

Advanced technologies in cutting-edge insurance products

SOLUTION - INSURANCE 4.0

INSURANCE 4.0

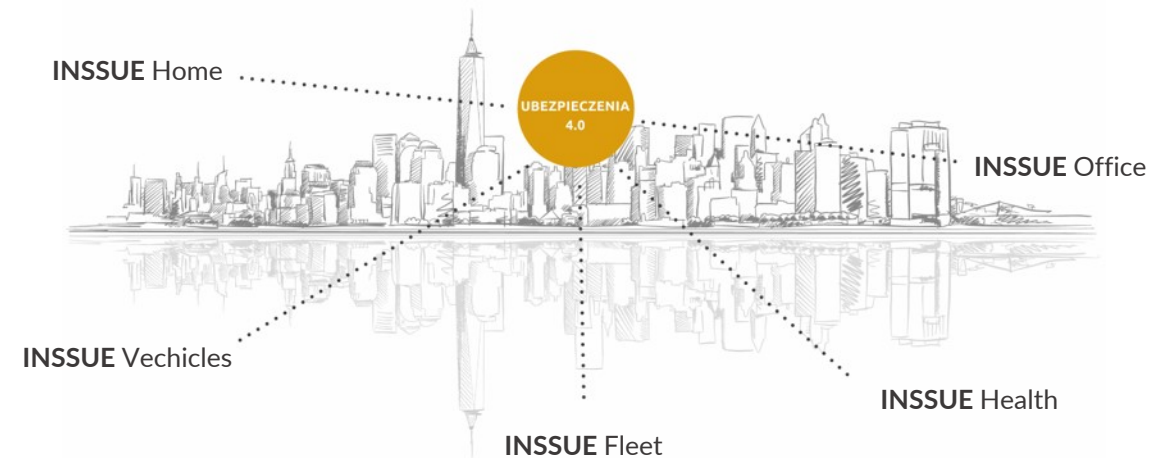
INSURANCE 4.0 is the first Polish 'remote supervision system' class service platform, collecting and processing data from the IoT based on Inssue sensors .

The solution is designed to monitor from one to several dozen sensors in the insured object, and to detect hazardous events occurring within the scope of the protection.

The data from the sensors is sent directly to the platform which analyses and presents the data related to the incident and sends a message with key parameters of the incident.

Additionally, the system generates reports from the designated period and provides the possibility to configure alerts and define events.

System includes monitoring of vehicles, houses, apartments and offices



INSURANCE 4.0

Our Platform is a flexible solution which allows for configuration of advanced 4.0 SMART insurances and intelligent service based on AI analytical processes.

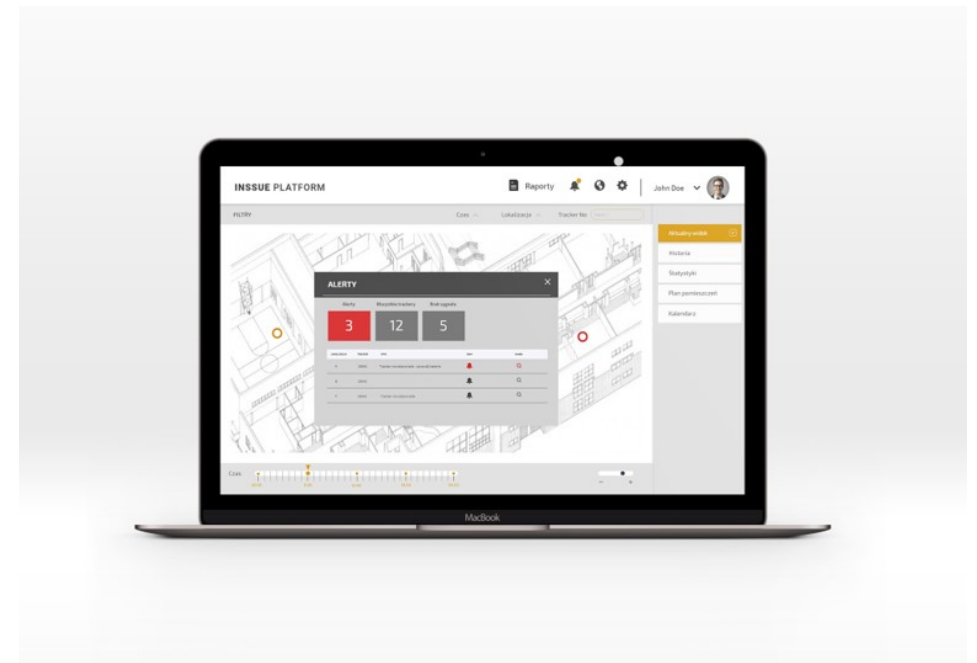
Infrastructure modularity enables flexible and tailored configuration of insurance products.

