

IFZ InsurTech Report 2025

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In partnership with:



SWISS INSURTECH HUB
WHERE TECHNOLOGY LOVES INSURANCE



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Executive Summary

The fourth edition of the IFZ InsurTech Report marks a meaningful evolution both in its scope and in its focus. First, this edition concentrates exclusively on InsurTech companies with clear focus in the Swiss market — both domestic and international players. This sharper lens enables a second development: a more comprehensive and in-depth profiling of all 172 companies covered. Third, we introduce a dedicated thematic deep dive. Given the efforts coordinated by Canton Zug, we have focused on the experience and view of InsurTech companies on the role of blockchain in insurance. Fourth, we have initiated a collaboration with the Swiss InsurTech Hub (SIH) to be closer to the InsurTech community while retaining full editorial independence.

The Swiss InsurTech community remains healthy, showing both longevity among existing companies and several new entrants. The community remains very well integrated internationally, with the majority of Swiss companies active also abroad, and several non-Swiss companies part of the Swiss ecosystem. Companies tend to target both core and non-core insurance functions with their solutions, and Swiss companies tend to be more focused in only one of these than their international counterparts. In the deep dive topic on blockchain, experts confirmed the unmet high expectations for blockchain in insurance but pointed to several cases where blockchain can provide a critical enabling platform for the industry. Thus, InsurTechs remain a dynamic, focused and well-connected source of technology-driven innovation for the Swiss insurance industry.

1 Introduction

The fundamental business model of insurance is based on the pooling of risks and transferring this aggregate risk to a risk carrier. It can be argued that this model has not changed in fundamental ways since the beginning of the modern insurance markets in the late 19th Century. The business processes underlying this business model, however, have evolved significantly over time. On the technical side, new lines of business and underwriting best practices have been developed, for example using credit scores to price personal policies. New products have been developed, for example covering cyber risks. New distribution and customer interaction models have allowed for more productive and cost-effective sales and service processes. Better oversight and reserving practices have improved the fairness and resilience of the entire market. Technology has been an important enabler and in part driver of several changes in insurance, both through the evolution of customer preferences and by providing opportunities for cost-effective process improvements. This dynamic is ongoing, as new technologies continue to be adopted in society and applied to the insurance business.

InsurTech companies work at the interface between the insurance business and technology, and are an important component of this technology-driven innovation. This report investigates the current profile and evolution of this ecosystem. The 2025 IFZ InsurTech report represents an evolution of the previous reports in three significant areas. First, it focuses specifically on the Swiss InsurTech scene and provides more depth than previous reports. Other European countries are no longer part of the data collection effort, while Swiss companies are profiled individually (see Section 5) and with greater depth. Second, this report introduces a dedicated focus topic, reviewing the previous wave of efforts to launch blockchain initiatives in insurance with the aim of understanding this history in the context of InsurTech companies. While the blockchain wave seems to have passed, there are potentially interesting insights to be gained for future technology deployments, for example regarding artificial intelligence. Future editions of the InsurTech Report will continue to incorporate a focus topic to provide insights to the readers. Third, in this report we have launched a research collaboration with the Swiss InsurTech Hub (SIH). This collaboration will allow for a deeper and more meaningful interaction with the Swiss InsurTech scene

1.1 Definition of InsurTech

In the context of this report, Swiss InsurTech companies have been defined as follows:

InsurTech is defined as technological solutions for innovative products, services, and processes which improve, complement, and/or disrupt existing offerings in the insurance industry. InsurTech companies are firms whose main activities, core competencies, and/or strategic focus lie in developing those solutions.

In order to be classified as an InsurTech company, a firm must offer insurance-specific solutions, demonstrate a certain level of innovation, and be technology-based. In addition, firms must provide these services to insurance companies rather than being an insurer themselves. If a company retains a significant tranche of the risk, they are categorized as digital insurers or classical insurers and are not included in this study. These two categories are the focus of other annual reports by the Institute of Financial Services Zug IFZ. In order to be added to our database, the organization must be recorded in the commercial register of

Switzerland or Liechtenstein. If registered in another country, the company must be a member of the Swiss InsurTech Hub. Thus, companies included in this report are technology-based, active in Switzerland, and focused on insurance. Lastly, we limit our attention to businesses that maintain an active website, allowing us to collect and analyze publicly available data. Some of the companies have announced they will be ceasing operations, but their website is still active. These companies are still counted in the sample. According to our definition, several companies from the FinTech, HealthTech, PropTech, LegalTech, etc. landscapes are not included, as their primary business focus does not lie in insurance.

1.2 InsurTech Classification

The definition in Section 1.1 provides clear criteria for inclusion in the study. However, a more detailed classification is necessary for a more insightful analysis and discussion. Thus, InsurTechs in this study are classified and analyzed along four dimensions: national or international market presence, line of business, customer segment in focus, and element of the value chain targeted. With the exception of the first dimension, a company can be included in multiple clusters per segment, for example when they provide solutions for insurance companies active both in the Life & Health and in Property & Casualty lines of business. The dimensions and categories are summarized in Table 1.1. In several of the graphics, abbreviations are used due to the limited available space. These are listed in parentheses.

Dimensions	Categories
Element of the Value Chain (multiple categories possible)	Marketing & Distribution (M&D) Pricing & Underwriting (P&U) Customer Service (CS) Claims Management (CM) Product Development (PD) Infrastructure (Inf)
Line of Business (multiple categories possible)	Life and Health (L&H) Property and Casualty (P&C) Reinsurance (Re)
Customer Segment (multiple categories possible)	Business-to-Business (B2B) Business-to-Consumer (B2C)
Market (only one category possible)	National (Nat) International (Int)

Table 1.1: InsurTech Classification

Companies can offer solutions targeting one or more specific elements of the insurance value chain. For our study, we are dividing the value chain into six elements. Companies active in Marketing & Distribution (M&D) provide solutions targeting sales as well as customer acquisition and retention, for example identifying prospects for sales efforts. Pricing & Underwriting (P&U) refers to activities aimed at risk selection, pricing and other underwriting activities, for example collecting and analyzing third party information to provide a more accurate estimation of risk for a particular customer segment. Customer Service (CS) aims at

providing or improving customer service touchpoints, for example in a policy administration process. Claims Management (CM) provides solutions to register, analyze and settle claims, for example by analyzing photographic evidence of losses. Product Development (PD) refers to activities supporting the development of new risk transfer or service offering for insurance customers, for example providing market or customer data to insurers. The category Infrastructure (Inf) refers to all non-core activities, with companies providing administrative, technology, or finance solutions, for example specialized accounting or investment services. Line of Business (LoB) is defined as Life and Health (L&H), Property and Casualty (P&C) and Reinsurance (Re). Customer segment distinguishes between Business-to-Business (B2B) and Business-to-Consumer (B2C) based on whether the InsurTech product and service offering is meant to be available for insurance companies or directly to customers (or both). Finally, Market can be either National (Nat) or International (Int) depending on whether the company is active only in Switzerland or also in other geographies. A company headquartered outside Switzerland but active in Switzerland is automatically categorized as International. For all companies the categorization has been determined using publicly available information

1.3 Data Collection

The company data analyzed and presented in this report was collected from several sources. First, the data from the previous editions of the report was reviewed and updated to reflect any changes in the business model or removed if the company was no longer active. Additional company names were collected from several published industry materials. The largest additional contribution, however, came from the cooperation with the Swiss InsurTech Hub (SIH), whereby we were able to include all members of the hub into the database. At the same time, in this edition of the report, we have opted to limit the sample only to companies headquartered or active in Switzerland. Thus, we now have a total of 172 companies, of which 124 are headquartered in Switzerland (or Liechtenstein) and 48 are members of SIH but headquartered elsewhere. Publicly available information, typically from the company's web site, was reviewed to ensure the company qualifies to be included in the report as defined in Section 1.1 and collated into a company profile. All company profiles are available in Section 5 of the report. This information is occasionally incomplete and has not been verified with the companies directly. The classification of each company's activities was based on the expert opinion of the authors and validated by randomized deep dives. The information reflects the status as of the end of October 2025. Changes to the companies after this time are not reflected in the analysis.

2 The Swiss InsurTech Landscape

In this section we summarize the Swiss InsurTech scene, first by providing an overview of the companies by location and founding year, then analyzing the data set along the four dimensions described in Section 1.2.

2.1 Overview of Swiss InsurTechs

Of the 172 companies in our data set, 124 (or about 72%) are Swiss companies. The other 48 (28%) are international companies who are active members of the Swiss InsurTech Hub, as shown in Figure 2.2. These companies are active along all elements of the insurance value chain, as summarized in Figure 2.1. The total number does not add up to 100%, as companies can be active in more than one element of the value chain. Most elements of the insurance value chain attract between a fifth and a third of Swiss InsurTechs, with the exception of the Infrastructure category, which attracts just shy of three quarters of all companies. These results hint at two insights. First is that there is a broad base of interest in all aspects of the insurance business. This speaks to the applicability of new technologies and new solutions to the insurance market, a positive sign for new things to come. Second, a large number of solutions are either not insurance-specific and/or enabling for the insurance business rather than focusing on the core. About two thirds of the companies in the Infrastructure category, however, also provide insurance-specific services, meaning that they offer both an enabling platform and an insurance solution.

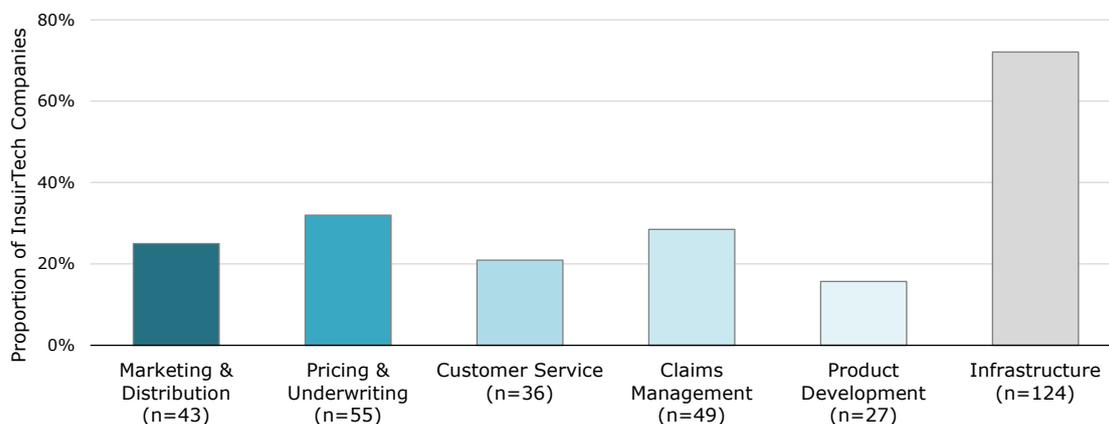


Figure 2.1: Proportion of InsurTech companies active in an element of the value chain (actual number of companies in parenthesis)

The distribution along the value chain differs significantly between Swiss and foreign companies, as shown in Figure 2.2. The elements in the bar chart on the right are normalized to indicate a percentage for Swiss and non-Swiss companies and the results are not directly comparable with those shown in Figure 2.1, which indicate a percentage among all companies, and whose sum does not add to 100%. Swiss companies show a higher proportion of activities focused on Infrastructure (65% vs. 30% for foreign companies) and a smaller proportion focused on Product Development, Claims Management, and Customer Service. This indicates

that solutions for core insurance functions are portable across geographies and companies see potential in non Swiss-specific technical solutions. Marketing and Distribution, however, seems to require more local knowledge and perhaps partner networks.

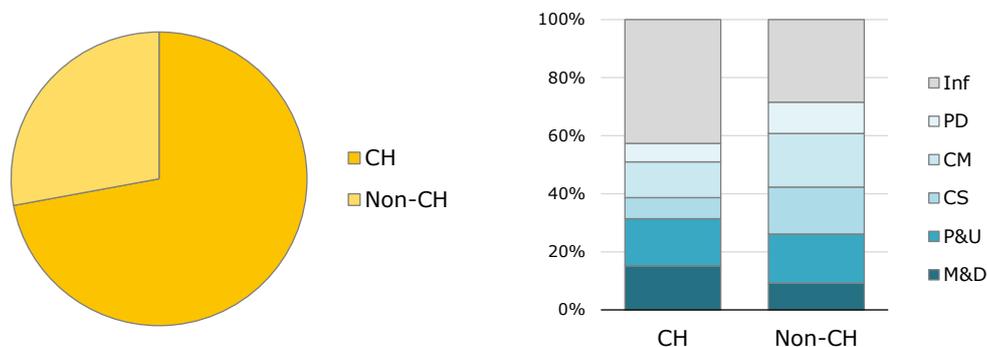


Figure 2.2: Domestic and foreign companies by element of the value chain targeted

The rate and time of new company founding also tells an interesting story, as shown in Figure 2.3. First the number of companies in the sample decreases significantly in the years prior to 2015. On the one hand this reflects a historical trend of new company creation accelerating after 2018, on the other some older new companies were not successful and have ceased operations. Encouraging however, is that about a quarter of the companies in the sample have been operating for more than 10 years, indicating an overall healthy and relatively stable environment for InsurTechs in Switzerland. Second, there was a historical peak of company creation in 2018-2019 which continues to be noticeable in our sample. Third, the rate of new company creation in the last few years has not slowed down significantly. This likely reflects the availability of new technology solutions, most notably AI, combined with the attractiveness of insurance as a market for these new companies. The split between Swiss and non-Swiss companies is relatively stable over the last 15 years, with a tendency for a higher presence with companies founded in recent years.

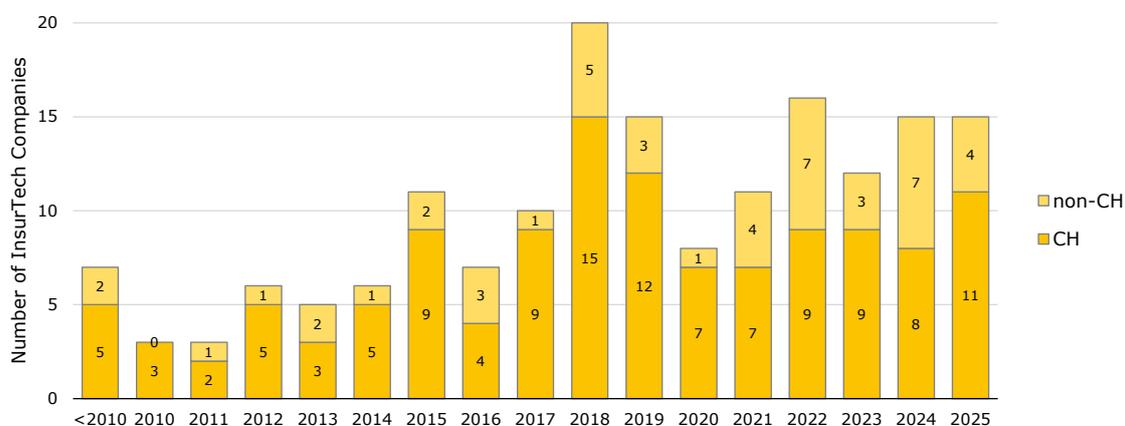


Figure 2.3: Number of InsurTech companies by year of founding (Swiss and Non-Swiss companies)

This points to new companies potentially investigating international options with more aggressive pan-European plans, and older companies having decided the markets in which to focus, and with a significant portion no longer present in the Confederation.

The same overall company data can be summarized and displayed according to the element of the value chain the InsurTech companies are targeting with their solution, as displayed in Figure 2.4. Each element of the stacked bars is the number of companies founded in that year active in an element of the value chain, normalized to the sum of all company/value chain element combination for that year. Each company can be active in multiple parts of the insurance value chain. Thus, the size of each element is not directly the number of companies active, and it is not directly comparable, for example, to Figure 2.1.

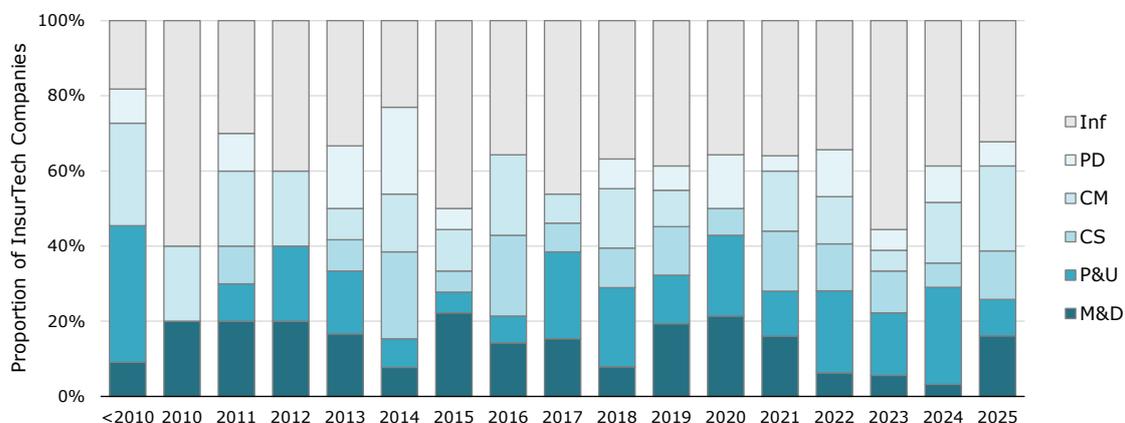


Figure 2.4: Distribution of InsurTech companies by element of the value chain

Another important observation is that the allocation to the values chain element reflects the current company focus, rather than what it was at founding. Thus, companies may have evolved over time to reflect and take advantage of developing market opportunities. With this caveat, the figure provides an interesting view of how the focus of InsurTechs has evolved over time. Activities in Marketing & Distribution have tended to be somewhat cyclical, with peaks every approximately every five years. Another noticeable trend is the proportion of companies focusing on Claims Management, which has increased significantly in the last three years. Other activities fluctuate over time, but it is more difficult to interpret a trend. One additional observation is that the proportion of core vs. infrastructure activities tends to be relatively stable, with an approximate 60/40 split over time. This indicates that insurance companies attract a number of solutions that are specific to the industry, as well as several that can be adapted from more general fields of application. This mix appears to be stable over time.

Table 2.1 shows Swiss Insurtech companies by canton of domicile, ranked by the total number of companies in that canton. Approximately half of the companies are located in the canton of Zurich, reflecting the importance of the city as a hub for financial services. In second place on the list, with 18 companies, is the canton of Zug. While smaller in terms of the total number of companies, Zug has a much higher density of companies when compared to its population. This higher density reflects the considerably lower tax rate in Zug, making it a preferred legal domicile for many companies. The rest of the list reflects overall the size of the canton, with Geneva and Basel capturing third and fourth place, followed by several other cantons. Thus,

while Swiss InsurTech companies tend to be concentrated in Zurich and Zug, several other locations provide a receptive environment.

