



Online insurance distribution platform & broker services

Finance 2.0

01 November 2016



What we do



2015

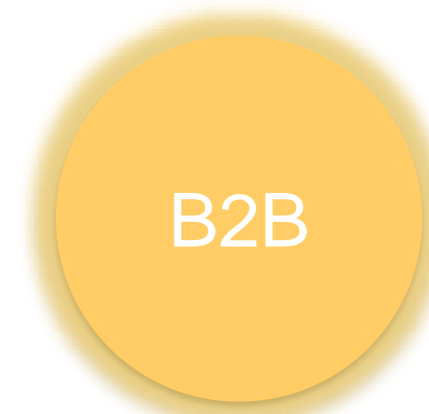
- Setup of IT platform (product model, tariff engine, robo advisor)
- Compare products by price & coverage incl. broker advisory



2016

- Enhanced platform with multitenancy and API capabilities
- Unique platform for employee benefits

 SBB CFF FFS



2017

- Launch new insurance propositions within weeks
- Platform & services for distribution partners like banks, telco etc.



Problems we solved for our retail customers

The screenshot shows a 'Health insurance' comparison tool. It features a progress bar at the top with four steps: 1. Basic health insurance (checked), 2. Supplementary health insurance (checked), 3. Offer (selected), and 4. Inquiry. Below the progress bar, there are tabs for 'OVERVIEW' and 'COMPARE DETAILS'. The main content is a table comparing three insurance providers: sanitas, sanagate, and atupri. The table lists various insurance components and their costs in CHF, along with star ratings for certain features. At the bottom of each column, there is a 'Continue' button.

INSURERS / PRODUCTS	sanitas	sanagate	atupri
Health insurer	SANITAS	SANAGATE	ATUPRI
Supplementary insurance (hospital)	Hospital Top Liberty	Optima	Conforta Privat
Supplementary insurance (outpatient treatment)	Amouant Easy	Minima	Estensa (20+)
Total premium monthly	CHF 340.00	CHF 341.00	CHF 375.30
Basic health insurance	SANITAS CHF 280.00	SANAGATE CHF 288.00	ATUPRI CHF 267.00
Supplementary insurance (hospital)	Hospital Top Liberty CHF 48.00	Optima CHF 43.00	Conforta Privat CHF 69.35
Free hospital choice	★★★	★★★	★★★
Domestic hospital	Single bedroom in all hospitals worldwide	Throughout Switzerland (contractual hospitals)	Single bedroom in contractual hospitals throughout Switzerland
Personal contribution	★★★	★★☆	★★★
Personal contribution by insured person	-	Option 1 Semi-private used: Personal contribution 20%, max. CHF 2000+ Private used: Personal contribution 35%, max. CHF 4500+ Option 2 Semi-private used: Personal contribution 0% Private used: Personal contribution 35%, max. CHF 2000+.	General used: Personal contribution 0% Semi-private used: Personal contribution 0% Private used: Personal contribution 0%
Further benefits			
Supplementary insurance (outpatient treatment)	Amouant Easy CHF 12.00	Minima CHF 10.00	Estensa (20+) CHF 38.95
Emergency abroad	★★★	★☆☆	★☆☆
Alternative medicine	★☆☆	★☆☆	★★☆
Prevention, fitness	★☆☆	★★☆	★★★
Glasses, visual aids	★☆☆	★☆☆	★★★
Health resorts	★☆☆	★☆☆	★★☆
Further benefits			
Total premium monthly	CHF 340.00	CHF 341.00	CHF 375.30

- **Enable transparency** for complex insurance products, both online and through individual advisory by our in-house insurance experts
- Allow **like-for-like comparison of products**, increase easy of buying and convenience
- Shift away from asking the user to select a product towards **identifying the individual requirements and providing the "right" products**
- Next step: development of a **holistic risk management system** along the customer lifecycle to **proactively anticipate insurance requirements**



Problems we solved for our partners (corporates & re/insurer)



Corporates like banks, telco companies, retail etc. looking for new revenue streams by offering innovative insurance products to their customers w/o facing regulatory requirements or being tied to one insurance carrier