Open API provides easy and comprehensive integration with your Insurance Company systems.

AI provides fast and deep data analyses in order to assess the size, significance and real consequences of given incident.

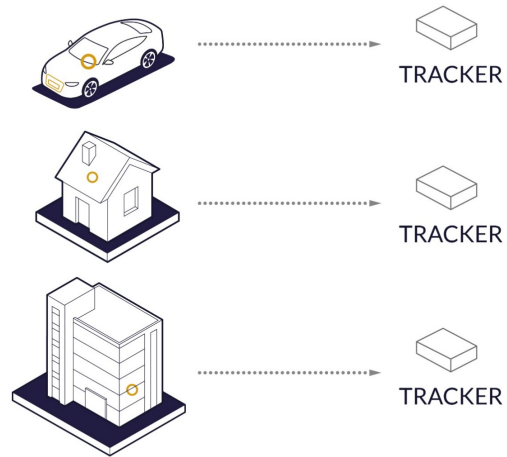
Microsoft Azure solution guarantees operating reliability, effective calculating rate and data security.

Uniqueness and multitasking of our solution are a **gamechanger and a chance to have real impact on introducing new standards** within the area of motor and property insurance.



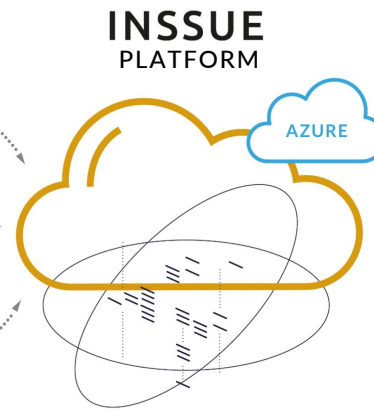
INSURANCE 4.0

Data collection



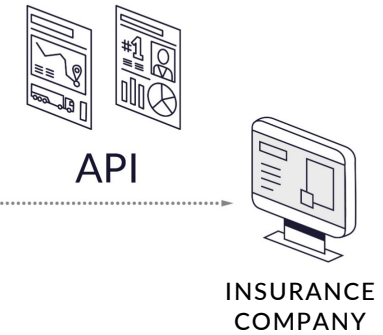
Collection of key information concerning the object of insurance - vehicles, fleets, houses, flats, offices.

Data analysis



Data analysis and aggregation plus report creation, defined for underwriting and actuarial processes.