Canton	Number of InsurTechs	No. per million inhabitants	Canton	Number of InsurTechs	No. per million inhabitants
Zurich	62	38.3	Fribourg	2	5.8
Zug	18	134.6	Liechtenstein	1	24.2
Geneva	9	16.9	Glarus	1	23.6
Basel City	6	29.8	Grisons	1	4.9
Vaud	6	7.0	Solothurn	1	3.5
Ticino	4	11.1	Basel Land	1	3.3
St Gallen	4	7.4	Thurgau	1	3.3
Schwyz	3	17.8	Bern	1	0.9
Aargau	3	4.1			
Total	124	16.0			

Table 2.1: Swiss InsurTech companies by canton of domicile

2.2 Differentiated View of Swiss InsurTechs

In addition to the overall view, we have summarized data on InsurTech companies by Line of Business, Customer Segment, and by Market, and for each we are differentiating between companies domiciled in Switzerland and Liechtenstein and those domiciled elsewhere.

2.2.1 InsurTechs by Line of Business

The data differentiating by Line of Business (Life and Health, Property and Casualty, and Reinsurance) is displayed in Figure 2.5. Approximately 80% of all companies are active in Property and Casualty, with the proportion slightly higher among Swiss domestic companies. 70% of Swiss companies are active in Life and Health as are 50% of the foreign companies.

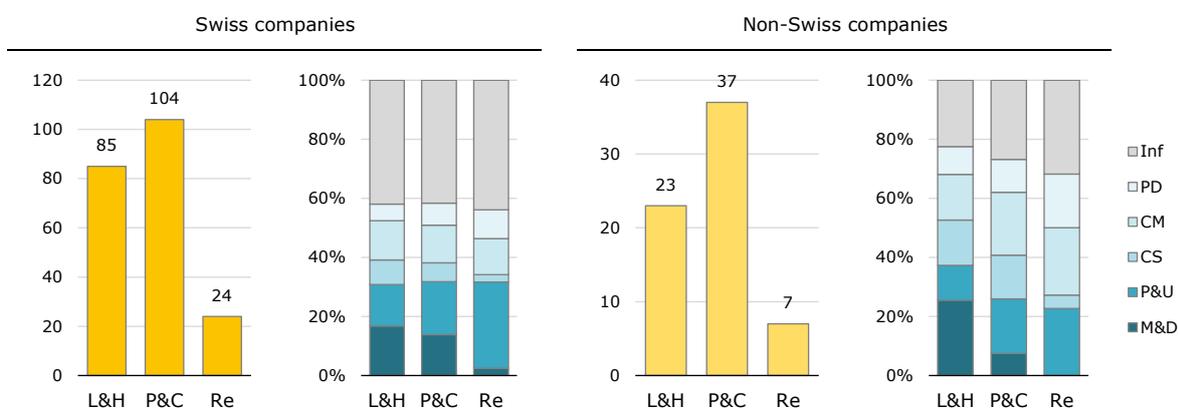


Figure 2.5: Distribution by Line of Business and value chain element (Swiss and non-Swiss companies)

Only approximately 18% of the companies are active in Reinsurance. These figures indicate a wide overlap in the solutions across lines of business. However, a third of domestic companies and 40% of foreign companies can be categorized as monoline, constituting a large minority of our data set. The line of business also influences the distribution along the value chain. While there are significant differences between Swiss and foreign companies, some observations apply to both. First, very little effort is focused on Marketing & Distribution and in Customer Service for reinsurance companies. This likely reflects low demand for these services, as reinsurance companies interface with a known, limited, and professional set of primary insurers as customers. Offerings focusing on reinsurance, on the other hand, are overrepresented in Pricing & Underwriting. The differences between Life & Health and Property & Casualty are less pronounced, with a somewhat higher focus on Marketing & Distribution for Life & Health companies, and on Pricing & Underwriting and Claims Management for Property & Casualty companies.

2.2.2 InsurTechs by Customer Segment

Companies providing solutions for retail customers tend to focus on different aspects of the value chain than those providing solutions for commercial customers. These differences, coded as Business-to-Business and Business-to-Consumer, are shown in Figure 2.6. For both Swiss and non-Swiss companies, most focus on B2B business models. B2C companies target Marketing & Distribution at a much higher rate than B2B companies, and Swiss companies do so at a much higher rate than foreign companies, again underlining the complexity and local nature of retail distribution in insurance. The same observation can be made for Pricing & Underwriting, again advancing the hypothesis of the local and complex nature of pricing retail insurance products.

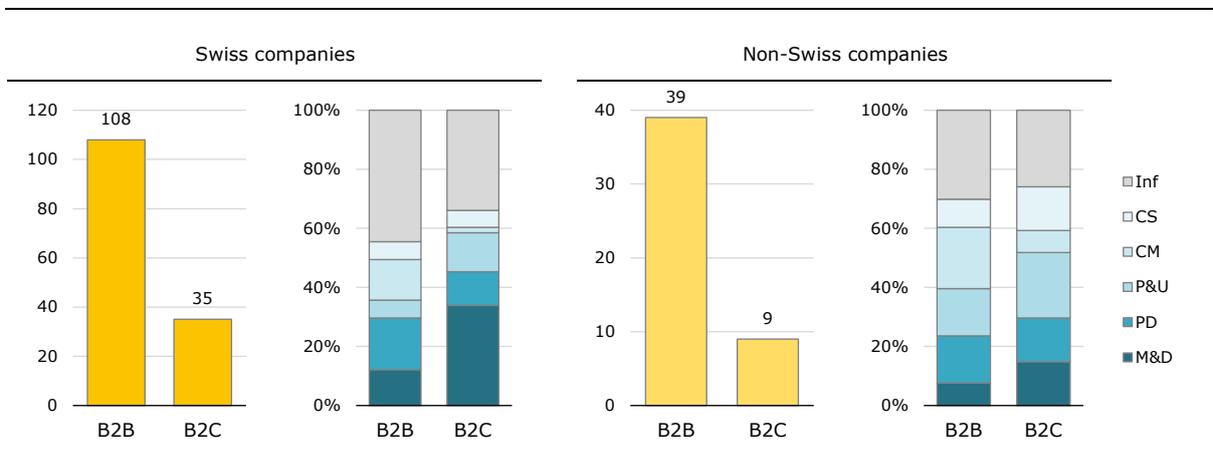


Figure 2.6: Distribution by Customer Segment and value chain element (Swiss and non-Swiss companies)

The reverse is true for Claims Management, where the emphasis on B2B business models is considerably higher than for B2C companies. This can be interpreted as InsurTechs providing solutions that integrate in the operations, processes and infrastructure of insurance companies. Infrastructure solutions also have a higher share in B2B than in B2C business models.

2.2.3 InsurTechs by Market

Another criterion for differentiation is whether InsurTechs are active only in the Swiss local market, or whether they are present in multiple markets. In this definition, there is no further differentiation among international companies, e.g., whether they are active in German-speaking countries, Europe overall, Asia, North America, or other. Foreign companies that are active in Switzerland are, by definition, International. The data concerning National and International InsurTechs is summarized in Figure 2.7. The first observation on these results is that a majority of companies is active internationally. This points to the international nature of InsurTech, where the entire insurance market is potentially open to offers developed in particular jurisdictions. Another observation stems from the comparison between Swiss National and International companies: National companies place more emphasis on Marketing & Distribution, for the third time in this study highlighting the local nature of market interactions. Conversely, Pricing & Underwriting and Claims Management again seem to be more international in nature.

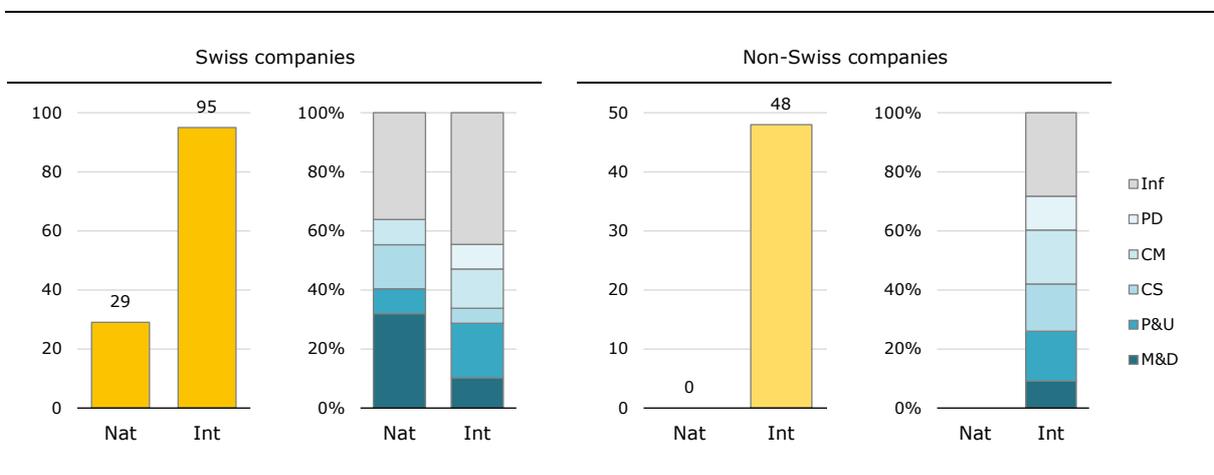


Figure 2.7: Distribution by Market and value chain element (Swiss and non-Swiss companies)

3 Blockchain and Insurance

The very definition of InsurTech incorporates providing technology solutions to improve the operating business models of insurance companies. The technology these companies are built on naturally evolves with time, usually at a quicker pace than the adoption in the market, reflecting the natural rate of technology development vs technology diffusion into the market. A few years ago, the leading edge of this evolution was Blockchain technology. While this technology has proven transformational in some sectors of the economy, for example enabling the cryptocurrency revolution, in other sectors the impact has not been as deep. Insurance is one of these sectors. In conjunction with the research activities in canton Zug to support the development of Blockchain technology, we investigate the past and present of Blockchain in insurance, and place them in the broader context of technology-driven innovation. The goal is to highlight lessons learned in the adoption of technology and identify current areas of Blockchain activity in the insurance industry. Although technological innovation has always been a driving force in insurance (e.g., Liberatore and Breem, 1997; Forman and Gron, 2005; Eling and Lehman, 2018; Mustafina et al., 2020; Lanfranchi and Grassi, 2022), the industry is often a later adopter of new technologies than other players. This is due to several effects slowing the diffusion of new solutions, ranging from existing policies requiring backwards policy compatibility, to large existing customer portfolios and provider networks requiring careful transitions to new platforms, regulatory constraints limiting large investments, and to adverse selection penalizing market innovators. This is in addition to a general cultural bias towards risk aversion in the industry.

In the recent past, the introduction of Blockchain technology triggered a flurry of activities in insurance. The efforts mostly focused on three parts of the insurance value chain: a) building ecosystems linking insurance and non-insurance players to share information and provide a slew of products and services to customers (for example home telematics); b) contract management to streamline both underwriting and claims processes by incorporating trusted data in the decision; c) building industry solutions to handle the coordination among re/insurance players for specific solutions (e.g., NatCat pools). Several companies have published projections for a system-wide impact in insurance due to Blockchain technologies (e.g., Deloitte, 2016; PwC, 2017 and 2019; Accenture, 2019 and 2020). However, the results of these efforts have been muted. One of the most visible efforts B3i, a cooperation between Allianz, Zurich, SwissRe, MunichRe and others ceased operations after the founders failed to agree on a subsequent round of financing. The Geneva Association now advises insurers to adopt a no-regrets / risk reduction strategy in Blockchain by monitoring the space and only pursuing cautious investments on the development of solutions based on this technology (Geneva Association, 2023). A Boston Consulting Group study is more optimistic and argues that insurers are strategically positioned to benefit from Blockchain technologies. However, it concludes that insurance firms should begin preparing to meet customers' needs in this way, implying little tangible progress to date (Boston Consulting Group, 2023). A recent article reviewing the existing literature (Dominguez Anguiano and Parte, 2023) also predicts that Blockchain will be a game changer for the insurance industry but points to social, technological, economic, environmental, and political challenges to the success of Blockchain in insurance. It notes that existing blockchain cases have been stopped at the proof-of-concept stage or have been discontinued once in production. Nonetheless, an undercurrent of technical work is present in the industry, investigating potential solutions to specific core insurance problems (Society of Actuaries Research Institute, 2023).

The authors' empirical observation of the Swiss market is that technology-driven innovation in insurance is proceeding apace, just not focusing on Blockchain at this time. Gen AI has stimulated a similar if not larger boom in investment, projects, analyses. The ultimate impact of this technology is still unclear and will depend on several factors. However, common industry wisdom indicates that it will potentially be quite significant (e.g., McKinsey, 2021; SwissRe, 2024; Bain, 2024). While this new technology has captured a large share of senior management attention and resources, Blockchain remains an important component of several activities in insurance. In this section we interview three executives active in InsurTech and Blockchain to reflect on this development, and provide insights on the past and current dynamics in the market.

3.1 An Insurtech Point of View on Blockchain in Insurance

In addition to industry publications on blockchain in insurance, we are interested in the point of view of InsurTech companies. To this end we interviewed three experts, using a structured set of six broad questions: definition, opportunities for insurance, practical applications, market infrastructure, lessons learned, and future opportunities. The answers did not follow exactly this structure, however, and the experts' point of view has been summarized following the logic of each expert's answers. In addition to just being a new market for insurance products and to cryptocurrencies providing another channel for financial transactions, four common themes emerge from the interviews.

First, blockchain held great promise for transforming the insurance industry by enabling cooperation among insurance companies and between insurers and a broad set of other partners. This cooperation could have led to the development of innovative and transformative business models. This promise, however, remains unfulfilled and the industry's attention has moved on to other technologies, most notably AI. Second, focused solutions and applications of blockchain remain active and continue to be introduced in insurance. These solutions are both geographically distributed and across a wide variety of applications. Thus, while limited in focus, blockchain can provide a viable solution for several insurance problems in different jurisdictions. Third, blockchain can provide an important enabling infrastructure technology going forward. Blockchain's ability to validate the accuracy of data and documents remains an important resource and platform for a variety of potential solutions in insurance. As AI solutions gain traction, their quality critically depends on the accuracy of the data they access. In addition, solutions needing to link multiple entities need a robust platform on which to transact. Blockchain can provide a solution to both of these issues. Fourth, by the very nature of solution, blockchain tends to be most useful in addressing complex issues. These require coordinating solutions to technology, regulatory and insurance technical issues, meaning that implementation of blockchain solutions remain complex.



John Carolin

Partner, UWX and former CEO B3i

Blockchain is a broad umbrella term, so it is useful to ground the discussion in some context and definitions. Technically I would simply describe it as a technology that enables tamper-proof digital record-keeping. Because digital records are ultimately just binary states in storage systems, they can be altered by anyone with sufficient access. We've usually safeguarded their veracity by restricting access, keeping duplicates or backups, and maintaining audit logs. Unfortunately, these aren't foolproof as they are often digital themselves. I tend to classify the activities and use cases within the blockchain industry along several dimensions: Private vs Public blockchain, DeFi vs TradFi (Decentralized vs. Traditional Finance), and then with respect to Digital Assets, I see a continuum from Central Bank digital currencies at one end and the cryptocurrencies, tokens and then NFTs. Practically speaking, it is useful for the Insurance Industry to think about blockchain in terms of the opportunities for blockchain technology to serve the insurance industry, and separately the opportunities for the insurance industry to play its traditional role and serve the blockchain industry by providing protection.

Opportunities for insurance

I have a considerable personal experience building blockchain-based solutions for the industry which is what the team at B3i specialized in. In the short-term I'm no longer bullish on opportunities within this space. Attention is being crowded out by AI hype at the very moment, although there remain some longer-term opportunities in this space. Whilst often ignored in these conversations, I believe there is more immediate and concrete opportunity to provide insurance solutions to the blockchain industry. It has become mainstream. Institutional investors hold digital assets, and they want to take comfort that their trading partners have sophisticated risk management, of which insurance should be an element. For example, this could include depositor insurance where federal depositor insurance provides no coverage of digital assets. It could also include specialized cyber insurance or crime insurance. One can look at traditional FI products for inspiration. DA Insured is an example of a company doing this and some traditional insurers have seen this opportunity such as Munich Re and Coalition. At the less plain vanilla end of this spectrum, there is a need for something like Software E&O insurance for smart contracts. This is more of an emerging opportunity, particularly within DeFi, where losses due to smart-contract vulnerability or exploitation still seem too frequent in my opinion.

What about the blockchain technology revolution in insurance? I've long held the view that once blockchain is widely adopted we'll stop talking about it. It is simply an enabling technology that will be part of an unseen technology stack. No one talks about SSL/TLS certificates almost 30 years later, but without them we wouldn't be able to transact online. Trustlayer, a US-based Insurtech that 5 years ago were winning Insurtech awards for blockchain solutions, no longer mention blockchain at all, and focus heavily on AI. They provide certificates of insurance, one of the earliest cited blockchain insurance use cases. The question shouldn't necessarily be framed as what opportunities does blockchain create but rather let's prioritize the problems the industry or insurers want to solve and determine whether blockchain is legitimately part of the solution. From my perspective, technology is often not the hardest part of the problem. If we look at problems/opportunities, broadly speaking the two major challenges facing the industry are a sales challenge, and a cost/efficiency challenge. The sales challenge is simply that selling insurance is hard, it's a grudge purchase. Hence the need to maintain multiple distribution channels and partners. Creating customer affinity and improving client retention should always be on insurers' radar and there are already some examples that do this, typically digital twins of real-world products. They may have the added benefit of reducing loss ratios too!

With regards to distribution, there was a view that blockchain might disintermediate brokers. This is not the view that I hold. Matching risk to capital is an expensive process. Brokers are rewarded for this through attractive commissions, despite not being risk-carrying enterprises. I don't see that changing. The many and diverse distribution channels, in particular analogue channels, create much of the downstream inefficiencies for carriers. This problem should however be addressed. The hope now is that AI can solve for this by extracting structured data from unstructured documents, and in the context of reinsurance, growing Acord adoption will reduce reconciling differences and unmatched cash. If you had a blank canvas, a solution with transactional records between transacting parties stored on a private blockchain, with standards governing who, how and what can be hashed in the blockchain would be more efficient than the current schema of XML messaging temporarily synchronizing disparate systems of record. Alas, the industry doesn't have a blank canvas. It is nonetheless good to see the increasing adoption of Acord standards in Reinsurance. At B3i we successfully developed, deployed and maintained coinsurance and reinsurance pool solutions for several customers. These solutions survived B3i but were ultimately decommissioned as no one remained to maintain them and provide infrastructure. Blockchain, and the idea of a single immutable shared version of the truth between transacting parties was at the core of these solutions, but a large part of their success was driven by the fact that our solutions were simply better than current solutions (usually Excel!)

