What you need to know

> ### Intrasurance: The InsurTech enabler
> *Intrasurance believes that the insurance industry is ripe for innovation. In addition to the core PAS, Instrasurance provides startups and traditional insurers simple ways of accessing innovative capability.*
> 1. *Startup Offer: Startups often struggle with the cost and complexity of building policy admin capability. Intrasurance offers a low cost startup package that provides end-to-end support from concept through to PAS and BPO.*
> 2. *Data offer: Intrasurance's 'Isurance' offering provides leading data science capability. Helping clients improve profitability through real time assessment of customer risk and price combining new e.g social media and traditional data sources.*
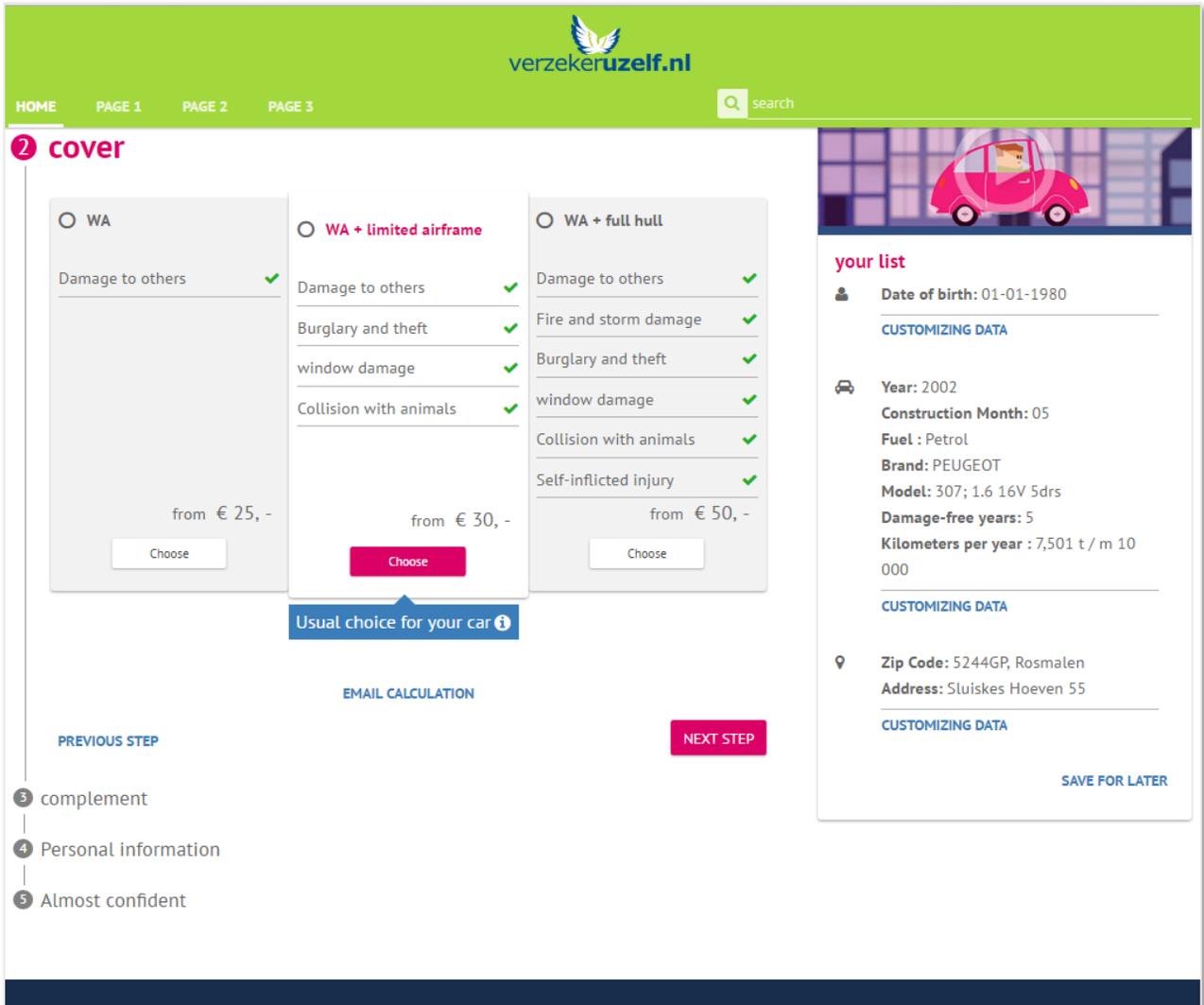
Company Overview

Company Name	Intrasurance Technology Services B.V. (ITS)
Year Founded	ITS 2010, Intrasurance Group 2002
HQ Location	's-Hertogenbosch, Netherlands
Number of Clients & Locations	Business Processing Services - > 60 Private Labels 6 platform licence customers. ITS is active in The Netherlands, Belgium, Germany, Switzerland, the Nordics and the Caribbean.
CEO and favourite pastime	Richard Kalmeijer, reading and squash

Platform Overview

Platform Name	Direct Insurance Vision (DIV)
Product Lines Supported	• General Insurance: private and commercial (SME) • Health Insurance: private (excludes claims) • Life Insurance: term life, funeral, critical illness (excludes claims
Value Chain Focus	Focus on powering direct to consumer propositions: direct writer / online insurance startups, omni-channel insurers with online focus, new market entrants e.g. affinities / retailers
Core Functionality	Front-office functions (Consumer and Advisor facing): • Sales funnel • *Self-service*: view / update personal information, view stored quotes, download policies / certificates, cancel, report claims, view invoices / emails • *Self-service (advisor only)*: comment log, debtors, leads, standard reports, agenda functionality / workflow Back-office functions: • Policy admin – quote, renewal, MTA, termination • Financial Admin – billing, invoicing, collections and • Claims management • Product Builder • Workflow engine for STP rules • Content Management – document templates and editor • Access-level management – user management, authentication & authorisation
Technology Stack	• *SaaS solution*, hosted on a public or private cloud infrastructure. • *App and Database servers*: Microsoft Windows Server. • *Databases*: SQL Server 2012 and later (Standard or Enterprise edition) • *Programming language*: .NET (C#), SQL, ReactJS.

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Data-driven Insurance

Creating data driven risk profiles using an individual customer's characteristics e.g. social data. Matching new customers to a customer type to predict future claims and losses. Using this data to target lowest risk customer.

Legend:
- = Exposure
- = Realised claims
- = Expected claims (with confidence interval)