Information



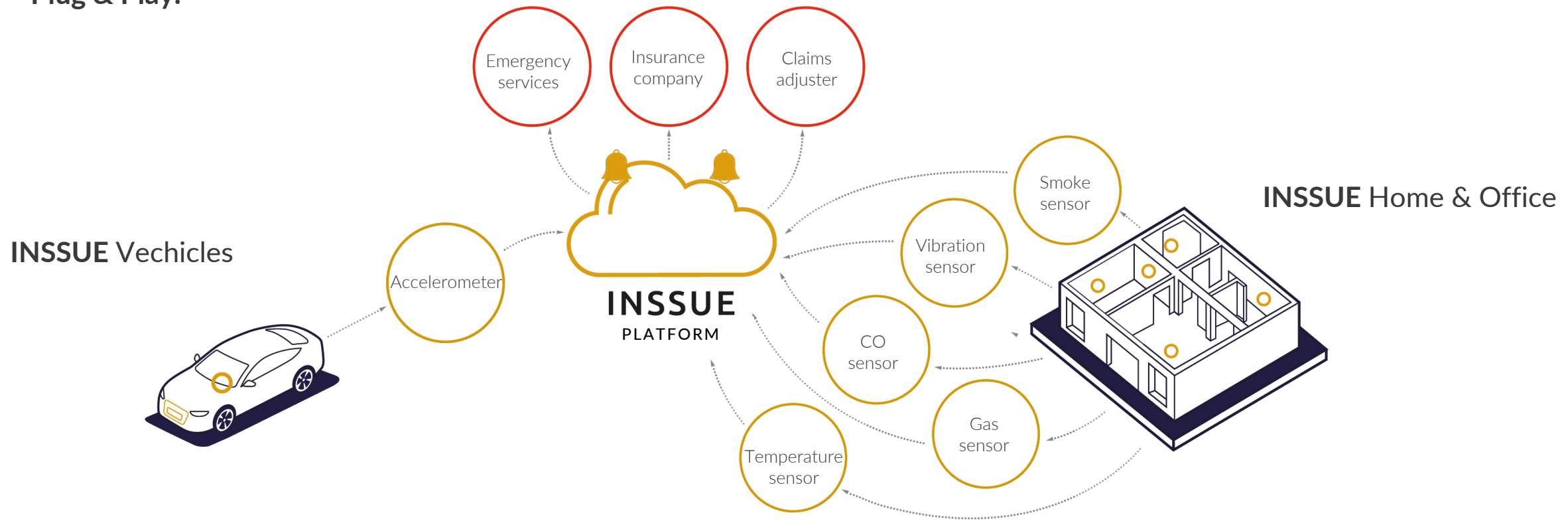
Streamlined damage claim processes, provision of data for internal systems via API, data access and management, and monitoring of device status.

VEHICLES, HOME & OFFICE

Vehicles, Home & Office

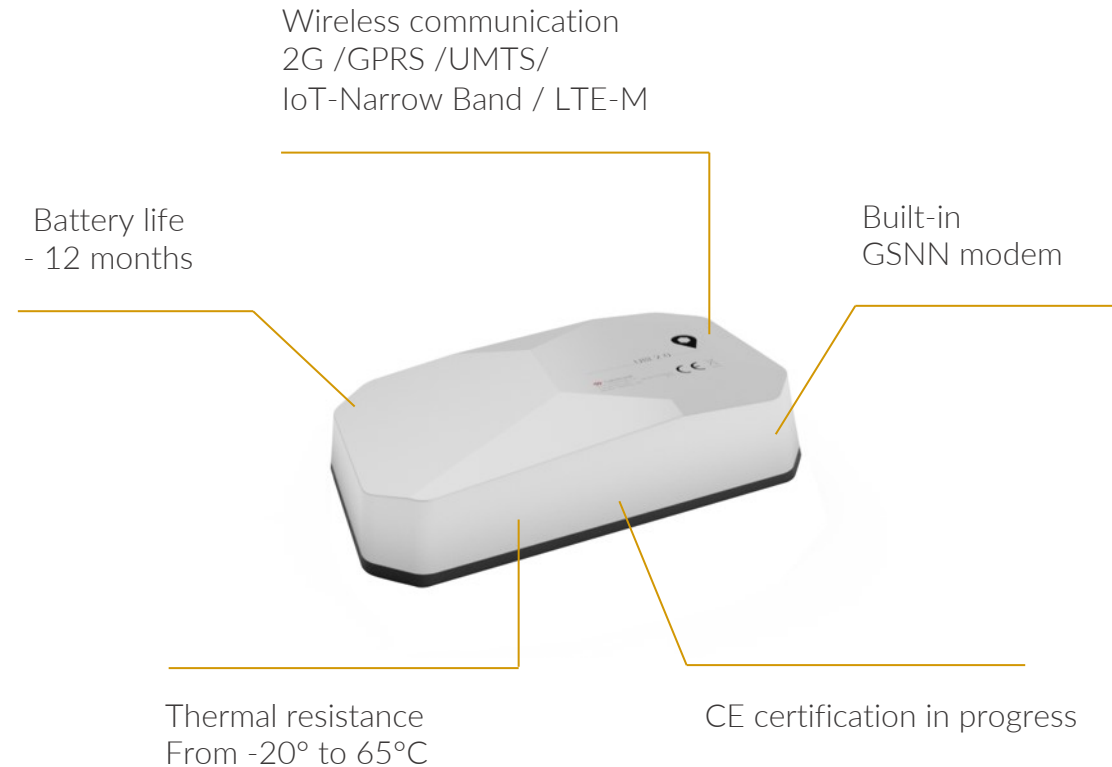
The basic variant of our solution is designer for vehicles as well as private and public indoor spaces. Just install one of the sensors in a dedicated location.