- Continued on the next page -

Practical applications

I no longer scan the competitive landscape like a hawk, but I'm aware of several applications across these categories. The first to mind would be Riskstream's Claims Exchange/FNOL application which is today called Rapid X. I think this is a great use case and a good example of industry collaboration creating operational efficiencies. The next would be the multination program use case. ChainThat have a solution called Beyond Multinational Programs (BYMP) which has blockchain at its core and again drives operational efficiencies, and I expect also better customer outcomes with improved coverage visibility and reduced reconciliation effort. Trustlayer mentioned earlier is a good example of the Certificate of Insurance use case which again enables operational efficiencies and reduces fraud. The Aura Blockchain consortium, which focuses on digital twins of luxury items, advertise e-insurance for luxury watches. There are a number of similar solutions, one of which is Timecare, which describes itself as the first blockchain-powered luxury watch insurance services in Hong Kong and is backed by QBE. One of the early players, and always worth a mention, is NexusMutual. They really sit at the intersection of risk transfer and blockchain technology, and encompass both blockchain distribution and end-to-end operational efficiency improvements through insurance smart contracts.

Market infrastructure

I believe there is still a need for market infrastructure and some common industry problems could be better addressed using blockchain technology, albeit judiciously. The syndication of risk across commercial insurance and reinsurance, involving multiple parties, remains inefficient and complex. This is evidenced by unmatched cash, lengthy subrogation processes and the prevalence of Excel to solve these problems. Lloyds' Blueprints (1 and 2) have sought to tackle this with a central data record (CDR), which makes sense when you have the Lloyds Corporation as a central controlling body. I believe that sharing transactional data within subscription and co-insurance markets at binding, premium invoicing and settlement, as well as claims notification, handling, settlement and subrogation remain areas where clear standards and a shared permissioned ledger between transacting parties can drive efficiencies. Whilst AI handles unstructured data well, transactional data in systems of records need to be valid, accurate and complete, and this is where blockchain as a backend technology offers something.

Lessons learned

I want to focus on the efforts of B3i as it is close to home. First, blockchain by its very nature brings together multiple distrusting parties. Managing the needs of multiple parties requires governance. It has been my experience that governance and by extension, politics, are the most expensive (in time and effort) parts of managing blockchain projects and consortia. We often hear about large scale IT implementations which go wrong within companies. Managing such projects across multiple parties is non-trivial. What works, from my experience, is leveraging organizations who already have the governance in place to manage this. This is what worked with Reinsurance pools and insurance associations that we worked with. Our development efforts were focused at a functional requirement level, not at the strategic roadmap level. Closely related to this, I would advise starting with as small a group as possible required to demonstrate success and organically grow from there. Driving top-down adoption is difficult. Focus on bottom-up organic growth. Next, and I think this isn't blockchain specific, but rather an insight from tackling big problem and competitive dynamics: understand incentives/vested interests. Some might argue that near instant international money transfer is the primary the Bitcoin use case. The reason banks have not offered same-day (t=0) international transfers is not a technological one, but rather the status quo enables them to earn interest on the overnight lending market. Whilst technology may offer a solution and improve customer experience, it might not be commercially successful if incumbents improve their offering. Efficiency plays erode someone's profits, and you need to be mindful of whose.

Since much of the hype has died down, I think the risk of blockchain continuing to be a solution looking for a problem is less of an issue. There is a time and a place, which I think is now much better recognized. Blockchain is a backend technology based on distributed architecture. It is quite brittle, quirky and can be expensive. Use it sparingly and only where it is critical to the use case. For example, is there really a need for chat history to be hashed into a blockchain? My gut is that it should be core transactional data whose fidelity is paramount. I think it is good discipline to interrogate use cases and ask if the solution can be built as effectively without blockchain. This cuts to the core of whether the technology is an enabler or a marketing tool. Both can be valid, but I would caution that the hype cycle is very real, and marketing trends can be fickle.

Future opportunities

I believe if you can bring together some of the pieces above, there are some future opportunities, but I would have to preface this with the earlier cautions regarding the application of blockchain in insurance (distinct from insurance solutions for the blockchain industry): blockchain shouldn't be the reason to create a solution, but rather a tool in the technologists toolkit. I think where natural and strong networks of business partners exist such as risk pools and co-insurance panels, incrementally building out solutions which create a shared ledger of their transactions is a no-brainer. From my experience this has been quite manual and Excel-based in the past, and is begging for a better solution. Similarly, claims subrogation is an area that I would look at. BYMP by ChainThat is addressing an area where I believe there is huge potential to bring better visibility to international programs insureds' and insurers' coverage, claims, and cash.



Arnaud Vincent
CEO and Founder, Swiss 6022

Swiss 6022 was founded in response to the growing fragmentation in insurance decision-making and execution, particularly as AI tools become increasingly individualized and siloed. While AI adoption has accelerated productivity at the individual level, it has often reduced collective intelligence, traceability, and shared accountability within organizations. Swiss 6022 was created to explore how decentralized technologies, combining blockchain and agent-based AI, could support collaborative and auditable decision-making in insurance operations, and ensure these remain aligned with the organization's incentive structure.

The challenge of blockchain projects

Over the past decade, blockchain initiatives in insurance have consistently underdelivered. The pattern is familiar: ambitious consortia, proof-of-concept announcements, then quiet abandonment. The underlying assumption was that smart contracts could automate policies and claims settlement, removing friction and intermediaries. In practice, nearly all such projects encountered the same obstacle: the oracle problem. Determining whether a claim event has occurred requires subjective judgment and negotiation - processes that cannot be encoded in self-executing code. But this technical explanation obscures a more fundamental disconnect. When policyholders hear 'blockchain,' they think Bitcoin - a store of value, something they hold in a wallet. Insurers, on the other hand, think automated contracts eliminating distributors. These two models never intersected. Insurers spent years building solutions that their customers neither recognized nor wanted.

The current wave of AI adoption in insurance carries echoes of the 1990s digitization era. Back then, companies faced a transformative technology—enterprise computing—and largely squandered it. Instead of fundamentally rethinking their processes, they scanned paper documents into PDFs. The filing cabinet became a folder icon. Nothing changed except the medium. Today, insurers risk repeating the same mistake with AI. The dominant approach involves constructing elaborate workflows of 'AI agents' that transform raw data into finished outputs through sequential steps. These architectures are brittle by design. They will not survive the first context change, the first regulatory update, the first product modification, unless the workflow is so simple that it never required AI in the first place. The problem is not the technology. The problem is that insurers have not understood what an AI agent actually is. An agent is not a step in a pipeline, it is an autonomous entity capable of judgment, adaptation, and collaboration with other agents, both human and artificial. Building AI agents requires rethinking how decisions are made, not just accelerating how documents are processed.

Blockchain and AI convergence

The insurance industry treats blockchain and AI as distinct innovation tracks, managed by different teams, funded by different budgets. This separation misses what may be the most significant development in both fields: their convergence. Bitcoin itself represents a primitive form of collective artificial intelligence. Its security does not rely on a central authority but on a decentralized network of miners and nodes following protocol rules, each acting in self-interest yet collectively producing a trusted, incorruptible ledger. This is human computation in its purest form: individual intelligence serving a process that transcends any single participant. This insight points toward a deeper application of blockchain in the age of AI agents. The term 'AI agent' has become a marketing buzzword. What the industry sells under this name has nothing to do with agent - they are glorified macros, prompt chains dressed up as intelligence. A true agent is something else: an autonomous entity capable of judgment, adaptation, and collaboration.

Two conditions are necessary for such autonomy to exist. Without a persistent, verifiable identity, an AI agent is merely a stateless function—useful, but not an agent. It cannot build reputation, be held accountable, or enter into commitments. Blockchain provides the solution: a decentralized identity layer where agents exist as NFTs or equivalent on-chain entities, with verifiable history and cryptographic proof of their actions. An agent that cannot manage resources is not autonomous: it remains dependent on external allocation decisions. Here, Bitcoin offers the ideal solution: a natively digital currency that agents can hold, spend, and receive without requiring bank accounts or corporate treasury systems. This enables genuine collective resource optimization, where agents allocate effort and budget dynamically based on outcomes rather than predetermined rules.

AI agents only make sense if they can work together and with humans. Without identity, there is no accountability. Without a wallet, there is no true collaboration, only orchestration. Blockchain and Bitcoin are the missing infrastructure that transforms isolated language models into genuine agents capable of collective intelligence. For insurers, the opportunity lies precisely here: designing systems where autonomous agents collaborate on judgment-intensive tasks, where neither pure automation nor human labor alone can suffice. This shift carries a profound implication for how insurers account for AI. Today, AI projects appear on the cost side of the ledger: software licenses, compute infrastructure, integration expenses. AI agents are tools, and tools are expenses. But an agent with identity and financial autonomy is no longer a tool. It is paid for its tasks and arbitrates its own resources - choice of model, access to paid data, calls to other service - and optimizes its cost/performance ratio. It can accumulate reputation, generate revenue, and operate across organizational boundaries. It becomes an asset. With the right design, it becomes a profit center. Blockchain is what makes this transformation possible.



Zac Townsend

CEO and Co-Founder, Meanwhile

Meanwhile offers a distinctive and innovative approach to blockchain in life insurance by treating Bitcoin not as an auxiliary technology, but as the core monetary and settlement layer for long-duration insurance and annuity products, reflecting the long-term nature of life insurance as a multi-decade contractual promise. Conventional life insurance policies are typically denominated in national currencies and anchored in domestic financial systems, structures that were not designed for globally mobile policyholders or digitally native forms of long-term value storage. While effective in many contexts, this structure can constrain cross-border portability and expose long-term policyholders to currency risk over multi-decade horizons, particularly for internationally mobile or globally diversified clients. Bitcoin's global settlement properties and decentralized

monetary characteristics can mitigate these limitations and enable new forms of value transfer and capital accumulation across jurisdictions.

Blockchain's Potential

Industry research shows that blockchain's potential in insurance extends beyond incremental gains in process automation to structural improvements in trust, transparency, and coordination across multiple stakeholders. For example, PwC's analysis of blockchain in insurance suggests that distributed ledger technologies could upend traditional value chains and create new product and distribution models, particularly where data exchange among parties is complex or costly. A systematic review of blockchain-related studies also highlights the ability of blockchain to serve as a single source of truth, and improve productivity and reduce complexity in multi-party environments such as insurance. Using Bitcoin as the unit of account and settlement supports the view that blockchain's main value for life insurance may lie in enabling new architectures rather than merely digitizing existing processes. Blockchain has the potential to transform insurance models where trust between counterparties, transparency of long-running contracts, and settlement finality are core concerns. In contrast, many pilot applications in property and casualty insurance have emphasized smart contracts and fraud prevention, while applications in life insurance remain more nascent and largely exploratory.

Regulatory collaboration is central to this development. Meanwhile's engagement with the Bermuda Monetary Authority enabled the establishment of a regulated, audited entity that issues life insurance products denominated in Bitcoin, demonstrating that novel digital-asset-backed products can be aligned with prudential supervision when governance and risk management are built into their design. As the business scales, partnerships with incumbent insurers and reinsurers are expected to be essential, particularly for distribution, risk transfer, and global capital management. In parallel, broader cooperation across jurisdictions is needed to clarify how digital-asset-based insurance products can be integrated into established supervisory regimes, with Switzerland often cited in industry discussions as a potential reference framework for such integration.

Challenges for Insurance

Despite this promise, the wider literature also underscores the pragmatic challenges that blockchain adoption faces in the insurance sector. Systematic reviews identify obstacles across technological, regulatory, and organizational dimensions, including interoperability with legacy systems, scalability, privacy concerns, and the absence of widely accepted standards. These limitations suggest that while blockchain may offer benefits, its adoption in life insurance will require careful calibration with existing financial infrastructure and robust governance frameworks. At the same time, further cross-border regulatory coordination will be required to clarify how Bitcoin-denominated life insurance products could be integrated into existing supervisory regimes. In this context, Switzerland is often referenced as a potential point of convergence, given its established role in cross-border insurance, reinsurance, and financial structuring, as well as its evolving engagement with digital assets. Overall, Meanwhile's experience illustrates both the opportunities and constraints of applying blockchain technologies in long-duration insurance: leveraging decentralized networks for global settlement and transparency, while adhering to regulatory, governance, and institutional realities. This requires companies to navigate complex risk and implementation challenges that extend beyond the technology.

4 Conclusions and Outlook

The analysis of InsurTech company data in the Swiss market and the discussion with the experts in Chapter 3 can be summarized into seven key takeaways for this report. These are presented and discussed below.

The number of InsurTechs continues to grow

The population of InsurTechs in Switzerland grew by a healthy 15 new companies in 2025, of which 11 are domestic and 4 are foreign. The rate of new company creation has grown significantly in the 2018 and 2019 boom years and remained steady at a high level since then. This points to the overall health of insurance as a market for technology solutions, and of Switzerland as a supportive environment for company creation. Another important observation regards the longevity and long-term success of these companies. While the switch in the data sample and the additional focus only on Swiss InsurTechs makes a detailed analysis not feasible, it is an encouraging sign that approximately a third of all companies in the sample are more than 10 years old. This points to a healthy market space for InsurTechs.

There is a significant international footprint in Switzerland

In addition to fostering the creation of new companies, Switzerland continues to be an interesting geography for foreign companies to establish operations and/or be active in the market. The data set in this report is based on the membership of these foreign companies in the Swiss InsurTech Hub (SIH), and this number likely underestimates the actual number of foreign InsurTechs active in Switzerland. More than a quarter of the companies in the sample are foreign, and the rate of this participation appears stable over time. The profile of the international companies tends to roughly match that of Swiss companies, hinting at a roughly homogeneous InsurTech environment. However, there is one important difference between Swiss and non-Swiss companies: Foreign companies are considerably more focused on core insurance functions rather than Infrastructure. This points to a healthy international technical environment looking to apply proven technology solutions in the Swiss market.

Marketing & Distribution is a local play

While the companies in the sample are relatively homogenous across different dimensions, one of the noticeable differences in the data set is for companies focused on Marketing & Distribution. These companies are a) adapting a B2C business model more frequently than the average, and b) National (i.e., Swiss only) in their market focus. The implications of these observations are profound, indicating that company founders view market-facing activities as more susceptible to improvement in direct-to-consumer environments and as less easily portable between different countries. The first may be a reflection of the higher variability and more complex nature of interactions with retail customers. The second reflects the fragmented nature of insurance sales and distribution. In general, language and local customer requirements are a barrier to multi-country marketing and distribution offering. In addition, the generally aligned, but distinct, Swiss regulatory environment renders common sales solutions across multiple countries more challenging.

The focus is on core insurance functions

Across the entire sample size, the majority of the solutions provided by InsurTech companies are focused on core insurance functions, encompassing distribution, underwriting, claims management and product development. Approximately 70% of the companies in the sample are focusing on at least one of the functions above. The key takeaway is that there is a belief

in the market that technology, and in particular technology developed outside incumbent insurance companies, can provide a positive impact on the insurance business model. This is particularly the case with foreign companies. While about two thirds of domestic companies are targeting core insurance functions, just shy of 90% of foreign InsurTechs do so, highlighting the belief that non-Swiss solutions can be leveraged in the Swiss insurance market.

Significant activities in infrastructure

A majority of InsurTech companies in the sample also provide infrastructure services, i.e., solutions that are not focused on core insurance functions but are more general in nature, such as Finance, HR, or IT. Again, approximately 70% of the companies surveyed provide these services, and about 45% provide both core and infrastructure solutions for the industry. It is unclear how many of these companies provide solutions outside insurance, although this appears to be likely. Swiss companies are slightly less likely to be active in infrastructure, while foreign companies are slightly more likely to provide infrastructure solutions. This difference leads to an interesting observation: Swiss companies are much more likely than foreign ones to be focused either on core solutions or on infrastructure. Only 35% of the InsurTech companies in the sample straddle the two offerings, while 70% of the non-Swiss firm do.

InsurTech is an international community

The InsurTech community is international. This insight is perhaps not surprising, given that their target customers, the insurance companies, usually operate in multiple markets. Regulatory, language and other local considerations seem to pose only limited constraints on the operations of InsurTech companies. This is reflected in our sample: five out of six companies are international – either Swiss and active abroad or non-Swiss and active in Switzerland. Thus, although it is expedient to identify a Swiss InsurTech community, geographical boundaries and focus do not seem to apply in general. Rather than being fragmented in isolated communities, InsurTech companies should be able to transfer lessons learned across geographies and support the deployment of innovative technology solutions in the insurance industry.

Blockchain as an enabling technology

Early blockchain deployment efforts promised a revolution in the insurance industry, testing new collaboration models across industry boundaries. These expectations were not fulfilled, as insurance companies withdrew from several projects. However, InsurTech experts continue to see an important role for this technology in the future. In addition to being a new and emerging market and providing a new payment platform, blockchain remains an important enabling technology. First, zero-trust collaboration platforms enabled by blockchain can provide efficient opportunities for sharing information and collaborate across companies for better processes. Second, the effectiveness of new technology solutions, and in particular AI, is based on the quality of the underlying data. Even within a company's boundaries, blockchain can provide an effective platform to govern and safeguard data accuracy. Thus, while no longer at the forefront of innovation efforts, blockchain remains an important enabling technology for InsurTechs.

