

|   |   |  |   |   |  |  | <b>♦</b> -Basler |  |   |                       |                                     | FRI:DAY  |   |   |   |
|---|---|--|---|---|--|--|------------------|--|---|-----------------------|-------------------------------------|--|---|---|---|
|   |   |  |   |   |  |  |                  | Companies  | •   | () insurance          | Contact & payment<br>method         | <  | Super   | r. Which package may it be f  | or you?   |
|   |   |  |   |   |  |  |                  |  |   |                       |                                     |  | begin   | Base  | plus  |
|   |   | · ^ /  | $\frown$  | -   |  |  |                  | Choose your insurance<br>package   | EC0<br>CHF 280.00   | SMART<br>CHIF 434.60  | TOP<br>CHF 579.50                   |  | <ul> <li>Refund of the penalty</li> <li>Refund of additional payment</li> </ul> | <ul> <li>Refund of the penalty</li> <li>Refund of additional payment.</li> </ul>              | <ul> <li>Refund of the penalty</li> <li>Refund of additional payment</li> </ul>               |
| $\boldsymbol{<}$  | K   | A  | SK  | (   | )  |  |                  | deductible<br>Own damage sum   |   |                       | CH 1000 V                           |  |   | <ul> <li>Reimbursement of the additional<br/>contribution due to SFR<br/>downgrade</li> </ul> | <ul> <li>Reinbursement of the additional<br/>contribution due to SFR<br/>downgrade</li> </ul> |
|   | 1   | ./ \`  |   |   |  |  |                  | Insured     O     Third party insurance So     Insured                     |   |                       | C#150E000                           |  |   | <ul> <li>Reimbursement of excess</li> </ul>   | Painbursement of excess     Comprehensive   |
|   |   |  |   |   |  |  |                  | Assistance sum<br>insured  | CHT 50,000  | C#50,000              | CH750,000 ¥                         |  | Learn more  | Learn more  | Learn more  |
|   |   |  |   |   |  |  |                  | Operating<br>Income loss sum insured                                       |   | C#750,000             | C#190,000 ¥                         |  |   | 10,99 €   |   |
|   |   |  |   |   |  |  |                  | waiting period   |   |                       | thus v                              |  |   | Continue  |   |
|   |   |  |   |   |  |  |                  | Exterior<br>Insurance sum<br>Performance overview an<br>examples of ferman | K Continue with ECD   | K Condinue with SMART | Citif 20,000<br>Continue with 10P   |  |   |   |   |
|   |   |  |   |   |  |  |                  | examples of damage   |   |                       |                                     |  |   | GATA PROTECTION MEMORY  |   |
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|   |   | TEST MODE  |   |   |  |  |                  |  |   |                       |                                     |  |   |   |   |
| Search  |   | TEST MODE  | TEST © LME  | English Ø   | mbrowne@kas  | ia.lo i# Legnut  |                  |  | Barr  | nenia                 |                                     | splitsurg  | ince  |   | 17-3  |
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#### Helping insurers to design, launch, and scale flexible insurance services, cost effectively and at lighting speed

KASKO has built an end-to-end insurance platform where insurers can design, run and continuously optimise insurance products within their own or third-party channels. Since 2017 KASKO has launched over 40 products to over 15 insurance partners in 5 countries across various business lines within >500 distributors with an average time to market of 4 weeks. One of the highest friction points in insurance is distribution. Today every insurer creates bespoke integrations for each individual product with each individual distribution partner. An insurer with 50 products and 20 distribution partners, thus needs to create 200 bespoke integrations. This results in unnecessarily high costs for distribution and operation that are borne by the policyholders.

KASKO solves this by creating a global insurance network connecting insurance providers with customers via various distribution touchpoints in real time. To do so, KASKO reduced the time and cost to create and distribute a product by 90%. This allows insurers to create more tailored and less costly insurance products and better serve their policyholders.

KASKO offers insurers a scalable InsurTech platform to design and manage digital insurance services outside their legacy IT. The platform includes quote-offer-bind, policy admin, payments, first notification of loss and a distribution layer consisting of API's and a mobile-first customer journey library. Insurers then in turn, can offer their products to their various distribution partners and get them onboarded in a matter of hours or days.



Digital CCELERATOR

### GROWING EUROPEAN TECH SCALEUPS

## eitdigital.eu/accelerator

EIT Digital is supported by the EIT, a body of the European Union

### Competitive Advantages

- High speed: Delivery of fully functional products in 4-6 weeks
- Great value: Average cost of €30-50k; from front-end to policy admin
- Highly configurable product and workflow engine
- Future proof via easy integration of thirdparty data and services



- Product and distribution managers within insurance companies who want to launch products time- and cost-effectively
- InsurTechs who want to focus on product and customer engagement not rebuilding an MGA-stack
- Insurance distributors (brokers, agents, price comparison sites, banks, retailers etc.) who want more flexible natively embedded insurance services
- Product is globally deliverable, currently active in CH, DE, LI, UK and US



- Baloise Switzerland wanted to create an omni-channel single item insurance offering to sell direct, via brokers, banks and utilising their local sales agents to onboard hundreds of smaller offline retailers at the POS. KASKO delivered the end-to-end solution allowing Baloise to create an ecosystem of >500 distributors
- Allianz Suisse's new Splitinsurance brand: An Innovative new product targeting students with a clever combination of liability- and a Tov-like on-demand gadget insurance. Leveraging discounts for virtual insurance groups to drive referrals. An end-to-end solution built by KASKO in just 2.5 months.

# References

- Customers in 5 countries
- Over 15 insurance partners and more than 700 distribution partners
- Insurance customers include Allianz, Zurich, Baloise and Swiss Re
- Co-Winner of Swiss insurance awards in 2017 and 2018
- Listed among InsurTech 100 list as one of the world's most innovative InsurTech companies

# Connect



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- Founded: 2015
- Founders: Nikolaus Suehr (CEO), Matthew Wardle (CTO)
- Headquarters: London (United Kingdom)
- Location:
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