Plug & Play.



Unique and self-sufficient event registering device. 100% Made in Poland.

- Battery operated device, does not require external power sources
- Independent communication, the device does not require pairing with a smartphone
- Battery life of the device: 12 months + 1 month (insurance policy period)
- PLUG & PLAY
- Fully operational, proven by tests
- Original design and own production - 100% Made in Poland



Vehicles

Inssue Vehicles device is installed by the driver inside the car – by default under the windscreen in the driver's cab. System starts working immediately and monitors the vehicle 24/7.

Thanks to the use of sensors as well as 2G and Narrow Band communication, the device recognises hazardous events, rates their 'significance' and immediately sends precise information to defined recipients such as Insurance Company's Operations Centre.

The information sent using a wireless network contains all the essential information about the event:

- time of the event
- location of the event
- type and classification of the event and probability of injuries
- driver's and ICE's contact information

The AI algorithms and Operations Centre employees decide how to react to the event and help the injured by informing emergency services, the ICE person and also by launching the claim adjustment and assistance procedures.



INNSUE Vehicles - technical parameters of the sensor



- **Developer version dimensions:** 7 cm x 10 cm x 2,5 cm
 - **Weight:** 120 g.
 - **GSNN modem for global positioning:** (GPS /Galileo /Glonass/ BeiDou/ QZSS)
 - **Wireless communication:** 2G /GPRS /UMTS/ IoT-Narrow Band / LTE-M CAT1 (protocol type is selected automatically, depending on the network availability)
 - **Accelerometer:** precise 6-axis accelerometer, 'High-G' accelerometer
 - **Highly sensitive internal antennas** (no need to connect additional antennas) for the GSNN system and wireless communication, extend the device's range.
 - **Efficient and energy-saving processor** delivers advanced calculations and analytics and successfully recognises and classifies the event
 - **Efficient and replaceable battery pack**, working in temperatures from -20°C to 65°C, with minimal own capacity loss
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- In the market version – aesthetic, light and durable body made from safe material, possibility to add own logo
 - Required CE certificates (current trial series is a so called 'engineering sample', not certified)

Home and Office

Inssue House and Office device is installed by the Insured party in the designated locations of the monitored space. System starts working immediately and monitors the space 24/7.

Thanks to the use of sensors as well as 2G and Narrow Band communication, the device recognises hazardous or unwanted events and immediately sends precise information to defined recipients.

The information sent using a wireless network contains all the essential information about the event:

- type, nature and scale of the event
- location of the event together with detailed address
- precise time of the event
- contact information of the Insured party and the ICE person if the Insured party is not present

The AI algorithms and Operations Centre employees decide how to react to the event and help the injured or protect the property, by informing emergency services and also by launching the claim adjustment and assistance procedures.



INNSUE Home & Office – technical parameters of the sensor



- The parameters of the device are the same as **INSSUE Vehicles**, with the following sensors added:
- **Emergency button** – a wireless ‘button’ used for calling for help, which can be placed anywhere
- **Flooding Sensor** – wireless flooding sensor used in spaces where an unwanted leakage of conducting liquid can happen, alerts when flooding occurs
- **Vibration Sensor** – wireless vibration sensor, mounted to windows, glass cabinets, doors, fences, immediately alerts in case of glass breakage, door opening, fence breach
- **Gas Sensor** – wireless flammable gas (methane, ethane, natural gas) and carbon monoxide sensor, installed in boiler rooms, rooms with furnaces, immediately alerts if harmful agent is detected
- **Temperature shift sensor** – a wireless sensor for low and high temperatures
- Depending on the technical requirements, type of business or mobility, the system can be configured and used as needed.

