

Team 4

The problem

- Insurances are expensive and the pricing is not transparent;
- Generic pricing ignores customers' different life habits
- Societal problem: health issues
- Environmental problems

Our solution

- A new insurance model and a digital service
- Customers (private persons) can affect their own insurance prices by making better choices
- The healthier life you live, the less you pay

The market

- The insurance market is growing in Finland;
- 2016 2,9 B€ euros in insurance claims
- In Finland, 3,6 M citizens have a health insurance*
- Three large insurance companies dominate the market

Access to the market

- A strategic partnership with a large existing player, eg. LähiTapiola