5 Company Profiles

1	3rd eyes analytics	59	grape insurance AG	117	Rouky SA
2	913.ai	60	GreenTriangle	118	s360 life underwriting
3	æquivalent	61	GRIDSEARCH SRL	119	Safe AI now
4	AgentricAI	62	Harbor.ai	120	safeside
5	AI Swiss Knife	63	Heal Actively	121	SaysLife
6	Alletta	64	Health Compass	122	SCENARIO-X
7	Alpi Technologies	65	Hedi	123	Sense6
8	amaise	66	Helvengo	124	Sinistar
9	ANIVO	67	humbrela.com	125	Skan
10	Arilla	68	ICSS AB / ValueChecker	126	Skribble AG
11	Art Recognition	69	Ignatica	127	SnapCheck
12	Assithèque	70	Indicodata	128	SOBRADO
13	AutoMate Insurance	71	InsFocus	129	Solva Technology Inc
14	BestFit HI	72	insur team	130	Spearhead
15	Billte	73	Insurando	131	Starmind
16	Bind	74	insureMO	132	Stonestep
17	BitBox	75	Insurfox	133	Strala
18	Board Owl	76	Insur-Online	134	StructureIQ
19	bolttech	77	INVESTGLASS	135	sustema insurance intelligence
20	brokerbusiness.ch	78	IPEX.ch	136	Swiss 6022
21	bsurance	79	iptiQ	137	Terensis
22	Calingo Insurance AG	80	K2G AG	138	tigerlab Holding AG
23	Calvin Risk	81	lambdai.space	139	TONI Digital
24	CarbonUW	82	Lean-Fs	140	TouchRisk
25	Caveo	83	Ledgertech	141	Transferchain
26	CelsiusPro	84	Lifeinsure SA	142	TRIHOW
27	Claims Carbon	85	LORIOT	143	trueLEDGER
28	CLEANPACT	86	Loyco	144	TrueScreen
29	Coconnect SA	87	Luminant Analytics	145	TrustNXT
30	Comparea	88	Lyfegen	146	UpQuAI
31	Comparis	89	Lynx	147	UWX
32	Conсор AG	90	Meteomatics AG	148	Vector8
33	Cubiq	91	mitipi	149	Veezoo
34	Cyberdise	92	Motoro Security	150	Verdant Data
35	cybertide.eu	93	Muffintech	151	Versicherix
36	dacadoo	94	Myubuntu	152	VetApp
37	decentriq	95	NEAT	153	VIRTIDO
38	Decision Computing	96	Nebuly	154	Virtual i Technologies
39	Deon Digital	97	nettle	155	viteSecure
40	devs group	98	new insurance business	156	vitesse.io
41	Diceusas	99	Nuclimore	157	vlot
42	Discovermarket	100	NUVOLOS	158	Wangari
43	Dydon AI	101	Omnilex	159	Wealthcom
44	Earkick	102	OpenLegacy	160	wefox
45	Emilian AG	103	Optalitix	161	Wemaik
46	EmotionLogic	104	Paladino Insurtech	162	WorldReplica
47	Enterprise bot	105	Parashift	163	Xaidi
48	esurance	106	Pathmate	164	Yarowa
49	Euronovate Group	107	Photocert	165	YUKKA LAB
50	expert.ai	108	PicUP	166	yuniq.co
51	Experzo	109	Pryva	167	Zaigen GmbH
52	Exploris	110	Pula Advisors AG	168	zatap
53	FinFinder.ch	111	Qantev	169	ZenOwn AG
54	Fluence	112	Quarticle	170	Zephior
55	Fragguido	113	quitt.	171	Zoomifier Corporation
56	Futurae	114	Raized AI	172	Zoundream
57	Generation Impact Global	115	riskine		
58	getklaimy.com	116	Riskwolf		

Table 5.1: List of InsurTech companies profiled

IFZ InsurTech Report 2025
Company Profiles

3rd eyes analytics			
3rd-eyes develops AI-based computer vision solutions. Its technology supports risk monitoring, inspection, and safety use cases across industries.			
Address	3rd-eyes analytics AG, Wyssgasse 6, 8004 Zurich		
Telephone	N/A		
E-Mail	info@3rd-eyes.com		
Website	https://3rd-eyes.com/en/		
Key People	Rodrigo Amandi, CFO & COO Stephanie Feigt, CEO		
Inception	2015		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

913.ai			
We're building the platform where humans and AI merge into a single, powerful workforce. Every task can be picked up by the right resource—whether that's your colleague across the hall or an AI agent in the cloud—because they share the same know ledge and context.			
Address	Am Sandtorkai 32, 20457 Hamburg, Germany		
Telephone	N/A		
E-Mail	contact@913.ai		
Website	https://www.913.ai		
Key People	Immo Ait Stapelfeld (Geschäftsführer); Maveen Mushtaq (Geschäftsführer, Technischer Leiter)		
Inception	2023		
Nr. of Employees	1-10		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

IFZ InsurTech Report 2025
Company Profiles

æquivalent			
<p>Æquivalent is a employment screening platform that provides compliant background checks to help organizations make confident hiring decisions. With candidate consent, it verifies qualifications, reputation, and integrity while adhering strictly to legal requirements. Its modular screening solution supports risk mitigation, transparency, and fairness across hiring processes.</p>			
Address	Æquivalent AG, Rue Galilée 6, 1400 Yverdon-les-Bains		
Telephone	+41 24 524 30 02		
E-Mail	info@æquivalent.ch		
Website	https://www.æquivalent.ch/de/		
Key People	Michael Platen, Founder Maximilian Pohle, Co-CEO & COO Joël Rosset, Co-CEO & CTO		
Inception	2014		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

AgentricAI			
<p>AgentricAI extrahiert wichtige Erkenntnisse aus komplexen Daten, steigert die Genauigkeit und optimiert gleichzeitig Arbeitsabläufe. Wir nutzen modernste KI-Technologie und passen die Lösung individuell an Ihre Geschäftsanforderungen an.</p>			
Address	128 City Road, EC1V 2NX, London, United Kingdom		
Telephone	N/A		
E-Mail	N/A		
Website	https://www.agentricai.com		
Key People	-		
Inception	2025		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

IFZ InsurTech Report 2025
Company Profiles

AI Swiss Knife			
AI Knife provides AI tools supporting automation, analytics, and productivity. Its solutions are applicable across industries, including insurance.			
Address	AI Swiss Knife, Inh. Brunner, 8600 Dübendorf		
Telephone	+41 78 823 92 17		
E-Mail	frederic.brunner@aiswissknife.com		
Website	https://www.aiswissknife.com/		
Key People	Frederic Brunner, Founder		
Inception	2025		
Nr. of Employees	1		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Alletta			
Alletta provides technology solutions and advisory services for insurance and financial services. It supports digitalization and process improvement.			
Address	alletta sales platform ag, Bernstrasse 28A, Rothrist 4852		
Telephone	+41 58 689 59 59		
E-Mail	info@alletta.ch		
Website	https://alletta.ch/en/home		
Key People	Bernard Duzhmani, Chief Growth Officer (CGO) Jürg Stupp, CEO		
Inception	2023		
Nr. of Employees	2-10		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

IFZ InsurTech Report 2025
Company Profiles

Alpi Technologies			
Alpi Technologies is a insurtech providing an AI-powered platform that automates back-office tasks for insurance brokers. It captures and structures client information to streamline administrative workflows and free up time for advisory work.			
Address	Route de Geneve 5, 1033 Cheseaux-sur-Lausanne		
Telephone	+41 76 493 63 43		
E-Mail	hello@alpi-technologies.com		
Website	https://alpi-technologies.com/		
Key People	Romain Souyris; Gilles Dewarrat		
Inception	2025		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National	International	
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

amaise			
amaise envisions a future where insurers and those managing bodily injury confidently navigate complexity with agenticAI-driven precision. Our mission is to streamline claims, accelerate decisions, and foster trust—empowering professionals to deliver better outcomes for their customers and society.			
Address	amaise AG, Sulgenbachstrasse 5, 3007 Bern		
Telephone	+41 79 369 31 62		
E-Mail	hello@amaise.com		
Website	https://www.amaise.com/de/		
Key People	Achim Kohli, Co-Founder und CEO Markus Baumgartner, Co-Founder		
Inception	2025		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National	International	
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

IFZ InsurTech Report 2025
Company Profiles

ANIVO			
<p>With state-of-the-art bancassurance solutions for insurance, insurers digitise the entire process of developing, selling and managing insurance products via banks at short notice. Anivo360 solutions can also be used for the digitalisation of own sales channels or in the B2B2C area.</p>			
Address	Anivo 360 AG, Allmendstrasse 11, 6312 Steinhausen		
Telephone	0800 800 830		
E-Mail	info@anivo360.com		
Website	http://www.anivo360.com/		
Key People	Werner Flatz, Co-Founder & COO/CTO Simon Masal, Head of Infrastructure and Backend Services		
Inception	2015		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Arilla			
<p>Arilla is a Swiss-built CRM platform designed specifically for insurance brokers. It supports the full broker workflow — from client and policy management to insurer communication, documentation, and compliance — helping brokers reduce administrative workload, increase efficiency, and stay in control of their portfolios.</p>			
Address	Arilla Software GmbH, Länggenstrasse 8, 8184 Bachenbülach		
Telephone	+41 52 347 11 11		
E-Mail	info@arilla.ch		
Website	https://arilla.ch/		
Key People	Gregor Houdek, CEO Melos Salihu, CEO		
Inception	2015		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Art Recognition			
Art Recognition provides AI-based valuation and risk analysis solutions for art and collectibles. Its platform supports underwriting, portfolio management, and insurance claims.			
Address	Art Recognition AG, Soodmattenstrasse 4, 8134 Adliswil		
Telephone	N/A		
E-Mail	N/A		
Website	https://art-recognition.com/		
Key People	Dr. Carina Popovici, CEO & Co-Founder Lukas Knecht, CFO		
Inception	2019		
Nr. of Employees	2-10		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Assithèque			
Assithèque offers innovative insurance solutions and services tailored for risk management, claims handling, and insurance consulting.			
Address	Assithèque GmbH, Weinbergstrasse 73, 8006 Zurich		
Telephone	+41 44 586 05 29		
E-Mail	info@assitheque.com		
Website	https://www.assitheque.com		
Key People	Michel Ruggaber, Partner & Managing Director Eugen Balogh, Partner & Managing Director		
Inception	2009		
Nr. of Employees	2-10		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

AutoMate Insurance			
Automate is a Swiss insurtech combining technology and insurance products to digitise insurance. It delivers motor, rental deposit and protection insurance via B2C and white-label models, integrates with legacy systems, and automates sales and claims.			
Address	AutoMate Insurance AG, Birmensdorferstrasse 55, 8004 Zurich		
Telephone	0800 33 55 11		
E-Mail	welcome@automate.ch		
Website	https://automate.ch/		
Key People	Rocco Minelli, Founder & CEO Hugo Pfister, COO		
Inception	2012		
Nr. of Employees	2-10		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

BestFit HI			
BestFit HI is a behavioral science and decision intelligence platform that uses indirect questioning and psychographic analysis to uncover personality traits and decision drivers. It generates predictive customer insights that help organizations improve engagement, personalization, and commercial outcomes.			
Address	57/63 Line Wall Road, Gibraltar		
Telephone	N/A		
E-Mail	info@bestfithi.com		
Website	https://www.bestfithi.com/		
Key People	Theo Bouts (Chairman & Partner), Sonja Kohn (Founder & Managing Partner), Prof. Dr. Moran Cerf (Chief Scientist), Eliano Lodesani (Partner)		
Inception	2015		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Billte			
Billte is a fintech offering digital billing and payment solutions. Its technology supports efficient invoicing and administration for insurers and service providers.			
Address	Billte AG, Soodmattenstrasse 4, 8134 Adliswil		
Telephone	+41 78 260 89 69		
E-Mail	info@billte.ch		
Website	https://billte.ch/		
Key People	Andrea Girasole, Co-Founder & CEO Dr. sc. ETH Srdjan Micic, Co-Founder & COO		
Inception	2018		
Nr. of Employees	2-10		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Bind			
Bind is a digital health insurance provider offering simple, employer-sponsored coverage. It focuses on transparent pricing and user-friendly digital experiences.			
Address	Bind GmbH, Seefeldstrasse 69, 8008 Zurich		
Telephone	N/A		
E-Mail	hi@bind.insure		
Website	https://bind.insure/		
Key People	Thomas Crawford, CEO & Co-Founder Daniel Delouya, COO & Co-Founder Rob Barker, CCO & Co-Founder		
Inception	2022		
Nr. of Employees	2-10		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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BitBox			
<p>BitBox provides secure hardware wallets for digital assets. Its solutions are relevant for insurers exploring digital asset custody and crypto-related risks.</p>			
Address	Shift Crypto AG, Soodmattenstrasse 4, 8134 Adliswil		
Telephone	+41 32 510 90 36		
E-Mail	N/A		
Website	https://bitbox.swiss/		
Key People	Roland Stadler, Co-Founder Douglas Bakkum, Co-Founder and CEO		
Inception	2025		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Board Owl			
<p>BoardOwl is a digital governance and collaboration platform. It supports board-level decision-making and executive oversight, including in insurance organizations.</p>			
Address	Board Owl AG, Scheuchzerstrasse 83, 8006 Zurich		
Telephone	+41 44 523 05 10		
E-Mail	success@boardowl.com		
Website	https://boardowl.com/		
Key People	Donald Waterreus, CEO		
Inception	2023		
Nr. of Employees	2-10		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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boltttech			
<p>boltttech is a global insurtech platform enabling digital and embedded distribution of insurance and protection products. It connects insurers with partners and customers worldwide.</p>			
Address	boltttech Switzerland AG, Seefeldstrasse 283A, 8008 Zürich		
Telephone	N/A		
E-Mail	N/A		
Website	https://boltttech.io/en/i-surance		
Key People	Dr. Jens Schaedler, CEO		
Inception	2020		
Nr. of Employees	1000-5000		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

brokerbusiness.ch			
<p>BrokerBusiness supports insurance brokers with digital tools and services. The platform helps brokers manage operations, access markets, and grow their business.</p>			
Address	brokerbusiness.ch AG, Quaderstrasse 16, 7000 Chur		
Telephone	+41 81 258 59 49		
E-Mail	info@brokerbusiness.ch		
Website	https://www.brokerbusiness.ch/		
Key People	Samuel Flury, CEO & Co-Founder David Angleitner, Co-Founder Daniel Streiff, Co-Founder Cyrill Schwager, Co-Founder		
Inception	2019		
Nr. of Employees	2-10		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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bsurance			
Our next-generation insurance platform and sector know-how help you to launch new insurance products faster.			
Address	Postgasse 8b, 1010 Vienna, Austria		
Telephone	+43 13618380 80		
E-Mail	info@bsurance.com		
Website	https://www.bsurance.com		
Key People	Emmanuel Chéret (Co-Founder & CEO), Raffaella Grün (Co-Founder, COO & CPO), Pedro Antunes (Co-Founder & CTO)		
Inception	2018		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Calingo Insurance AG			
Calingo provides a modular insurance platform for creating and managing insurance products across their lifecycle. It helps insurers and intermediaries accelerate product launches, streamline administration, and integrate seamlessly with existing systems.			
Address	Calingo Insurance AG, Reinhardstrasse 19, 8008 Zürich		
Telephone	N/A		
E-Mail	service@calingo.ch		
Website	https://www.calingo.ch/		
Key People	Marlo Hug, Co-founder & CPO Anina Lutz, Co-Founder & CEO		
Inception	2020		
Nr. of Employees	2-10		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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Calvin Risk			
Calvin Risk's case study on data and AI governance for insurance companies focuses on helping insurers implement secure, compliant, and efficient data strategies by integrating AI-driven solutions. The aim is to enhance risk management, improve decision-making processes, and ensure regulatory compliance in the insurance sector.			
Address	Calvin Risk AG, Rankstrasse 23, 8302 Kloten		
Telephone	N/A		
E-Mail	info@calvin-risk.com		
Website	https://www.calvin-risk.com		
Key People	Julian Riebartsch, CEO & Co-Founder Syang Zhou, CTO & Co-Founder		
Inception	2022		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

CarbonUW			
Delegating differently. United by our people, innovation, and partnerships, we're on a mission to redefine underwriting through a fresh insight-led and collaborative approach.			
Address	5th Floor, The Bengal Wing, 9A Devonshire Square, London EC2M 4YN, United Kingdom		
Telephone	N/A		
E-Mail	info@carbonuw.com		
Website	https://www.carbonuw.com		
Key People	Jacqui Ferrier (CEO & Co-Founder), Ben Laidlaw (Managing Director & Co-Founder)		
Inception	2018		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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Caveo			
<p>Caveo is a software provider specializing in the digital administration of occupational pension schemes. Its platform supports pension funds and insurers in managing contributions, benefits, cases, and regulatory processes efficiently.</p>			
Address	Caveo AG, Wiesenstrasse 10a, 8952 Schlieren		
Telephone	+41 44 278 80 60		
E-Mail	broker@caveo.ch		
Website	https://caveo.ch/		
Key People	Chantal Heinis Hiroz, Co-Founder Philippe Muntwyler, Co-Founder Tobias Ganz, Co-Founder Stefan Ganz, Co-Founder		
Inception	2019		
Nr. of Employees	2-10		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

CelsiusPro			
<p>We are an Insurtech group dedicated to helping both private and public organisations to understand and mitigate the financial impact of climate and NatCat risks.</p>			
Address	CelsiusPro AG, Seebahnstrasse 85, 8003 Zurich		
Telephone	+41 44 205 99 10		
E-Mail	info@celsiuspro.com		
Website	https://www.celsiuspro.com/		
Key People	Mark Rueegg, CEO		
Inception	2008		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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Claims Carbon			
Claims Carbon software helps insurance companies decarbonize their value chain by providing carbon conscious underwriting and claims handling solutions.			
Address	Birger Jarlsgatan 57C, 113 56 Stockholm, Sweden		
Telephone	N/A		
E-Mail	contact@claimscarbon.com		
Website	https://claimscarbon.com		
Key People	N/A		
Inception	2021		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