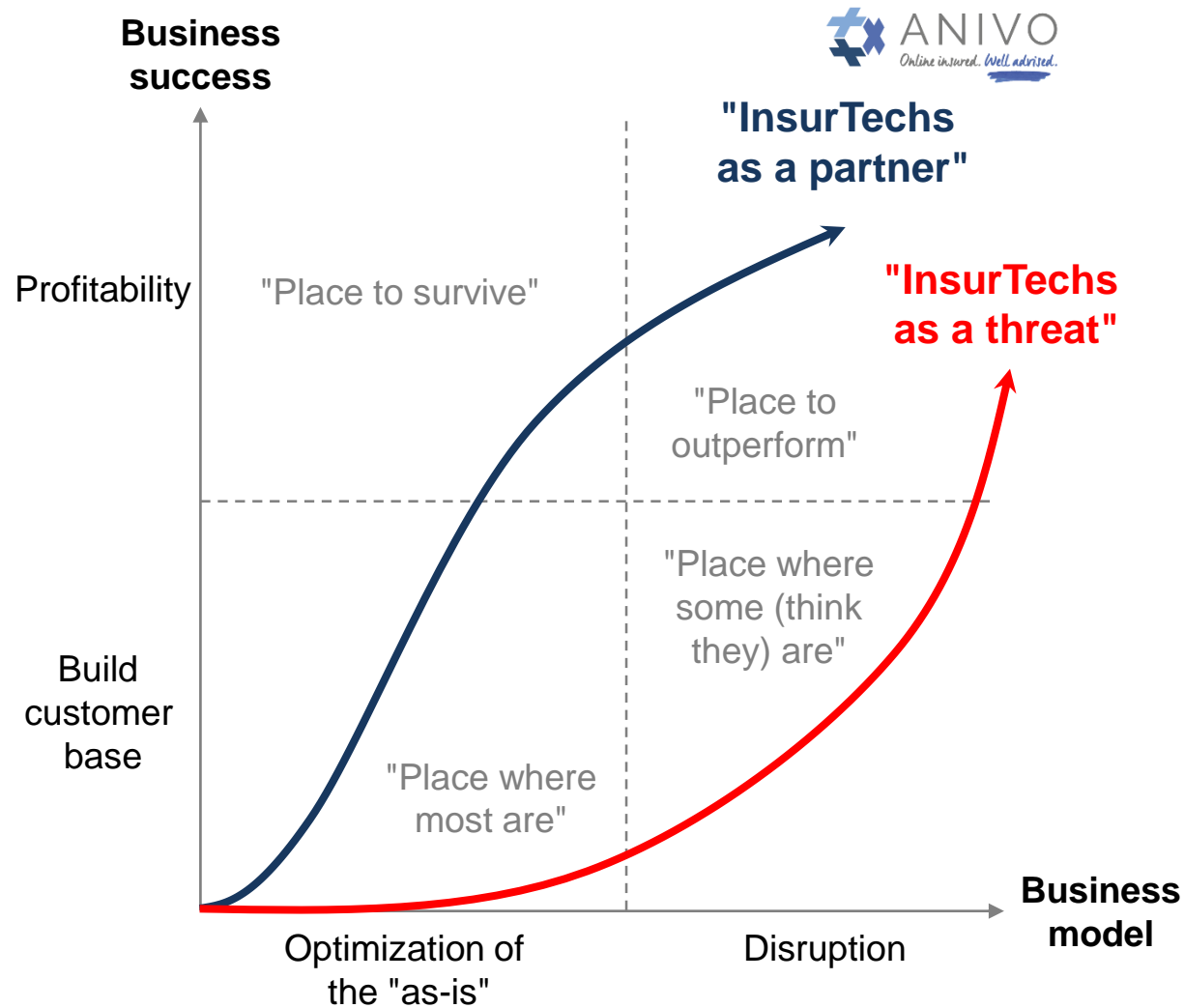
Re/insurance companies who want to provide new insurance products but often facing limitations given their existing IT, operations and insurance portfolio



Anivo provides a scalable digital platform with multitenancy capabilities and independent broker advisory services to deploy and process new insurance products online within weeks



Lessons learned: 2 ways to enter the insurance space



Our lessons learned

- Partnering with (re)insurers is not easy but **indispensable** if you are not a risk carrier by yourself
- Innovative distribution partnerships help to significantly **reduce customer acquisition costs** to become profitable
- A "solo-run", often perceived as a threat, is **risky and very capital intensive** for a low-interest product like insurance



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