

# Digital Finance KASKO



Digital  
ACCELERATOR



TEST MODE

Policy ID	Title	Last Name	Email	Product	Start Date	End Date	Purchase Date
1001-00000000000000000000	garage	marion	marion@kasko.ch	Car Insurance	01.01.2019	31.12.2019	01.01.2019
1001-00000000000000000000	garage	marion	marion@kasko.ch	Car Insurance	01.01.2019	31.12.2019	01.01.2019
1001-00000000000000000000	garage	marion	marion@kasko.ch	Car Insurance	01.01.2019	31.12.2019	01.01.2019
1001-00000000000000000000	garage	marion	marion@kasko.ch	Car Insurance	01.01.2019	31.12.2019	01.01.2019
1001-00000000000000000000	garage	marion	marion@kasko.ch	Car Insurance	01.01.2019	31.12.2019	01.01.2019
1001-00000000000000000000	garage	marion	marion@kasko.ch	Car Insurance	01.01.2019	31.12.2019	01.01.2019
1001-00000000000000000000	garage	marion	marion@kasko.ch	Car Insurance	01.01.2019	31.12.2019	01.01.2019
1001-00000000000000000000	garage	marion	marion@kasko.ch	Car Insurance	01.01.2019	31.12.2019	01.01.2019
1001-00000000000000000000	garage	marion	marion@kasko.ch	Car Insurance	01.01.2019	31.12.2019	01.01.2019
1001-00000000000000000000	garage	marion	marion@kasko.ch	Car Insurance	01.01.2019	31.12.2019	01.01.2019

The screenshots show a user interface for comparing insurance products. The top left shows a comparison table with columns for 'Eco', 'Smart', and 'Top' packages, each with a price and a 'Continue with' button. The top right shows a 'Super, which package may it be for you?' section with three options: 'light', 'Basic', and 'plus', each with a 'Learn more' button and a '10,99 €' price tag. The bottom left shows a 'Barmenia' location selection screen with a map and a 'Wo wohnen Sie?' question. The bottom right shows a 'plitsurance' policy details screen with fields for 'Date of birth', 'Policy number', 'Policy start date', and 'Policy end date'.

Helping insurers to design, launch, and scale flexible insurance services, cost effectively and at lightning 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.



GROWING  
EUROPEAN  
TECH SCALEUPS

eitdigital.eu/accelerator  
f o i n @EITDigitalAccel



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 third-party data and services

## Target Markets

- 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

## Use Cases

- 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



Nikolaus Suehr,  
CEO

e: [nsuehr@kasko.io](mailto:nsuehr@kasko.io)  
t: +49 160 99154423

## Company

- **Founded:** 2015
- **Founders:**  
Nikolaus Suehr (CEO),  
Matthew Wardle (CTO)
- **Headquarters:** London (United Kingdom)
- **Location:**  
KASKO Ltd  
78 York Street  
W1H 1DP  
London  
United Kingdom



[www.kasko.io](http://www.kasko.io)

[in /company/kasko-tech](https://www.linkedin.com/company/kasko-tech)

[@KaskoLtd](https://twitter.com/KaskoLtd)

[f /KaskoLtd](https://www.facebook.com/KaskoLtd)

KASKO is a scaleup proudly supported by EIT Digital Accelerator