CLEANPACT		 CLEANPACT	
CleanPact delivers ESG and sustainability data solutions. It supports insurers with reporting, risk assessment, and sustainability insights.			
Address	CLEANPACT GmbH, c/o Confidaris AG, Hertzentrum 15, 6300 Zug		
Telephone	N/A		
E-Mail	info@cleanpact.io		
Website	https://cleanpact.io/		
Key People	Andrea Baio, Founder		
Inception	2022		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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Coinnect SA			
Coinnect is a cyber insurtech providing cyber intelligence platforms, cloud solutions, and APIs that enable insurers, reinsurers, brokers, and MGAs to assess, mitigate, and manage cyber risks, including cyber claims and ransomware incidents.			
Address	Coinnect SA, Via Penate 16, 6850 Mendrisio		
Telephone	+41 44 586 98 27		
E-Mail	info@coinnect.com		
Website	https://www.coinnect.io/		
Key People	Massimiliano Rijllo, Co-Founder & CEO Emanuele Gagliano, Co-Founder & CTO		
Inception	2018		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Comparea			
Comparea is a comparison platform for insurance, loans, and pension solutions. It helps consumers make informed financial decisions through transparent comparisons.			
Address	EMG SA, Chemin des Papillons 4, 1216 Cointrin		
Telephone	+41 22 518 71 42		
E-Mail	contact@comparea.ch		
Website	https://comparea.ch/		
Key People	Fabien Sacha Pillet, Directeur d'agence Lucas Estrella, Directeur		
Inception	2020		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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Comparis			
Comparis is Switzerland's leading online comparison platform. It covers insurance, financial products, and consumer services, supporting transparent market comparisons.			
Address	comparis.ch AG, Birmensdorferstrasse 108, 8003 Zürich		
Telephone	+41 44 360 52 62		
E-Mail	info@comparis.ch		
Website	https://www.comparis.ch/		
Key People	Ingo Kopido, CEO Michael Wältermann, CFOO		
Inception	1996		
Nr. of Employees	51-200		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Conzor AG			
Conzor Universal is a powerful and flexible standard software with an impressive list of satisfied customers. From risk analysis to quote generation and policy management, Consor Universal provides a solid foundation for the success of your insurance activities.			
Address	CONSOR AG, Wengistrasse 7, 8004 Zürich		
Telephone	+41 44 368 35 35		
E-Mail	hello@consor.ch		
Website	https://consor.ch/		
Key People	Ruedi Wipf, CEO Martin Nokes, Head of Business Development Andrea Rezzonico, CTO		
Inception	1979		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Cubiq		 Thinking. Out of the box.	
<p>CUBIQ offers the key to improved insurance premiums and margins on an individual level. Our solutions can result in lower premiums for drivers of safer vehicles and better insurance margins for risk carriers.</p>			
Address	Cubiq AG, Oberneuhofstrasse 5, 6340 Baar		
Telephone	N/A		
E-Mail	contact@cubiq.ag		
Website	https://cubiq.ag/en/		
Key People	Kyung-Uk Christopher Park, Executive Board		
Inception	2018		
Nr. of Employees	2-10		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Cyberdise		 CYBERDISE	
<p>Cyberdise offers next-level Cybersecurity Awareness Training and Testing solutions. With many editable trainings and support for AI-enabled awareness campaigns, our Cybersecurity Awareness Training programs provide comprehensive protection against cyber threats. Experience Security Awareness Training (SAT) at its best!</p>			
Address	Cyberdise AG, Poststrasse 26, 6300 Zug		
Telephone	+41 41 511 78 10		
E-Mail	sales@cyberdise.io		
Website	https://cyberdise-awareness.com/		
Key People	Palo Stacho, Managing Director		
Inception	2023		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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cybertide.eu		CyberTide 	
Context aware solution that gives you visibility and control over your data and ensures compliance			
Address	Rosenthaler Straße 72A, 10119 Berlin, Germany		
Telephone	N/A		
E-Mail	hello@cybertide.eu		
Website	https://cybertide.eu		
Key People	Raafat Hantoush		
Inception	2024		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

dacadoo		 dacadoo	
dacadoo is a digital health technology company that provides a science-backed health engagement platform and APIs to help insurers, employers, banks, and healthcare providers improve customer wellbeing, engagement, and health outcomes.			
Address	dacadoo AG, Othmarstrasse 8, 8008 Zurich		
Telephone	+41 44 251 23 23		
E-Mail	N/A		
Website	https://www.dacadoo.com/		
Key People	Peter Ohnemus, Founder, President and CEO Manuel Heuer, COO		
Inception	2010		
Nr. of Employees	51-200		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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decentriq			
<p>Decentriq is a data collaboration platform enabling secure and privacy-preserving data sharing. It supports advanced analytics use cases, including in insurance.</p>			
Address	Decentriq AG, Josefstrasse 219, 8005 Zürich		
Telephone	N/A		
E-Mail	N/A		
Website	https://www.decentriq.com/		
Key People	Maximilian Groth, CEO & Co-Founder Stefan Deml, CTO & Co-Founder		
Inception	2019		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Decision Computing			
<p>Decision Computing delivers AI-powered decision intelligence that models scenarios and optimizes outcomes, helping insurers and enterprises make faster, data-driven strategic and operational decisions.</p>			
Address	0		
Telephone	N/A		
E-Mail	N/A		
Website	https://decisioncomputing.ai/		
Key People	Arnaud Van Looveren, CEO Clive Cox, CTO		
Inception	2025		
Nr. of Employees	2-10		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Deon Digital			
<p>We are a market-leading provider of Green Finance Technology and Digital Capital Market Technology. Our mission is to revolutionize capital market infrastructure for Green Finance challenges through hyper-automation and intelligent digitalization, extending seamlessly throughout the front, middle, and back offices.</p>			
Address	Deon Digital AG, Herostrasse 9, 8048 Zurich		
Telephone	N/A		
E-Mail	info@deondigital.com		
Website	https://www.deondigital.com/		
Key People	Christian Altmann, CEO Dirk Sebald, CGO Dr. Florian Herzog, CTO		
Inception	2017		
Nr. of Employees	51-200		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

devs group			
<p>Devs Group specializes in custom software development and IT solutions, offering services in web, mobile, and enterprise applications for various industries.</p>			
Address	devs group GmbH, Hafenstrasse 50b, 8280 Kreuzlingen		
Telephone	+41 76 516 74 38		
E-Mail	info@devs-group.ch		
Website	https://devs-group.com		
Key People	Ralph Segi, Founder Clemens Grabow, Founder & COO		
Inception	2019		
Nr. of Employees	2-10		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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Diceusas			
DICEUS offers ready-made software products for insurers, brokers, MGAs, TPAs, and other insurance businesses. Along with that, we provide system integration and custom insurance software development services.			
Address	2810 N Church St, Ste 94987, Wilmington, Delaware 19802-4447, United States		
Telephone	+1 929 309 1005		
E-Mail	info@diceus.com		
Website	https://diceus.com		
Key People	Illia Pinchuk (CEO)		
Inception	2011		
Nr. of Employees	250		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Discovermarket			
discovermarket helps both the insurance industry and consumer-facing brands to digitize insurance distribution and operations end-to-end. Our technology streamlines how insurance products are launched, distributed, and managed across markets, channels, and partners, so you can grow faster with less complexity.			
Address	discoveric marketplace ag, Bahnhofstrasse 1, 8808 Pfäffikon		
Telephone	N/A		
E-Mail	hello@discovermarket.com		
Website	https://discovermarket.com/		
Key People	Patrick Bühler, Group CEO & Founder Hank Sharma, Group CTO & Co-Founder		
Inception	2021		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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Dydon AI			
Dydon.ai provides AI-driven solutions for regulatory compliance and risk management, leveraging advanced semantic technology and machine learning to enhance data analysis and decision-making.			
Address	DYDON AG, Hechlenberg 17, 8704 Herrliberg		
Telephone	+39 0422 5115		
E-Mail	info@dydon.ai		
Website	https://dydon.ai/de/		
Key People	Dr. Hans-Peter Güllich, CEO & Founder		
Inception	2016		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Earkick			
Earkick offers an AI-powered mental health companion app that provides real-time measurement, tracking, and support to help users improve their mental well-being.			
Address	Earkick GmbH, Meierhofstrasse 23, 8820 Wädenswil		
Telephone	N/A		
E-Mail	hello@earkick.com		
Website	https://earkick.com		
Key People	Herbert Bay, Co-Founder & CEO Karin Andrea Stephan, Co-Founder & COO		
Inception	2021		
Nr. of Employees	2-10		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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Emilian AG			
Emilian is a SaaS insurtech that provides a white-label digital insurance distribution platform, helping insurers and brokers sell insurance products online and connect to digital channels.			
Address	Emilian AG, Im Unterrengg 10, 8135 Langnau am Albis		
Telephone	+41 79 879 51 00		
E-Mail	N/A		
Website	https://emilian.io/		
Key People	N/A		
Inception	2021		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

EmotionLogic			
Emotion Logic redefines how businesses understand emotions by analyzing genuine vocal biomarkers, beyond words and sentiment analysis. Our technology detects authentic stress, confidence, levels of honesty, and intent in voice while AI applies context and insights. We are committed to helping organizations make fair, data-driven, and human-centric decisions. Implement Emotion Logic's Voice-Based Data for Deeper Insights and Better Outcomes Create an Optimal Experience For Your Clients and Employees.			
Address	2 Ha'ofe street, Kadima, Israel		
Telephone	N/A		
E-Mail	N/A		
Website	https://emotionlogic.ai		
Key People	-		
Inception	2022		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

IFZ InsurTech Report 2025
Company Profiles

Enterprise bot			
Enterprise Bot offers AI-driven conversational platforms that automate customer support, sales, and internal processes. By combining conversational AI with enterprise integrations, the platform helps organizations improve efficiency while delivering consistent user experiences.			
Address	Enterprise Bot GmbH, Dufourstrasse 22, 8008 Zurich		
Telephone	+41 77 951 29 55		
E-Mail	info@enterprisebot.ai		
Website	https://enterprisebot.ai/		
Key People	Pranay Jain, Co-Founder & CEO Ravina Mutha, Co-Founder & CGO Sandeep Jayasankar, Co-Founder & CTO		
Inception	2016		
Nr. of Employees	51-200		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

esurance			
esurance is a digital insurance platform that enables the online comparison, purchase, and management of insurance products. It connects customers with suitable insurance offers through a simple digital journey while supporting insurers with modern distribution and customer access.			
Address	esurance AG, Heinrichstrasse 269, 8005 Zürich		
Telephone	N/A		
E-Mail	support@esurance.ch		
Website	https://www.esurance.ch/		
Key People	Christian Dünner, Co-Founder & CFO Giles M., Co-Founder & Head of Information Security		
Inception	2013		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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Euronovate Group			
Euronovate Group delivers a digital trust platform with secure onboarding, e-signatures, identity verification, and compliant document workflows. Its solutions help insurers and enterprises automate processes, improve compliance, and enhance customer experiences.			
Address	Euronovate SA, Via Penate 4, 6850 Mendrisio		
Telephone	N/A		
E-Mail	info@euronovate.com		
Website	https://www.euronovategroup.com/		
Key People	Andrea Pirone, Chief Revenue Officer		
Inception	2012		
Nr. of Employees	51-200		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

expert.ai			
Expert.ai provides AI-powered solutions for the insurance industry, enhancing risk assessment, claims management, and underwriting through advanced natural language understanding and automation.			
Address	Expert 4 Export SA, Via Serafino Balestra 22a, 6900 Lugano		
Telephone	N/A		
E-Mail	N/A		
Website	https://www.expert.ai		
Key People	Dario Pardi, Executive Chairman & CEO Marco Varone, Founder & CTO Stefano Spaggiari, Founder		
Inception	2012		
Nr. of Employees	201-500		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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Experzo			
Experzo provides expert consulting services in data-driven transformation, helping companies optimize processes, implement advanced analytics, and drive innovation through digital solutions.			
Address	Experzo KIG, Wiesenstrasse 10a, 8952 Schlieren		
Telephone	+41 76 222 99 26		
E-Mail	office@experzo.ch		
Website	https://www.experzo.ch		
Key People	Stefan Majnek, CEO & Founder		
Inception	2022		
Nr. of Employees	2-10		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Exploris			
Exploris Health's AI-X platform leverages advanced AI and machine learning to deliver predictive insights and personalized healthcare solutions, focusing on improving patient outcomes and optimizing healthcare operations. The platform integrates real-time data for risk assessment, early intervention, and customized treatment strategies.			
Address	Exploris Health AG, Industriestrasse 44, 8304 Wallisellen		
Telephone	N/A		
E-Mail	info@explorishealth.com		
Website	https://www.explorishealth.com		
Key People	Peter Ruff, CEO & Founder Caroline György, COO Jonas Baer, CFO		
Inception	2018		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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FinFinder.ch			
FinFinder is a digital platform connecting customers with financial and insurance advisors. It supports lead generation and advisory matching.			
Address	FinFinder.ch AG, Humbelrain 9, 8824 Schönenberg		
Telephone	+41 76 206 24 14		
E-Mail	info@finfinder.ch		
Website	https://finfinder.ch/		
Key People	Ati Tosun, CEO		
Inception	2025		
Nr. of Employees	2-10		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Fluence			
Fluence's pioneering linguistic analysis solution transforms complex language patterns into quantifiable business intelligence, enabling faster, more informed decisions that drive measurable commercial success.			
Address	Fluence World Ltd, Sutton Coldfield, Zweigniederlassung Zug, Chamerstrasse 79, 6300 Zug		
Telephone	+41 41 530 45 55		
E-Mail	hello@fluence.world		
Website	https://www.fluence.world/privacy		
Key People	David Schofield, CEO Jennifer Schofield, COO		
Inception	2020		
Nr. of Employees	2-10		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Fragguido			
<p>Hi, ich bin Guido. Ich helfe dir bei all deinen Fragen rund um private oder geschäftliche Versicherungen. Unverbindlich und kostenlos. Einfach so als dein Buddy. Probiere es aus und freue dich über eine schnelle Kontaktaufnahme.</p>			
Address	fragguido ag, Klosterstrasse 12, 8962 Bergdietikon		
Telephone	N/A		
E-Mail	N/A		
Website	https://www.fragguido.com/		
Key People	Guido Schenk, BoD		
Inception	2013		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Futurae		FUTURAE 	
<p>Futurae is a cybersecurity company specializing in strong customer authentication and fraud prevention. Its platform provides multi-factor authentication, transaction signing, and secure digital access, helping insurers and financial institutions protect customers and reduce fraud risks.</p>			
Address	Futurae Technologies AG, Eichstrasse 23, 8045 Zürich		
Telephone	+41 44 500 88 26		
E-Mail	info@futurae.com		
Website	https://www.futurae.com/		
Key People	Fredrik Krantz, CCO Srdjan Marinovic, CTO Steivan Pitsch, COO		
Inception	2016		
Nr. of Employees	51-200		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Generation Impact Global			
Cloud software for collecting, structuring and reporting non-financial data, including sustainability metrics, impact indicators, risk information and governance disclosures.			
Address	82 Rue de Lausanne, 1202, Geneva		
Telephone	+41 78 222 45 82		
E-Mail	info@generationimpact.global		
Website	https://generationimpact.global/		
Key People	Anna Shpak (Founder, CEO), Riccardo Farisi (Co-founder, CFO), Tanya Tamone (Director), Duarte Matus (CTO)		
Inception	2022		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

getklaimy.com			
L'IA spécialiste dans l'assurance de personnes et de l'intelligence médicale			
Address	8 rue du Faubourg Poissonnière, 75010 Paris, France		
Telephone	+33 7 84 01 31 58		
E-Mail	amira@getklaimy.com		
Website	https://getklaimy.com/		
Key People	Amira Nakouri (CEO), Juan Barragan (CTO), Yazid Hadni (CPO)		
Inception	2023		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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grape insurance AG			
grape insurance AG is a Swiss provider of employee insurance that focuses on improving the health of employees. With technological innovation at its core, grape reduces the tedious manual insurance processes of HR and payroll staff. By integrating with HR and payroll systems, grape is able to provide insights and analytics to help teams better manage their absences.			
Address	grape insurance AG, Hardturmstrasse 132, 8005 Zurich		
Telephone	N/A		
E-Mail	N/A		
Website	https://grapehealth.ch/en/		
Key People	Gregory Inauen, Founder & Co-CEO Fabian Mächler, Founder & Co-CEO		
Inception	2021		
Nr. of Employees	51-200		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

GreenTriangle			
GreenTriangle digital claims adjustment provides a seamless and automated process between insurers, loss adjusters, and farmers for more reliable and cost efficient claims adjustment			
Address	GreenTriangle AG, Bahnhofstrasse 30, Zug 6300		
Telephone	+41 79 409 31 30		
E-Mail	info@green-triangle.com		
Website	https://www.green-triangle.com/		
Key People	Chris Savvopoulos, Co-Founder Grégoire Tombez, Co-founder		
Inception	2018		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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GRIDSEARCH SRL			
<p>We are digital transformation architects who turn business challenges into opportunities. With expertise in process optimization and digital innovation, we offer complete services for ambitious companies navigate their journey to success. Our approach combines strategic thinking with practical solutions, ensuring your business not only adapts to the digital age but thrives in it.</p>			
Address	Alba Iulia, Romania		
Telephone	+40 731 358 888		
E-Mail	contact@gridsearch.ai		
Website	https://gridsearch.ai/		
Key People	N/A		
Inception	2022		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Harbor.ai			
<p>Transforming underwriting with unprecedented speed and precision through our proprietary technology platform.</p>			
Address	148 Lafayette St, Floor 3, New York, NY, 10013, United States		
Telephone	1-833-342-7267		
E-Mail	ops@harborai.net		
Website	https://www.harborai.net/		
Key People	N/A		
Inception	2018		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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Heal Actively			
<p>Heal Actively provides personalized physical therapy services focusing on active recovery, injury prevention, and long-term wellness through movement-based solutions.</p>			
Address	Healactively AG, Alte Landstrasse A 25, 6315 Oberägeri		
Telephone	+41 76 721 33 71		
E-Mail	N/A		
Website	https://healactively.com		
Key People	Mathieu Stremstoerfer, Co-Founder Daniel Heuser, Co-Founder		
Inception	2023		
Nr. of Employees	2-10		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Health Compass			
<p>Digital platform for international private medical insurance that helps brokers, companies and individuals compare, structure and manage global health plans.</p>			
Address	72 Rue du Faubourg, Saint Honoré, 75008 Paris, France		
Telephone	+33 1 82 83 38 58		
E-Mail	contact@health-compass.com		
Website	https://health-compass.com/		
Key People	David Eline (Founder)		
Inception	2021		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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Hedi			
Hedi helps professionals by integrating fraud detection at every step of the customer journey, to improve experience and speed up processing times.			
Address	229 Rue Saint-Honoré, 75001 Paris, France		
Telephone	+33 6 45 55 54 22		
E-Mail	hello@askhedi.com		
Website	https://www.askhedi.com/		
Key People	Roxana Rotaru (CEO & Co-Founder), Seif Ben Ayed (CTO & Co-Founder)		
Inception	2025		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Helvengo		 Helvengo	
Als Assekuradeur entwickelt die Helvengo GmbH neuartige Versicherungslösungen. Dabei stellen wir das Bindeglied zwischen Versicherer und Makler dar.			
Address	Wilhelm-Becker-Straße 11a, 75179 Pforzheim		
Telephone	+49 (0)7231 4250137		
E-Mail	hello@helvengo.de		
Website	https://helvengo.de		
Key People	N/A		
Inception	2022		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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humbrela.com			
<p>Humbrela is a insurtech developing an AI-powered insurance intelligence platform that consolidates policy, warranty, and coverage data into a single view. It helps brokers, MGAs, and advisors streamline policy administration, identify coverage gaps, and deliver clearer, faster insights to clients.</p>			
Address	Rue du Lac 18, 1815 Clarens, Switzerland		
Telephone	N/A		
E-Mail	hello@humbrela.com		
Website	https://www.humbrela.com/		
Key People	N/A		
Inception	2025		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

