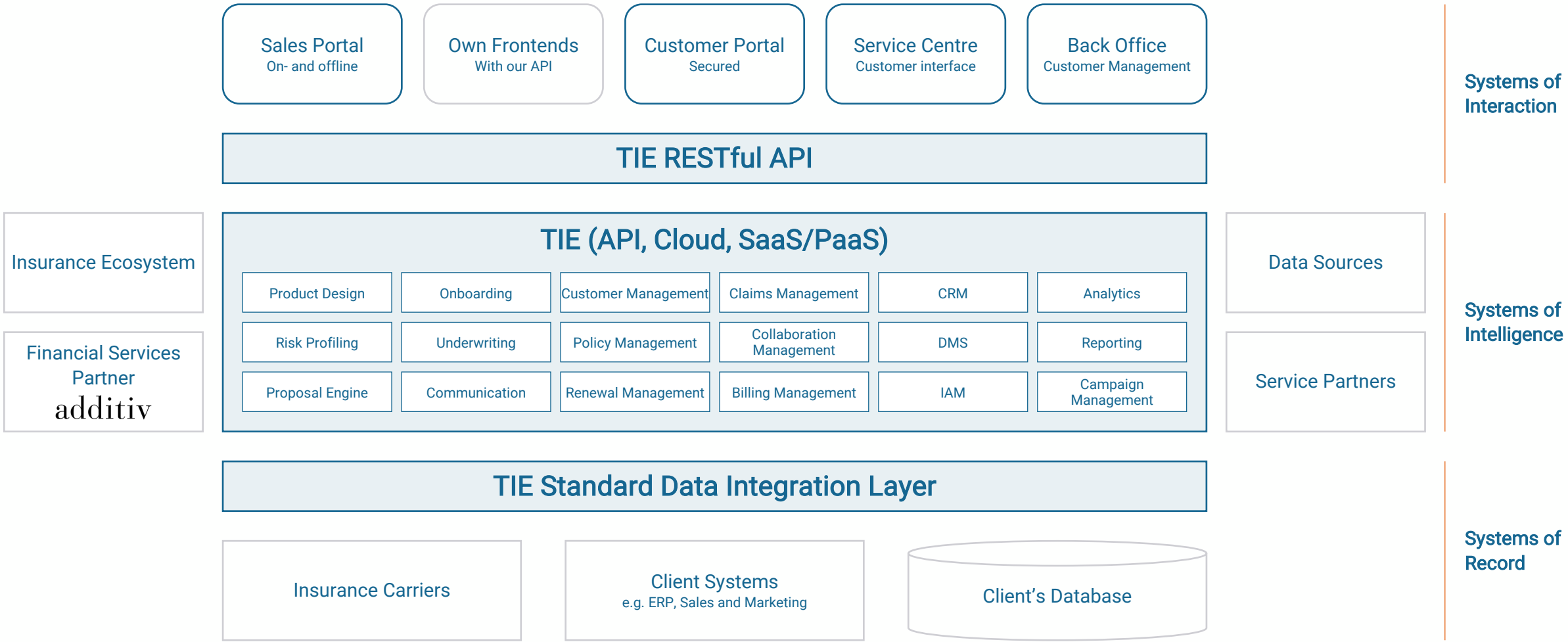
Our business architecture an enabler of ecosystems and seamless integration



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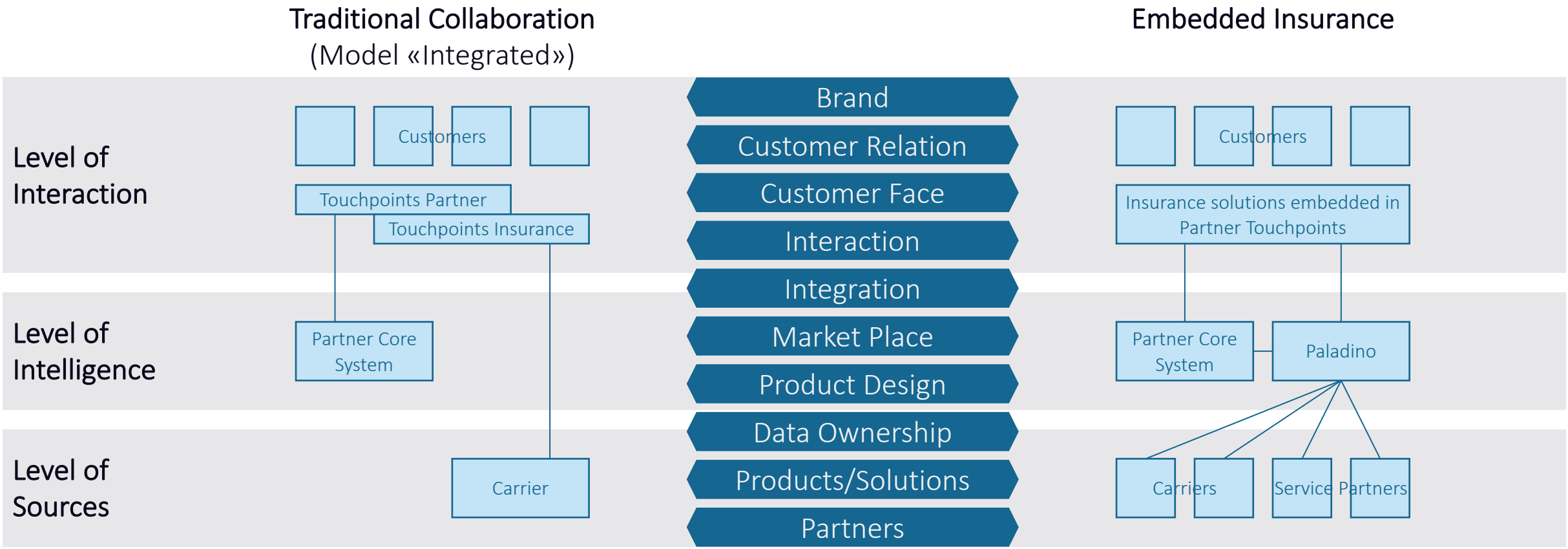
We are happy to explain key added values compared to traditional models



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Key functional clusters of our platform TIE

Frontends

- Customer (self service)
- Enterprise (self service)
- Vendor/partners (self service)

Touch points

- Online
- Aggregators
- Offline

Wizards

- Product design
  - Parameter definition
  - Rating engine
  - Decision rules engine
  - UW engine
  - Proposal engine
- Claims design (in progress)
- Report design (in progress)
- Campaign design (in progress)

Services (direct and brokers)

- Policy management
  - Quotation
  - Issuance
  - Maintenance
  - Renewal
- Customer management
  - Acquisition
  - Conversion
  - Engagement
  - Retention
- Claims management
  - Reporting
  - Analysis
  - Evaluation
  - Settlement/resolution
- Billing management
  - Invoice dispatching
  - Invoice templating
  - Invoice collection
- IAM
  - Access/role perm.
  - Authentication
  - Provisioning
  - PW management
- Collaboration management
  - Ticketing
  - Notifications

Data

- Web analytics
- Sales analytics
- Risk analytics
- Claims analytics
- Report management
- DMS
- Audit management

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We are at your disposal anytime

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