APPLICATION

CORPORATE CLIENTS

Energy providers

Internet providers

Office leasing

Developers

HoReCa

Fleet Companies

INDIVIDUAL CLIENTS

Home owners

Vehicle owners

INSURANCE 4.0 – Benefits

Direct benefits

- Possibility of immediate contact with the injured party (driver, home owner, office owner)
- Possibility of providing immediate assistance (automatic notification of emergency services, police and assistance)

Financial benefits

- Possibility of immediate start of claim adjustment procedure at the Insurance Company with the use of own resources
- Possibility of acquiring precise information on circumstances of the event, which makes claim adjustment process easier

Global / social benefit

- Real impact on increased safety level – both active and passive – of the Insured

Inssue

We are an Insuretech company established on the foundation of 20 years of experience in the insurance policies distribution and 30 years of development and production of electronics and new technologies.

We have been operating under the Inssue name since 2016.

Our priority is creating the 4.0 Insurer, where risk management, actuarial, underwriting and distribution processes are thoroughly supported by AI calculations and almost completely automated.

Our development strategy includes development of Inssue Vehicles and House and Office systems, as well as remaining Inssue projects, using deep analysis and AI to engineer devices and software. All made by our in-house R&D team in our own laboratories.

Currently we are working on increasing the quality of present solutions for private and fleet vehicles as well as property and healthcare solutions. At our Robots University we create analytic and computational models for the purposes of 4.0 Insurer.

SYNERGY OF COMPETENCE



DOŚWIADCZENIE I KAPITAŁ

Production, R&D and IoT centre
Robot & AI University
350 engineers, 2,700 employees

We are a part of the Fideltronik Group, an organisation with Polish capital and history, the biggest EMS (Electronic Manufacturing Service) company in Europe, and a leading creator of IoT solutions and AI labs.

GLOBALNY ZASIĘG

Data security
Top-notch technologies
Cloud solutions

We are a Microsoft Managed Partner, thanks to which we are guaranteed top quality and security of data, as well as receive priority in access and support in working with most advanced technologies.

WIEDZA BRANŻOWA I BIZNES

Business strategy
Excellence in insurance market
13 engineers, 6 members of business team

At Inssue we combine experience, technology and excellent insurance knowledge. Together we create and implement the 4.0 insurer business strategy and new reality.



INSSUE – Team

MARCIN MAZGAJ – CEO & CO FOUNDER

20 years of experience in the insurance world, top insurance and reinsurance broker. CEO of the CliffsideBrokers S.A.

DANUTA I ZBIGNIEW FIDELUS – CO FOUNDER

Founders and co-owners of Fideltronik S.A. with 30 years of experience on the international market of advanced technologies

MARCIN DUDEK– COO

Business & sales manager with 15 years of experience in new technologies and IT solutions for business. In the insurance industry since 2013.

ANDRZEJ WYŻLIŃSKI – CTO

Manager, developer and IT, IoT & M2M expert with over 25 years of experience in designing and implementation of complex IT solutions and system for business.

ZESPÓŁ HARDWARE

A team of five experts in design and production of electronic devices with embedded software.

ZESPÓŁ SOFTWARE

Our in-house team of eight developers and scientists specialising in IoT, AI and Cloud computing, responsible for development of analytical part of the project.

INSSUE – Why us?

We are creating a gamechanger – unprecedented tool in the world of AI and infinite amount of data for insurance industry – for both Insurance Companies and the Insured.

Our work results in significant increase in the level of protection for drivers and all road users, as well as for people and goods in buildings, homes and offices. We make insurance more cost-effective, but also more trendy and within direct reach.



Contact us

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Inssue Technologies Sp. z o.o.