ICSS AB / ValueChecker			
<p>Wir arbeiten mit großen Versicherungsunternehmen und maschinellem Lernen zusammen, um die optimale Benutzererfahrung zu bieten.</p>			
Address	Söder Mälarstrand 21, SE-118 20 Stockholm, Sweden		
Telephone	N/A		
E-Mail	info@valuechecker.ai		
Website	https://www.valuechecker.ai/		
Key People	Arie Struik (Gründer und CEO), Willem van der Hoof (Mitbegründer), Erik Ohlzon (Leiter Technologie), Christian Hanséus (CFO & Bizdev), Guanglin Kuang (Senior-Softwareentwickler und Teamleiter)		
Inception	2004		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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Ignatica			
<p>Ignatica is a technology company delivering digital interaction and automation solutions for regulated industries. It helps organizations streamline workflows, improve customer engagement, and increase operational efficiency, including in insurance and financial services.</p>			
Address	Ignatica Switzerland AG, Erlenstrasse 59, 8832 Wollerau		
Telephone	N/A		
E-Mail	team@ignatica.ch		
Website	https://www.ignatica.ch/		
Key People	Manuel San Miguel, BoD		
Inception	2018		
Nr. of Employees	51-200		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Indicodata			
<p>Indico's Agentic Decisioning Platform is purpose-built for underwriting and claims. Combining extraction, enrichment, and next best action agents to deliver confident decisions at scale.</p>			
Address	77 Sleeper St, Boston, MA 02210		
Telephone	+1 510 560 6962		
E-Mail	N/A		
Website	https://indicodata.ai/		
Key People	Tom Wilde (CEO), Madison May (Founder & CTO), Diana Yuan (SVP, People & Operations, Co-Founder), Don Zereski (SVP Engineering & CISO)		
Inception	2015		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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InsFocus			
InsFocus gives insurance teams full control over their data, enabling real-time insights, true independence, and smarter decisions.			
Address	Global Towers, 1 Yitskhak Rabin St, Petach Tikva, Israel		
Telephone	+9729233766		
E-Mail	info@insfocus.com		
Website	https://www.insfocus.com		
Key People	Uri Taiber (Founder & CEO), Hanan Taiber (VP Product & Delivery), Daniel Taiber (VP Research & Development)		
Inception	2004		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

insur team			
Insurteam is a travel insurance platform that uses AI, data, and automation to transform insurance sales and claims into seamless, customer-centric digital experiences. It integrates directly with OTAs, GDSs, tour operators, and travel agency networks to deliver personalized insurance products, helping insurers and distribution partners increase value, efficiency, and customer satisfaction.			
Address	Insurteam SA, Av. d'Ouchy 4, 1006 Lausanne		
Telephone	N/A		
E-Mail	N/A		
Website	https://www.insurteam.com/		
Key People	Saverio Patimo, CEO		
Inception	2024		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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Insurando			
<p>Insurando is a digital insurance platform that enables customers to compare, purchase, and manage insurance products online. It supports insurers and intermediaries with modern digital distribution and simplified customer journeys.</p>			
Address	simply services ag, Worbstrasse 187, 3073 Gümligen		
Telephone	+41 31 932 18 18		
E-Mail	info@simply.ch		
Website	https://insurando.ch/		
Key People	Volkan Doldur, CEO & BoD		
Inception	2019		
Nr. of Employees	2-10		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

insureMO			
<p>InsureMO enables insurers, brokers, and insurtechs to innovate faster with 17,500+ products, 10,000+ APIs, and seamless connectivity across ecosystems. Transform legacy systems and scale your digital insurance strategy globally.</p>			
Address	InsureMO (Europe) AG, Mühlebachstrasse 43, 8008 Zürich		
Telephone	+41 43 497 23 50		
E-Mail	N/A		
Website	https://insuremo.com/en/		
Key People	Rajat Sharma, CRO		
Inception	2025		
Nr. of Employees	501-1000		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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Insurfox			
INSURFOX steht für digitale Versicherungen, die einfach, gut und schnell funktionieren.			
Address	Stadtdeich 5, D-20097 Hamburg		
Telephone	+49 40 855986000		
E-Mail	info@insurfox.de		
Website	https://insurfox.de		
Key People	Jürgen Sprang (Geschäftsführer)		
Inception	2019		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Insur-Online			
INSUR-ONLINE is a digital insurance distribution platform supporting insurers and intermediaries. It enables online sales, policy management, and efficient customer journeys through integrated digital processes.			
Address	Insur-online AG, Wilhofstrasse 34, 8125 Zollikerberg		
Telephone	+41 44 586 76 50		
E-Mail	info@internauto.com		
Website	http://insur-online.com/		
Key People	Lucio R., CEO & Founder		
Inception	2011		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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INVESTGLASS			
InvestGlass is a CRM and automation platform for regulated industries. It supports client management, compliance, and digital customer engagement.			
Address	InvestGlass SA, Rue de la Terrassière 14, 1207 Geneva		
Telephone	+41 22 518 25 94		
E-Mail	contact@investglass.com		
Website	https://www.investglass.com/de/		
Key People	Alexandre Gaillard, CEO		
Inception	2014		
Nr. of Employees	51-200		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

IPEX.ch			
IPEX is a technology platform that digitizes the management of building damage and repairs. It connects damage capture, assessment, pricing, and repair coordination in one system, helping insurers, property owners, and contractors reduce costs, increase transparency, and speed up claim resolution.			
Address	Wallisellen; Nyon		
Telephone	+41 58 590 54 54		
E-Mail	info@ipex.ch; support@ipex.ch		
Website	https://www.ipex.ch/		
Key People	Michael John; Stefan Oswald; Omar Ezbiri; Thomas Raab		
Inception	N/A		
Nr. of Employees	30+		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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iptiQ			
<p>iptiQ is a digital B2B2C insurance company that enables partners worldwide to unlock insurance-driven growth and customer value. It offers straightforward life and non-life products delivered through an advanced end-to-end digital platform, supporting seamless multi-channel customer experiences.</p>			
Address	iptiQ EMEA P&C S.A., Talacker 21, 8001 Zürich		
Telephone	+41 43 508 26 77		
E-Mail	N/A		
Website	https://www.iptiq.com/		
Key People	Stefan Kindler, Chief Insurance Officer		
Inception	2014		
Nr. of Employees	501-1000		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

K2G AG			
<p>K2G BOX® helps insurers streamline risk assessment, cut analysis time by up to 70%, and boost profitability with AI-driven insights and continuous portfolio monitoring.</p>			
Address	K2G AG, Blegistrasse 9, 6340 Baar		
Telephone	+41 79 307 04 11		
E-Mail	info@k2g.ai		
Website	https://kasko2go.com/		
Key People	Arina Man, CEO Genadi Man, Chairman of the Board Oleksandr Korobov, CTO		
Inception	2017		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

IFZ InsurTech Report 2025
Company Profiles

lambdai.space			
Our solution transforms insurance through precise impact and risk assessment via ML-driven Earth observation, boosting efficiency, reducing operational costs, and enhancing profitability			
Address	-		
Telephone	N/A		
E-Mail	N/A		
Website	https://lambdai.space		
Key People	Antonio Tinto (CEO), Raul Abreu (CTO)		
Inception	2024		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Lean-Fs			
Lean FS is a Swiss digital boutique that transforms companies with state-of-the-art solutions in the areas of data management, custom software development, analytics, and artificial intelligence. Our mission is to empower you to succeed in an AI-driven world by seamlessly enhancing your digital capabilities from start to finish.			
Address	Lean Financial Solutions GmbH, Meret Oppenheim-Platz 1, 4053 Basel		
Telephone	+41 44 537 83 00		
E-Mail	hello@lean-fs.ch		
Website	https://www.lean-fs.ch/de		
Key People	Lars Stauffenegger, Co-Founder Santiago Walliser, Co-Founder		
Inception	2021		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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Ledgertech		 LEDGERTECH	
Ledgertech is a digital insurance technology company providing a Low code/No code Insurtech platform for embedded insurance and MGA As A Service (MAAS). Create new insurance products in days rather than months or years, and take advantage of our partner ecosystems of technology, data, capacity, and fronting providers.			
Address	Ledgertech AG, Baarerstrasse 75, Zug 6300		
Telephone	N/A		
E-Mail	info@ledgertech.com		
Website	https://ledgertech.com/		
Key People	Eran Tirer, Founder & CEO Omer Caspi, Founder & CTO		
Inception	2018		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Lifeinsure SA		 LIFEINSURE	
LifeInsure is a digital platform for life and health insurance that streamlines online comparison, quoting, purchase, and policy management to enhance efficiency and customer experience.			
Address	LIFEINSURE SA, Via La stampa 25, 6965 Cadro		
Telephone	+41 91 940 29 29		
E-Mail	info@lifeinsure.ch		
Website	https://de.lifeinsure.ch/		
Key People	Christian Vitali, BoD		
Inception	2025		
Nr. of Employees	2-10		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

IFZ InsurTech Report 2025
Company Profiles

LORIOT			
0			
Address	Langnau am Albis		
Telephone	N/A		
E-Mail	sales@loriot.io; info@loriot.io		
Website	https://loriot.io/		
Key People	Julian Studer		
Inception	2015		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Loyco			
<p>Loyco is a consulting firm specializing in pensions, insurance, and employee benefits. It advises organizations on occupational benefits, governance, and sustainable HR and compensation strategies.</p>			
Address	LOYCO SA, Rue Jacques-Grosselin 8, 1227 Carouge		
Telephone	+41 22 552 15 00		
E-Mail	info@loyco.ch		
Website	https://www.loyco.ch/		
Key People	Gregory Chollet, Co-Founder Christophe Jodry, Co-Founder		
Inception	2013		
Nr. of Employees	51-200		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

IFZ InsurTech Report 2025
Company Profiles

Luminant Analytics			
Luminant Analytics delivers advanced data analytics and intelligence solutions. The company supports organizations with forecasting, risk analysis, and data-driven decision-making.			
Address	Luminant Analytics GmbH, Bordeauxstrasse 5, 4053 Basel		
Telephone	N/A		
E-Mail	reachout@luminantanalytics.com		
Website	https://luminantanalytics.com/		
Key People	Dr. Renu Ann Joseph, CEO & Founder Arthur T. Healey, CFO		
Inception	2018		
Nr. of Employees	2-10		
Revenue	N/A		
Market	National	International	
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Lyfegen			
Lyfegen is a health insurtech enabling value-based pricing and reimbursement models. It connects payers, providers, and life sciences companies through digital platforms.			
Address	Lyfegen HealthTech AG, Aeschenvorstadt 57, 4051 Basel		
Telephone	N/A		
E-Mail	N/A		
Website	https://www.lyfegen.com/		
Key People	Girisha Fernando, CEO & Founder Michel Mohler, CFO & Founder Nico Mros, CXO & Founder		
Inception	2018		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National	International	
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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Company Profiles

Lynx			
Lynx Swiss provides digital solutions and services for data integration, automation, and business process optimization.			
Address	Lynx Technologies Sàrl, Route du Jura 2, 1123 Aclens		
Telephone	N/A		
E-Mail	info@lynx.swiss		
Website	https://www.lynx.swiss/		
Key People	Rodrigo Otavio Lorca Vieira, CEO		
Inception	2022		
Nr. of Employees	2-10		
Revenue	N/A		
Market	National	International	
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Meteomatics AG			
Meteomatics is a weather intelligence company providing high-precision weather and climate data. Insurers use its data and APIs for risk modeling, catastrophe analysis, and climate-related decision-making.			
Address	Meteomatics AG, Unterstrasse 12, 9000 St. Gallen		
Telephone	+41 71 272 66 50		
E-Mail	sales@meteomatics.com		
Website	https://www.meteomatics.com/		
Key People	Dr. Martin Fengler, CEO & Founder		
Inception	2012		
Nr. of Employees	51-200		
Revenue	N/A		
Market	National	International	
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

IFZ InsurTech Report 2025
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mitipi		 keeps you safe	
Mitipi is a insurtech focused on property risk prevention. It uses predictive analytics to identify potential damages early, helping insurers and property owners reduce claims and losses.			
Address	Mitipi AG, Passage du Cardinal 11-BlueFactory, 1700 Fribourg		
Telephone	N/A		
E-Mail	get@mitipi.com		
Website	https://mitipi.com/		
Key People	Patrick Cotting, CEO		
Inception	2018		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Motoro Security			
Motoro Security turns vehicles into connected, intelligent, secure systems real time defense against modern theft			
Address	Tel Aviv, Israel		
Telephone	N/A		
E-Mail	lior@motoro-security.com, amir@motoro-security.com		
Website	https://www.motoro-security.com		
Key People	Amir Dinur (CEO & Co-Founder); Lior Chechik (CTO & Co-Founder)		
Inception	2023		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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Muffintech			
muffintech, 2021 in Berlin gegründet, ist ein Startup, das aus der Expertise eines Teams mit tiefen Wurzeln in der Versicherungsbranche entstanden ist. Mit direktem Einblick in die täglichen Herausforderungen der Branche haben wir eine innovative Generative AI speziell für den Versicherungsmarkt entwickelt. Unsere Mission ist es, Versicherungsunternehmen, Versicherer, Makler und Maklerpools dabei zu unterstützen, ihre Produktivität zu steigern, den Kundenservice zu verbessern und den Umsatz zu fördern. Dank modernster Technologie bietet muffintech ein flexibles und zukunftsfähiges AI-Tool, das auf die sich wandelnden Bedürfnisse der Versicherungsbranche abgestimmt ist.			
Address	Haus B, Boppstr. 7, 10967 Berlin, Deutschland		
Telephone	4.93022E+11		
E-Mail	hello@muffintech.ai		
Website	https://muffintech.ai/		
Key People	Simon Moser (Founder & CEO), Felix Koepp (Founder & CPO), Elli Wolf (Founder & CTO)		
Inception	2021		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Myubuntu			
myUbuntu was founded with a bold mission: to transform agricultural insurance in Africa and empower farmers to thrive, whatever the climate may bring. As climate change intensifies, smallholder farmers – the backbone of Africa’s food system – face increasing uncertainty. Insurance should be their safety net, but affordability, accessibility, and trust have kept many farmers uninsured. Through our journey, from being selected for Lloyd’s Lab to launching our pilot project in Zimbabwe, we have built solutions that are not only innovative but deeply rooted in the needs of African farmers. Our mission is clear: to insure 20 million farmers by 2030, creating a ripple effect of resilience across the continent.			
Address	N/A		
Telephone	N/A		
E-Mail	N/A		
Website	https://www.myubuntu.com		
Key People	JP Fabri (CEO), Nicky Gouder (CFO), Xandru Cassar (Chief Impact Officer)		
Inception	N/A		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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NEAT			
<p>Neat is a licensed broker protecting the goods and services of millions of people. Our insurance products are distributed by some of Europe's leading brands. Neat transforms insurance into a growth driver by combining our business expertise and technology. Our all-inclusive services cover the entire value chain: product creation, integration, claims management and optimisation.</p>			
Address	16 Place des Quinconces, 33000 Bordeaux, France		
Telephone	N/A		
E-Mail	N/A		
Website	https://www.neat.eu		
Key People	N/A		
Inception	2022		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Nebuly			
<p>The world is interacting with digital products in a new way: people ask questions to your AI agents. Nebuly's proprietary models analyze these conversations to reveal what users are asking and pinpoint when LLM answers fall short.</p>			
Address	368 9th Ave, New York, NY 10001, USA		
Telephone	N/A		
E-Mail	info@nebuly.ai		
Website	https://www.nebuly.com		
Key People	-		
Inception	2022		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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nettle			
Empower underwriters and supercharge risk engineers with seamless AI integration			
Address	N/A		
Telephone	N/A		
E-Mail	N/A		
Website	https://www.getnettle.com		
Key People	N/A		
Inception	2024		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

new insurance business			
New Insurance Business is a insurance consulting boutique that provides strategic advisory, product development support, and industry insights to insurers and partners, helping them navigate transformation and grow in a changing market.			
Address	New Insurance Business GmbH, Berneggstrasse 36, 9000 St. Gallen		
Telephone	+41 79 713 50 71		
E-Mail	fg@newins.biz		
Website	https://www.digital-finance-life.com/		
Key People	Frank Genheimer, Founder		
Inception	2014		
Nr. of Employees	1-10		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

IFZ InsurTech Report 2025
Company Profiles

Nuclimore			
Verbinden Sie sich ohne eine Zeile Code zu schreiben mit anderen Services. Erstellen Sie maßgeschneiderte Software innerhalb von Wochen, nicht Monaten oder Jahren. Nuclimore ist eine konforme und KI-gestützte No-Code-Plattform für Unternehmen. Sie können jede API oder Applikation per Drag & Drop erstellen. Ohne eine einzige Zeile Code zu schreiben. Sie können Nuclimore mit jedem System verwenden. Mit Ihrem vorhandenen Kernsystem oder der Software eines Drittanbieters - Nuclimore ist zu 100 % systemunabhängig.			
Address	TechQuartier, Platz der Einheit 2, 60327 Frankfurt am Main, Germany		
Telephone	N/A		
E-Mail	kontakt@nuclimore.com		
Website	https://nuclimore.com		
Key People	N/A		
Inception	2020		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

NUVOLOS			
Nuvolos is a cloud-native workflow and automation platform with low-code tools to build applications, connect systems, and orchestrate digital processes, helping insurers and brokers streamline operations and accelerate digital transformation.			
Address	ALPHACRUNCHER AG, Bahnhofstrasse 29, 9470 Buchs		
Telephone	+41 43 585 27 76		
E-Mail	sales@nuvolos.cloud		
Website	https://nuvolos.com/		
Key People	Alexandru Popescu, CEO & Founder		
Inception	2015		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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Omnilex			
Omnilex is an AI-powered legal technology platform supporting legal research and automation. It improves efficiency in legal workflows.			
Address	Lawcalize AG, Hohlstrasse 186, 8004 Zürich		
Telephone	+41 76 837 51 34		
E-Mail	N/A		
Website	https://omnilex.ai/		
Key People	Marco Henri, Co-Founder Etienne Salimbeni, Co-Founder & CTO Ari Jordan, Co-Founder Ismael Seck, Co-Founder		
Inception	2024		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

OpenLegacy			
OpenLegacy provides an integration platform enabling API-based access to legacy systems. It supports digital transformation without core replacement.			
Address	103 Carnegie Center, Suite 300, Princeton, New Jersey, USA 08540		
Telephone	+1 609-608-0556		
E-Mail	info@openlegacy.com		
Website	https://www.openlegacy.com		
Key People	-		
Inception	2013		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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Optalitix			
Underwriting systems built for speed and scale. Our model hosting platform allows clients to host pricing rapidly and AI models to be used in core systems with easy integration, version updates and monitoring. Supercharge your pricing system with our underwriting workbench including the latest actuarial pricing models, tools and data to future-proof your insurance business. Our lightning-fast systems are designed to scale, enabling rapid growth and efficient underwriting.			
Address	LABS Hawley Lock, Hawley Wharf, 1 Water Lane, Camden, London NW1 8NZ, United Kingdom		
Telephone	+44 (0) 20 3713 9585		
E-Mail	sales@optalitix.com		
Website	https://www.optalitix.com		
Key People	Jon Shapiro (Founder Director), Dani Katz (Founder Director), Alistair King (COO), Ashter Chomoko (CPTO), Makoto Takano (TK) (CFO)		
Inception	2013		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Paladino Insurtech			
Paladino InsurTech provides digital solutions for insurance intermediaries. Its tools support broker operations, customer management, and efficient insurance distribution.			
Address	Paladino Insurtech AG, Baarerstrasse 10, 6300 Zug		
Telephone	+41 43 543 81 65		
E-Mail	info@paladino-insurtech.com		
Website	https://paladino-insurtech.com/		
Key People	Roman Eric Hofmann, CEO & Founder		
Inception	2018		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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Company Profiles

Parashift			
Parashift AI provides an AI-driven document processing platform that automates extraction and structuring of unstructured content to improve efficiency and accuracy in insurance and enterprise workflows.			
Address	Sissach		
Telephone	+41 78 208 55 33; +41 61 508 77 77		
E-Mail	sales@parashift.io; support@parashift.io		
Website	https://parashift.ai/		
Key People	Alain Veuve; Jan-Hendrik Heuing; Stefan Wagner		
Inception	2018		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Pathmate			
Pathmate Technologies develops digital health and prevention platforms. Its solutions help insurers improve customer outcomes, promote prevention, and reduce long-term health-related risks.			
Address	Pathmate Technologies AG,		
Telephone	N/A		
E-Mail	info@pathmate-technologies.com		
Website	https://www.pathmate-technologies.com/		
Key People	Andreas Filler, CTO & Co-Founder		
Inception	2017		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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Photocert			
End-to-End Products: From underwriting to claim settlement, Photocert’s technologies offer insurance process automation solutions powered by AI to improve workflow efficiency and increase customer-centricity. Plug & Play APIs and Apps: Elevate your insurance process automation with purpose built, ready-to-use solutions. Embrace the full potential of mobile digital technology—powered by AI, augmented reality, and intelligent database systems—to drive smarter, faster, and more seamless workflows.			
Address	245 Hammersmith Rd London W6 8PW, United Kingdom		
Telephone	N/A		
E-Mail	N/A		
Website	https://photocert.co.uk		
Key People	Jorge Melgar (COO), Pasquale Saviano (CEO), Marco Ciervo (Head of Tech)		
Inception	2016		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

PicUP			
Empower communication with your clients across all your services: Customer assistance, policy handling, claims, sales, meeting scheduling and more. Improve your clients’ satisfaction, make your agents happy, and uplift your results.			
Address	Hasade 7 Street, Ramat Hashofet, IL 1923		
Telephone	N/A		
E-Mail	N/A		
Website	https://picup.io		
Key People	Lior Shacham (CEO), Ofir Oron (Chief product), Gil Tapiero (CTO), Shimon Sharbat (CBO), Shira Shibolet (COO), Liad Iluz (VP Sales)		
Inception	2017		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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Pryva			
Pryv.io provides a middleware for managing personal data with privacy, security, and interoperability, enabling organizations to collect, store, and share sensitive data responsibly.			
Address	Pryva SA, Rue Adrien-Lachenal 20, 1207 Genève		
Telephone	N/A		
E-Mail	N/A		
Website	https://pryv.github.io/www/about-pryv/index.html		
Key People	Christian Emile Boccard, BoD Christophe Serodino, BoD		
Inception	2023		
Nr. of Employees	2-10		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Pula Advisors AG			
Pula Advisors is a global insurtech and advisory firm specializing in agricultural insurance. It works with insurers, governments, and partners to design inclusive insurance solutions for emerging markets.			
Address	Pula GmbH, Oberdorfstrasse 44, 8753 Mollis		
Telephone	N/A		
E-Mail	N/A		
Website	https://www.pula-advisors.com/		
Key People	Thomas Njeru, CEO & Co-Founder Sarfraz Shah, CIO Rose Goslinga, Co-Founder & President		
Inception	2014		
Nr. of Employees	51-200		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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Qantev			
Leading insurers globally use Qantev to automate claims operations, improve loss ratios, enhance data quality, and elevate customer experience.			
Address	46 Rue Saint-Lazare, 75009 Paris, France		
Telephone	N/A		
E-Mail	contact@qantev.com		
Website	https://www.qantev.com		
Key People	Tarik Dadi (Founder), Hadrien de March (Founder)		
Inception	2019		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Quarticle			
Quarticle delivers an AI-ready geo-intelligence platform that enriches insurance portfolios and claims data with geospatial risk insights. It supports underwriting, risk accumulation control, portfolio analysis, and resilience through cloud-native engines and integrations.			
Address	Baden		
Telephone	+41 41 552 99 92		
E-Mail	contact@quarticle.ch		
Website	https://quarticle.ch/		
Key People	Octavian-Radu Iercan; Andrew Frei		
Inception	2025		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

IFZ InsurTech Report 2025
Company Profiles

quitt.			
<p>With quitt in Switzerland and Germany, ServiceHunter AG takes care of the correct employment of their private workers for private individuals. With quitt Business, startups and new businesses in Switzerland are supported in the correct employment of their employees. Hiring with quitt is easy, digital and fair.</p>			
Address	ServiceHunter AG, Birmensdorferstrasse 94, 8003 Zürich		
Telephone	+41 43 505 18 02		
E-Mail	support@quitt.ch		
Website	https://quitt.ch/en/		
Key People	Marie-Christin Kamann, CEO David Christen, CMO Arman Margaryan, CTO		
Inception	2010		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Raized AI			
<p>Raized.ai delivers AI-driven analytics for sales and performance optimization. Its tools support data-driven growth strategies.</p>			
Address	Raized.AI AG, Kluseggstrasse 13, 8032 Zürich		
Telephone	N/A		
E-Mail	info@raized.ai		
Website	https://www.raized.ai/		
Key People	Penny Schiffer, CEO & Co-Founder Thomas Schulz, CMO & Co-Founder Hanoch Rahimi, CTO & Head of LLM		
Inception	2019		
Nr. of Employees	2-10		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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riskine			
Finanzberatung, neu gedacht. riskine entwickelt digitale B2B Beratungs- und Vertriebssoftware („White Label“) für die Finanzindustrie, auf Basis neuester AI und graph-basierter Technologien. Die Produkte unterstützen bei der Leadgenerierung, der Beratung und dem Abschluss auf allen Vertriebskanälen. Ob im persönlichen Gespräch oder im Self-Service (Portal, Website, Apps,...), wir schaffen eine echte Kundenzentrierung in der Beratung.			
Address	Linke Wienzeile 10/4, 1060 Vienna, Austria		
Telephone	+43 677 62536185		
E-Mail	office@riskine.com		
Website	https://www.riskine.com		
Key People	Dr. Ralf Widtmann (CEO), Johannes Seebacher (CPO), DI. Frederik Schorr (COO), Adrian Bucher		
Inception	2016		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Riskwolf			
Riskwolf is a insurtech enabling dynamic and usage-based insurance products. Its platform uses real-time risk data to support flexible pricing and innovative insurance models.			
Address	Riskwolf AG, Neeserweg 16, 8084 Zürich		
Telephone	N/A		
E-Mail	N/A		
Website	https://www.riskwolf.com/		
Key People	Thomas Krapf, Co-Founder & CEO Rene Papesch, Co-Founder & CTO		
Inception	2019		
Nr. of Employees	2-10		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Rouky SA			
<p>Rouky is a digital insurance platform that simplifies insurance comparison, purchase, and policy management with transparent pricing and an intuitive user experience.</p>			
Address	Rouky SA, Rue Le-Corbusier 8, 1208 Genève		
Telephone	N/A		
E-Mail	info@rouky.ch		
Website	https://rouky.ch/		
Key People	Pascal-Henri Vuilleumier, Founder		
Inception	2017		
Nr. of Employees	2-10		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

s360 life underwriting			
<p>an ultimate underwriting workbench. be fast and cost efficient. automate medical underwriting. preset individualized user journeys. guarantee structured medical data with our unique life uw websemantics. unleash deeper insights. contemplate the beauty of life.</p>			
Address	Sao Paulo		
Telephone	N/A		
E-Mail	N/A		
Website	https://s360.life		
Key People	N/A		
Inception	2021		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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Safe AI now		SAFE AI NOW	
SafeAI offers AI training workshops focused on compliance and innovation, helping organizations leverage artificial intelligence while ensuring ethical and regulatory alignment.			
Address	Safe AI Now GmbH, Industriestrasse 47, 6300 Zug		
Telephone	N/A		
E-Mail	N/A		
Website	https://www.safeainow.com		
Key People	Christine Laüt, Founder		
Inception	2022		
Nr. of Employees	2-10		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

safeside			
Safeside provides digital health, safety, and prevention solutions. It supports insurers and organizations in reducing risk, promoting wellbeing, and preventing incidents.			
Address	SafeSide Life AG, Stauffacherstrasse 100, Zürich, Zurich 8004,		
Telephone	+41 44 527 63 63		
E-Mail	N/A		
Website	https://safeside.life/		
Key People	Michael Andreas Klien, VR & Co-Founder		
Inception	2018		
Nr. of Employees	2-10		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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SaysLife			
Says Life offers personalized health and wellness services focused on longevity, combining advanced diagnostics, expert guidance, and tailored programs to enhance well-being and quality of life.			
Address	N/A		
Telephone	N/A		
E-Mail	N/A		
Website	https://sayslife.com		
Key People	Jennifer Thamm, CEO & Founder Joanna Murphy, General Counsel & Co-Founder		
Inception	2021		
Nr. of Employees	2-10		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

SCENARIO-X			
Scenario-X is an AI-driven scenario modeling platform that generates enriched, system-ready scenarios for stress testing and strategic planning. It helps organizations assess impacts across risk, capital, liquidity, and treasury using advanced AI and machine learning models.			
Address	ScenarioX SA, Cours de Rive 2, 1204 Geneva		
Telephone	+41 78 251 09 87		
E-Mail	info@scenario-x.ai		
Website	https://scenario-x.ai/company/		
Key People	Achille Yomi, Founder & CEO Cédric Kuassivi, Co-Founder & CTO		
Inception	2024		
Nr. of Employees	2-10		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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Sense6			
Sense.ai provides AI-driven analytics and decision-support tools. Its solutions support risk assessment and operational optimization.			
Address	Sense6 GmbH, Thurgauerstrasse 101a, 8152 Opfikon		
Telephone	N/A		
E-Mail	info@sense6.ai		
Website	https://sense6.ai/		
Key People	Baptiste Pretre, Founder		
Inception	2020		
Nr. of Employees	2-10		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Sinistar			
Sinistar provides furnished and equipped temporary housing solutions for individuals who have experienced a disaster, ensuring they are relocated within their neighborhood at no cost to them, while their insurance covers the accommodation expenses.			
Address	N/A		
Telephone	+1-855-717-8878		
E-Mail	info@sinistar.com		
Website	https://sinistar.com		
Key People	Alexis Vertefuille (Founder & CEO)		
Inception	2016		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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Skani			
<p>Leading insurance carriers use Skani AI to improve customer experience through faster cycle times, enhance employee experience by reducing repetitive non-value added work, and drive operational efficiency through standardization and automation.</p>			
Address	101 Jefferson Dr 1st Floor, Menlo Park, CA 94025, United States		
Telephone	+1 415 687 4607		
E-Mail	info@skani.ai		
Website	https://www.skani.ai		
Key People	Avinash Misra (Founder & CEO), Manish Garg (Founder & COO)		
Inception	2018		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Skribble AG			
<p>Skribble is a digital signature platform enabling legally compliant electronic signatures. It is widely used in insurance for contract signing, onboarding, and document management.</p>			
Address	Skribble AG, Talacker 21, 8001 Zurich		
Telephone	+41 44 505 16 64		
E-Mail	info@skribble.com		
Website	https://www.skribble.com/en-eu/		
Key People	Philipp Dick, Co-Founder Roni Oeschger, CEO & Co-Founder		
Inception	2018		
Nr. of Employees	51-200		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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SnapCheck			
<p>After you upload your policy, interested health insurance providers will create the best possible offers for you. Thanks to the precise policy data, the entire process becomes significantly more efficient for you and the health insurers. If needed, you can communicate directly with the health insurance provider through the integrated chat.</p>			
Address	SnapCheck GmbH, Ahornstrasse 7, 9034 Eggersriet		
Telephone	+41 71 244 38 14		
E-Mail	info@snapcheck.ch		
Website	https://snapcheck.ch/policen-check		
Key People	Thomas Stehle, CEO & Co-Founder Cédric Escher, CTO & Co-Founder		
Inception	2025		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

SOBRADO			
<p>Sobrado delivers consulting and technology services focused on insurance and financial services transformation. It supports organizations in modernizing processes and digital capabilities.</p>			
Address	SOBRADO Software AG, Limmatquai 122, 8001 Zurich		
Telephone	+41 44 515 49 49		
E-Mail	N/A		
Website	https://sobrado.ch/		
Key People	Philip Klossner, CEO Adrian ILL, Chairman of BOD & Founder Reto Beeler, CPO		
Inception	2011		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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Solva Technology Inc			
Solva was built for insurance leaders who are tired of AI vendors overpromising and underdelivering. Too many solutions sound impressive in theory but fail to handle the real-world complexity of insurance claims. At Solva, we combine deep insurance expertise with purpose-built AI agents that seamlessly fit your workflows. Our technology goes beyond document summarization – it automates complex claim workflows, ensures full auditability, and delivers real operational impact. No black boxes. No shortcuts.			
Address	165 Mercer St, New York, NY 10012, United States		
Telephone	N/A		
E-Mail	contact@solvatechnology.com		
Website	https://www.solvatechnology.com		
Key People	Herman Båverud Olsson (CEO & Co-Founder), Linus Malmén (CTO & Co-Founder), Sorena Amini (COO & Co-Founder).		
Inception	2025		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Spearhead			
SSpearhead is focusing on innovative, globally scaling Telematics solutions in combination with Smart Data and Machine Learning, Artificial Intelligence and Statistical Models.			
Address	SPEARHEAD AG, Industriestrasse 12, 8305 Dietlikon		
Telephone	N/A		
E-Mail	contactus@spearhead-ag.ch		
Website	https://spearhead-ag.ch/		
Key People	Wolfgang Ahrens, CEO Cees Van Dijk, COO Patrick Schmidlin, CPO		
Inception	2015		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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Starmind			
Starmind is a AI company enabling organizations to leverage internal expertise. Its platform connects employees with knowledge across the organization.			
Address	Starmind AG, Mühlebachstrasse 162/164, 8008 Zürich		
Telephone	+41 58 590 80 00		
E-Mail	N/A		
Website	https://www.starmind.ai/about-us/		
Key People	Marc Vontobel, Founder & CEO Joerg Ruetschi, COO		
Inception	2010		
Nr. of Employees	51-200		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Stonestep			
StoneStep is a insurtech specializing in behavioral analytics. Its solutions help insurers improve prevention, customer engagement, and underwriting insights.			
Address	Stonestep AG, Landis & Gyr Strasse 1, 6300 Zug		
Telephone	N/A		
E-Mail	admin@stonestep.ch		
Website	http://www.stonestep.ch		
Key People	Brandon Mathews, CEO & Co-Founder Alex Mathews, COO & Co-Founder		
Inception	2012		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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Strala			
<p>Insurance claims professionals are battling an impossible workload: manual data entry, fragmented systems, endless phone calls, and complex compliance requirements. Meanwhile, outdated systems lead to delays, errors, frustrated customers and billions lost on a yearly basis. It's time for a change. Strala combines AI-powered automation with deep insurance expertise to transform how your claims are processed, delivering unprecedented speed, accuracy, and satisfaction.</p>			
Address	2261 Market Street, STE 22819, San Francisco, CA 94114, United States		
Telephone	N/A		
E-Mail	info@strala.ai		
Website	https://www.strala.ai		
Key People	N/A		
Inception	2024		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

StructureIQ			
<p>StructureIQ is at the forefront of AI-driven infrastructure monitoring, delivering real-time, actionable intelligence to asset owners, insurers, and financial stakeholders.</p>			
Address	60 Hazelwood Drive, Champaign, IL 61820, United States		
Telephone	N/A		
E-Mail	info@structureiq.ai		
Website	https://structureiq.ai		
Key People	Ron van Os (CEO), Gul Agha (Chief Science Officer), Kirill Mechitov (Chief Technology Officer)		
Inception	2024		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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sustema insurance intelligence			
Sustema behavioural analytics enables P&C underwriters to improve client engagement, refine risk selection, and make ESG data actionable to improve underwriting performance.			
Address	Sustema AG, Sihlquai 125, 8005 Zurich		
Telephone	+41 44 508 72 03		
E-Mail	hello@sustema.io		
Website	https://sustema.io/		
Key People	Hans Zimmermann, Co-Founder & CEO Navraj Basra, Co-founder & CTO		
Inception	2017		
Nr. of Employees	2-10		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Swiss 6022			
Swiss6022 builds ready-to-use AI and blockchain solutions that help organizations leapfrog existing business models. Its products include the 6022 Collateral Protocol and 6022 Agentic Teams, enabling secure value exchange and AI-driven collaboration.			
Address	swiss 6022 sàrl, Route de la fonderie 2, 1700 Fribourg		
Telephone	N/A		
E-Mail	contact@swiss6022.ch		
Website	https://www.swiss6022.ch/		
Key People	Arnaud Vincent, CEO & CTO		
Inception	2023		
Nr. of Employees	2-10		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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Terensis			
Terensis transforms complex agri-data into fast, clear insights so you can act with confidence in sourcing, trading, and insurance. Built by agronomists. Powered by the Terensis Agriculture Engine.			
Address	Terensis GmbH, Technoparkstrasse 2, 8406 Winterthur		
Telephone	N/A		
E-Mail	info@terensis.io		
Website	https://www.terensis.io/		
Key People	Gregor Perich, CEO & Co-Founder Lukas Graf, CTO & Co-Founder Luca Ceccarelli, Head of Trading Relations		
Inception	2024		
Nr. of Employees	2-10		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

tigerlab Holding AG			
tigerlab's expert-designed platform for Insurers, MGAs, Brokers & Retailers. Covering the full lifecycle from Policy to Claims & Underwriting.			
Address	tigerlab Holding AG, Sihleggstrasse 23, 8832 Wollerau		
Telephone	N/A		
E-Mail	info@tigerlab.com		
Website	https://tigerlab.com/		
Key People	Tobias Bergmann, Founder & CEO Holm Schimanski, Partner & Chief AI Officer Wolfgang Sachsenhofer, Advisory Board Member		
Inception	2008		
Nr. of Employees	51-200		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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TONI Digital			
<p>Toni Digital offers a white-label, cloud-native insurance platform that supports product setup, distribution, policy administration, and claims. It enables insurers and brokers to launch and manage digital insurance offerings quickly and integrate them across direct and embedded channels.</p>			
Address	TONI Digital Insurance Solutions AG, Seefeldstrasse 5a, 8008 Zürich		
Telephone	+41 43 543 81 81		
E-Mail	info@tonidigital.com		
Website	https://tonidigital.ch/		
Key People	Bernard El Hage, CEO		
Inception	2017		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

TouchRisk			
<p>Touch Risk is based in Switzerland and specializes in creating next-generation insurance solutions backed by top (Re)insurers, tailored to industry 4.0 needs. Touch Risk is transforming either existing products or developing genuine new insurance products to address evolving industry 4.0 needs, collaborating closely with clients and prioritizing sustainability. Leveraging advanced AI/ML technology, Touch Risk ensures proactive risk management for their clients.</p>			
Address	Touch Risk GmbH, Gotthardstrasse 26, 6300 Zug		
Telephone	+41 78 932 36 71		
E-Mail	info@touchrisk.com		
Website	https://www.touchrisk.com/		
Key People	Sinan Geylani, Founder		
Inception	2020		
Nr. of Employees	2-10		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Transferchain		 TransferChain	
TransferChain provides secure data transfer and encryption solutions. It supports regulated industries with secure information exchange.			
Address	TransferChain AG, Lättichstrasse 6, 6340 Baar		
Telephone	N/A		
E-Mail	support@transferchain.io		
Website	https://transferchain.io/		
Key People	Mert Baser, Co-Founder Berke Sipka, Co-Founder		
Inception	2020		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

TRIHOW		 TRIHOW	
Trihow provides digital guidance and decision-support platforms. Its solutions support structured advice and informed decision-making.			
Address	Trihow AG, Grundstrasse 4A, 6343 Rotkreuz		
Telephone	+41 76 284 45 16		
E-Mail	info@trihow.com		
Website	https://www.trihow.com/		
Key People	Pascal Scherrer, CEO & Founder		
Inception	2019		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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trueLEDGER		 Smart Contracting for Professional Services	
TrueLedger offers blockchain-based accounting and data integrity solutions. It supports transparent and tamper-proof financial data management.			
Address	trueLedger AG, Bellerivestrasse 203, 8008 Zürich		
Telephone	+41 79 750 95 99		
E-Mail	info@trueledger.net		
Website	https://www.trueledger.net/		
Key People	Jan Ellerbrock, Co-founder Axel Brohm, Co-founder & CEO Heiri Angele, Co-founder & CTO		
Inception	2021		
Nr. of Employees	2-10		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

TrueScreen		 TrueScreen®	
TrueScreen is the most compliant, secure and efficient way to manage motor, life and property claims			
Address	Via della Zecca 1, 40121 Bologna (BO), Italy		
Telephone	N/A		
E-Mail	info@truescreen.app		
Website	https://truescreen.app/		
Key People	Fabio Ugolini (CEO & Founder), Giuseppe Travasoni (CTO & Co-Founder), Leonardo Baruzzi (Head of Business Development)		
Inception	2022		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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TrustNXT		TRUSTNXT	
<p>Mit dem Self-Service-Workflow von TrustNXT erfassen Versicherungsnehmer Schäden selbst – Versicherer erhalten dabei automatisch fälschungssichere Bilder und Daten, ganz ohne Experten vor Ort.</p>			
Address	Esplanada 40, 20354 Hamburg, Deutschland		
Telephone	+49 (0) 4057308010		
E-Mail	info@trustnxt.com		
Website	https://trustnxt.com		
Key People	Ariane Scheer-Danielsson (Geschäftsführerin), Sebastian Adank (Geschäftsführer), Andreas Reich (Geschäftsführer)		
Inception	2024		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

UpQuAI			
<p>upQuAI is an AI and analytics platform that generates predictive insights and automates decision workflows to support risk analysis and strategic decision-making for insurers and enterprises.</p>			
Address	UpQuAI Solutions AG, Poststrasse 13, 6300 Zug		
Telephone	+41 76 222 99 25		
E-Mail	contact@upquai.com		
Website	https://www.upquai.com/		
Key People	Stefan Majnek		
Inception	2022		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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UWX			
UWX provides a digital platform for underwriting that leverages data-driven technology to streamline and optimize insurance processes for insurers and brokers.			
Address	Underwriting Exchange AG, 12 Stockerstrasse, 8002 Zurich		
Telephone	N/A		
E-Mail	N/A		
Website	https://uwx.insure/		
Key People	Tony Buckle, Partner John Carolin, Partner		
Inception	2023		
Nr. of Employees	2-10		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Vector8			
Increase efficiency and accuracy and unlock new value across product and pricing, underwriting, pricing and claims.			
Address	Vector8 Group AG, Aeschenplatz 4, 4052 Basel		
Telephone	+41 61 205 70 20		
E-Mail	contact@vector8.com		
Website	https://www.vector8.com/en		
Key People	Marc Maret, Group CEO Chris Daplyn, Group CCO Samuel Jaïs, Co-Founder		
Inception	2024		
Nr. of Employees	51-200		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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Veezoo			
<p>Veezoo was founded in 2016 with the mission to empower every employee to take data-driven decisions. Over the last eight years Veezoo has been at the forefront of data democratization, building the leading AI-powered Self-Service Analytics solution, using the most advanced AI & Knowledge Graph technologies.</p>			
Address	Veezoo AG, Hohlstrasse 507, 8048 Zürich		
Telephone	N/A		
E-Mail	info@veezoo.com		
Website	https://www.veezoo.com/		
Key People	João Pedro Ribeiro geb. Monteiro, CTO & Co-Founder Marcos Monteiro, Co-Founder Till Haug, COO & Co-Founder		
Inception	2016		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Verdant Data			
<p>Verdant Data provides climate, sustainability, and risk analytics. Its solutions support data-driven environmental and risk-related decisions.</p>			
Address	Verdant Data GmbH, Gössikon 25a, 8126 Zumikon		
Telephone	+41 79 769 0629		
E-Mail	hello@verdantdata.ch		
Website	https://www.verdantdata.ch/		
Key People	Andrew Johnston, Partner Ryan Beangstrom, Co-Founder		
Inception	2023		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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Versicherix			
<p>Versicherix is a digital insurance broker platform. It enables customers to compare, purchase, and manage insurance policies online through a single interface.</p>			
Address	Versicherix AG, Widmattstrasse 18, 4573 Lohn-Ammannsegg		
Telephone	+41 32 625 60 25		
E-Mail	info@versicherix.com		
Website	https://www.versicherix.com/		
Key People	Patrick Wittwer, Co-Founder Reto Brechbuehl, Board Member		
Inception	2015		
Nr. of Employees	2-10		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

VetApp			
<p>A modern platform that utilizes artificial intelligence and global veterinary knowledge to support you in the prevention, grooming, nutrition, and pre-diagnosis of your pet.</p>			
Address	Löötsa tn 5, 11415 Tallinn, Estonia		
Telephone	+48 572 292 162		
E-Mail	info@vetapp.app		
Website	https://vetapp.app		
Key People	PhD Mariusz Andrych (CEO), Przemyslaw Mazurek (COO)		
Inception	2022		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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VIRTIDO			
Virtido is a digital platform focused on trust, transparency, and governance. It supports compliance and governance in regulated industries.			
Address	Virtido AG, St. Johans-Vorstadt 46, 4056 Basel		
Telephone	+41 43 544 34 96		
E-Mail	info@virtido.com		
Website	https://virtido.com/en/		
Key People	Jean-Luc Zehnder, Co-founder Dr. Daniel Hasler, Co-founder Sebastian Flückiger, Partner & CTO		
Inception	2015		
Nr. of Employees	51-200		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Virtual i Technologies			
Virtual i Technologies provides intelligent solutions that allow underwriters to assess risks before insuring them. The company, with offices in Zurich and Dubai, enables the insurance industry to shift from good faith underwriting to dynamic and data-based decision making.			
Address	Virtual i Switzerland AG, Färberstrasse 6, 8008 Zurich		
Telephone	N/A		
E-Mail	info@virtualitechnologies.com		
Website	https://www.virtualitechnologies.com/		
Key People	Sinan Geylani, Founder & CEO Nina Bratfalean, Chief Growth Officer Ramazan Ayyıldız, CTO		
Inception	2019		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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viteSicure			
viteSicure è semplice e accessibile, pensata per offrire certezza economica alla tua famiglia in modo conveniente, immediato e completamente online. Finalmente una polizza vita facile da capire e acquistare.			
Address	Via Conservatorio 17, 20122 Milano (MI), Italy		
Telephone	+39 02 50073765		
E-Mail	info@vitesicure.it		
Website	https://www.vitesicure.it		
Key People	Key people: Eleonora Del Vento (Founder & CEO), Alessandro Turra (Co-Founder & CMO) and team of life-insurance specialists.		
Inception	2019		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

vitesse.io			
Whether you manage delegated claims, oversee programs, or handle settlements, Vitesse gives you visibility, efficiency, and connection that deliver measurable value to your operations.			
Address	9th Floor, 107 Cheapside, London EC2V 6DN, United Kingdom		
Telephone	N/A		
E-Mail	N/A		
Website	https://www.vitesse.io		
Key People	N/A		
Inception	2014		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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vlot			
<p>Insurers and banks need to move upstream and be present in context of specific life events and decisions. Initially focusing on biometric risks (death & disability), vlot provides easy access to a holistic assessment of state and employer related social security benefits. The vlot platform then maps consumer needs to a flexible risk coverage – on day X, but also a lifetime long: constantly capturing relevant life events and instantly transferring those into a meaningful adjustment of a chosen coverage level.</p>			
Address	vlot AG, Eichstrasse 23, 8045		
Telephone	+41 44 512 19 75		
E-Mail	contact@vlot.ch		
Website	https://www.vlot.ch/		
Key People	Daniel Schmidheiny, Co-Founder & CPO Michael Dritsas, CEO Dr. Jonas Bösch, CTO Sandro Matter, Co-Founder & COO		
Inception	2017		
Nr. of Employees	2-10		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Wangari			
<p>At Wangari, we explore what truly shapes financial outcomes. Our tools reveal the hidden drivers linking data, impact, and value — helping analysts and investors move beyond correlation toward real understanding of financial realities. We transform complex financial data into actionable insights, empowering decision-makers to see the connections that matter most.</p>			
Address	N/A		
Telephone	N/A		
E-Mail	contact@wangari.global		
Website	https://www.wangari.global		
Key People	Dr. Ari Joury		
Inception	2024		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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Wealthcom			
Vollautomatisierte Produkteffizienz via SaaS (Software as a Service): PMS (modernes Portfolio-Management-System), OMS (automatisiertes Order-Management-System), Schnittstellen zu mehreren Depotbanken (Schweiz & International), Verwaltung bankfähiger und nicht bankfähiger Vermögenswerte. Für Einfachheit und Sicherheit entwickelt, mit niedriger Eintrittsschwelle: Für kleine und mittelgrosse Unternehmen optimiert, Bereit zur Nutzung ohne Projektkosten. Flexibles Kostenmodell.			
Address	Gotthardstrasse 3, 6300 Zug		
Telephone	+41 79 829 04 72		
E-Mail	info@wealthcom.com		
Website	https://wealthcom.com/#home		
Key People	N/A		
Inception	2022		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

wefox			
wefox is a digital insurance platform that unifies sales, policy management, and claims across insurers, brokers, and customers. It combines technology and data to streamline processes, improve engagement, and deliver personalized insurance experiences.			
Address	wefox Switzerland AG, Landstrasse 53, 4914 Roggwil		
Telephone	+41 62 544 99 52		
E-Mail	hello@wefox.ch		
Website	https://www.wefox.ch/		
Key People	Joachim Müller, CEO Dieter Bartl, CFO		
Inception	2015		
Nr. of Employees	51-200		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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Wemaik		 WEMAİK	
<p>WeMaik is the NextGen Smart Digital Application platform. WeMaik translates your business needs into the most distinctive, smart and agile enterprise applications – in a fraction of time and costs.</p>			
Address	Wemaik International Sàrl, Rue du Mont-Blanc 14, 1201 Geneva		
Telephone	N/A		
E-Mail	info@wemaik.com		
Website	https://www.wemaik.co.uk/		
Key People	Xavier Peny, Board Member Frederic Doezy, Co-Founder & CEO Alain Rais, Co-Founder & CTO		
Inception	2017		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

WorldReplica			
<p>WorldReplica delivers digital twin and simulation solutions that model real-world environments for scenario analysis and predictive insights. It supports risk assessment and strategic planning across complex systems and operations.</p>			
Address	Zurich		
Telephone	N/A		
E-Mail	dataprotection@worldreplica.ai		
Website	https://worldreplica.ai/		
Key People	-		
Inception	2024		
Nr. of Employees	1-10		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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Xaidi			
A comprehensive digital platform connecting individuals, caregivers, therapists, and organizations in culturally-aware neurodivergent support.			
Address	Zurich		
Telephone	+41 79 610 1419		
E-Mail	engage@xaidi.life; peter.owotoki@empathical.life		
Website	https://www.xaidi.life/		
Key People	Peter Owotoki		
Inception	2024		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Yarowa			
Yarowa provides a data and analytics platform for insurers to support risk assessment, pricing, and portfolio analysis. It delivers actuarial models and actionable insights that help improve product performance and underwriting decisions.			
Address	Yarowa AG, Metallstrasse 9, 6300 Zug		
Telephone	+41 41 562 00 21		
E-Mail	N/A		
Website	https://www.yarowa.com/		
Key People	Cyril Kägi, Co-Founder Andreas Akeret, CEO		
Inception	2017		
Nr. of Employees	51-200		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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YUKKA LAB			
<p>Yukka Lab delivers AI-based analytics for sustainability, risk, and data intelligence. It supports organizations in making informed, responsible decisions.</p>			
Address	YUKKA Lab Insights AG, Seestrasse 1, 9403 Goldach		
Telephone	+49 30 610 818 69		
E-Mail	info@yukkalab.com		
Website	https://www.yukka.ai/#/home		
Key People	Andreas Pusch, Founder & COO Oliver Berchtold, Co-Founder & CEO Christian Richter, Co-Founder & CTO		
Inception	2023		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

yuniq.co			
<p>Wir bauen Tech-Communitys auf, eine nach der anderen, Die Welt verändern und sehen, wie sie sich dreht. Inspiriert von der Anmut der blauen Zone der Erde, Wir schaffen einen Raum, in dem wir uns umarmen, Ein Unterstützungssystem, stark und wahr, Wo wir gemeinsam gedeihen, uns erneuern, Stehend, Hand in Hand, Um diese Welt zu einem freudigen Land zu machen.</p>			
Address	YQ Europe AB, Torgny Segerstedts Allé 87, 752 57 Uppsala, Schweden		
Telephone	+1(480)-680-0446		
E-Mail	sales@yuniq.co		
Website	https://yuniq.co/de/		
Key People	-		
Inception	2018		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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Zaigen GmbH			
V-Quiz provides digital assessment and knowledge-testing tools. Its solutions support training, onboarding, and compliance programs in insurance organizations.			
Address	Zaigen GmbH, Speerstrasse 28, 8038 Zürich		
Telephone	+41 77 524 60 37		
E-Mail	info@v-quiz.ch		
Website	https://v-quiz.ch/		
Key People	Thomas Köhler, Founder & CEO		
Inception	2018		
Nr. of Employees	2-10		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

zatap			
Zatap delivers digital tools for process automation and customer interaction. Its solutions support operational efficiency in finance and insurance.			
Address	collectID AG, Neumarkt 11, 8400 Winterthur		
Telephone	N/A		
E-Mail	info@zatap.io		
Website	https://zatap.io/		
Key People	Lucas Geisser, COO		
Inception	2025		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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ZenOwn AG			
ZenOwn is innovative AI Technology company that empowers world's leading consumer goods brands to attract, engage and retain their consumers in the retail. ZenShelf AI solutions enables automatic planning and monitoring of the instore execution to attract & acquire consumers. LoopbyZenOwn AI solutions enable brands to register, engage, retain & understand their consumers.			
Address	ZenOwn AG, Baarerstrasse 82, 6302 Zug		
Telephone	+41 41 588 13 59		
E-Mail	hello@zenown.com		
Website	https://www.zenown.com/		
Key People	Alper Yuksel, Board Director Blaz Bevc, Co-Founder		
Inception	2019		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Zephior			
Zephior is a AI automation platform streamlining proposal and tender processes. It enables teams to focus on high-value business development.			
Address	Zephior Sàrl, Avenue d'Ouchy 4, 1006 Lausanne		
Telephone	N/A		
E-Mail	contact@zephior.com		
Website	https://zephior.ai/		
Key People	Mingyu Kim geb. Tony, CEO & Founder		
Inception	2024		
Nr. of Employees	2-10		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Zoomifier Corporation		ZOOMIFIER	
A "Digital First" communication strategy to effectively engage your clients and partners.			
Address	N/A		
Telephone	N/A		
E-Mail	N/A		
Website	https://www.zoomifier.com		
Key People	N/A		
Inception	2012		
Nr. of Employees	N/A		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

Zoundream		zoundream	
Zoundream is a digital health platform focused on pediatric sleep and wellbeing. It collaborates with insurers and healthcare partners to support prevention and family health.			
Address	Zoundream AG, Lichtstrasse 35, 4056 Basel		
Telephone	+41 79 139 08 21		
E-Mail	N/A		
Website	https://zoundream.com/		
Key People	Roberto Iannone, CEO		
Inception	2019		
Nr. of Employees	11-50		
Revenue	N/A		
Market	National		International
Line of Business	Property & Casualty	Life & Health	Reinsurance
Value Chain Element	Marketing & Distribution	Pricing & Underwriting	Customer Service
	Claims Management	Product Development	Infrastructure
Customer Segment	B2B		B2C

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The **Swiss InsurTech Hub** is an independent, non-profit innovation platform that plays a central role in the Swiss and increasingly European InsurTech ecosystem. Its mission is to foster structured collaboration between insurance and reinsurance incumbents, technology providers, startups, academic institutions, and cross-industry partners, with the objective of translating technological and organizational innovation into tangible industry impact. Rather than acting as a startup accelerator or investment vehicle, the Hub positions itself as a neutral convenor and knowledge intermediary, enabling dialogue across traditionally siloed stakeholders and supporting informed decision-making at senior management and board level.

The Hub's activities span executive learning formats, applied research initiatives, and curated industry events addressing key transformation themes such as artificial intelligence, data-driven business models, embedded insurance, digital health, and evolving operating models. Through its event portfolio—including large-scale summits, thematic deep-dives, and small executive roundtables—the Swiss InsurTech Hub provides a structured environment in which strategic challenges and technological opportunities can be examined from both theoretical and practical perspectives. A distinctive characteristic of the Hub is its cross-sector approach, deliberately incorporating insights from adjacent industries to stimulate comparative learning and challenge established insurance paradigms.

By combining ecosystem building with practice-oriented research and executive education, the Swiss InsurTech Hub contributes to the development of a shared understanding of innovation trends, adoption barriers, and success factors within the insurance value chain. In doing so, it supports the maturation of the Swiss InsurTech landscape and strengthens the link between academic insight and industry practice.



SWISS INSURTECH HUB
WHERE TECHNOLOGY LOVES INSURANCE

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