

# Finance & Insurance Vertical

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## Tagline

Based in one of the world's leading financial cities, Kickstart is at the forefront of cutting-edge innovation in the finance, cyber, crypto and insurance sectors.

## Vertical Description

Kickstart is at the forefront of driving constant innovation. Our expertise lies in navigating the ever-evolving landscape of the finance, insurance, and cybersecurity industries and helping our partners stay agile, competitive, and relevant. We are committed to promoting disruptive startup solutions reshaping the financial market. Moreover, we have placed sustainability at the heart of our core strategic objectives and are excited to advance sustainable finance initiatives within Switzerland and globally.

## Partners

- Coop
- AXA
- La Mobilière
- Swisscom
- PostFinance
- Sanitas

## Technologies

- AI / Machine Learning
- Big Data / Data Analytics
- Blockchain
- Cognitive Intelligence
- De-Fi & Blockchain
- API Ecosystems
- Distributed Ledger Technology (DLT)
- AI
- Web3
- Metaverse
- (M2M) Robotics
- Quantum
- LAM
- GPT
- Generative

## Collaboration Areas

- Finance and Banking
- Insurance
- Platform Solutions
- Payments
- SMEs

- Infrastructure
- Cybersecurity and Data Protection
- Crypto
- LegalTech
- RegTech
- Sustainability and Impact

## Collaboration Opportunities

### A - Insurance

- A1 Data driven insurance
- A2 Damage Prevention (potential MF claims; glass breakage, martens, hail; mobile phone damage, bikes/e-bikes, tenant damage, general theft + damage) and Digitalize physical EUP (European Accident Statement)
- A3 Logistics Chains
- A4 Location-Based Insurance
- A5 Drone Insurance
- A6 Automation of Insurance Examination
- A7 Gamification of the Insurance Process
- A8 Younger generation - independence support
- A9 Prevention of accidents
- A10 New Life Insurance products
- A11 Risk Management
- A12 Asset Management - Expanding Mortgage Offerings
- A13 Conversational AI for claims and sales process as well as predictive services
- A14 Damage prevention
- A15 Loyalty and retention – customer focus
- A16 Online sales processes

### B - Finance & Banking

- B1 Green sustainable finance: impact measurement, portfolio management
- B2 Investment Products
- B3 Retirement planning
- B4 Inclusive Banking
- B5 Next Gen Billing Solutions
- B6 Savings: “Round up” saving models
- B7 Decentralised Finance (DeFi)

- B8 Web3+ / Web5 - DeFi, NFT & Metaverse
- B9 Alternative digital payments and crypto insurance solutions
- B10 Machine-to-Machine payment
- B11 Embedded payments
- B12 Embedded Finance BNPL
- B13 Beyond Payment
- B14 Customer Loyalty

## C - Platform Solutions

- C3 Customer Portals
- C4 Digital Ecosystems
- C6 Customer engagement
- C7 Next-level personalization for customers
- C8 Broker Platform

## D - Payments

- D1 Wallet (Innovative Solutions, SoME Payment App)
- D2 Digital Payments (PF)
- D3 Software (Payment Terminals, Electronic Cash Register)
- D4 Wallet Solutions - Crypto (PF)
- D5 Inclusive Banking & Next Gen Billing Solutions (PF - but not mandate)
- D6 Sustainable Payments

## E - SMEs

- E1 Banking and Sustainable Finance
- E2 (Loss (risk calculation (debt) prevention, experience, back-to-back business)
- E3 Tax & Wealth Management (Private persons & SMEs)
- E4 Distribution Innovation
- E5 AI Balance sheet evaluation
- E6 Digital ecosystem
- E7 Financing Platforms (SME)
- E8 Micro-Investments
- E9 Match-making platforms (SME-SME, Early stage - Capital)

## **F - Infrastructure**

- F1 Credit Scoring
- F2 Data (Sovereignty, Efficiency, Management)
- F3 Service Automation
- F4 Verified Credentials Solutions
- F5 Data Analysis and Advanced Analytics
- F6 360 customer view, beyond CRM view
- F7 Open Data economy
- F8 Privacy Preserving/Enhancing Technologies
- F9 Process mining

## **G - Cybersecurity and Data Protection**

- G1 Digital Identity (Image recognition, IaaS, IDP, SSI)
- G2 Cyber Risk Management (SME) - Assessment and Certification
- G3 Cybersecurity in Online Gaming
- G4 Data Breach
- G5 Privacy Preserving/Enhancing Technologies
- G6 Back to business solutions after Cyber Incident for SMEs
- G7 Cybersecurity: 2FA-Solutions
- G8 Self Sovereign Identity
- G9 Cybersecurity: IT security certification and risk assessment for SMEs
- G10 Security by Design/Default (DevOps Excellency)
- G11 Confidential computing\* - Data analytics & ML to increase security of business & consumer data. Multi-participant data analytics. Cyber protection service to customers.

## **H - Crypto**

- H1 Digital Assets
- H2 Crypto trading
- H3 Wallet Solutions
- H4 Anti Money Laundering
- H5 Trust Services
- H6 Refi: Regenerative Finance
- H7 Defi: Decentralized Finance
- H8 On-Chain Asset Management

- H9 Staking Services

## **I - LegalTech**

- I1 Inventory
- I2 Database
- I3 Anti-fraud solutions
- I4 Interpretation of legal documents (End2End)
- I5 Legal assistance on clarification of legal questions
- I6 Assistance in clarifying coverage issues (internal know-how; cloud-native engineering)

## **J - RegTech**

- J1 Crypto Compliance Solutions

## **K - Sustainability and Impact**

- K1 Nature-based solution for carbon removal solutions (pre-financing)
- K2 Nature Finance (measurements, data collection)
- K3 ReFi (Regenerative Finance)
- K4 Sustainable products and services in retail banking
- K5 (Green coin - focusing on sustainable use cases)
- K6 Green Sustainable Finance: Impact Measurement, Portfolio Management
- K7 Footprint measurements private sector organisations (e.g. Co2)
- K8 More external data - better (lower on the processes)



## Overview of Collaboration Opportunities 2024 - Finance & Insurance

A - Insurance	B - Finance & Banking	C - Platform Solutions
<ul style="list-style-type: none"> <li>• A1 Data driven insurance</li> <li>• A2 Damage Prevention (potential MF claims; glass breakage, martens, hail; mobile phone damage, bikes/e-bikes, tenant damage, general theft + damage) and Digitalize physical EUP (European Accident Statement)</li> <li>• A3 Logistics Chains</li> <li>• A4 Location-Based Insurance</li> <li>• A5 Drone Insurance</li> <li>• A6 Automation of Insurance Examination</li> <li>• A7 Gamification of the Insurance Process</li> <li>• A8 Younger generation - independence support</li> <li>• A9 Prevention of accidents</li> <li>• A10 New Life Insurance products</li> <li>• A11 Risk Management</li> <li>• A12 Asset Management - Expanding Mortgage Offerings</li> <li>• A13 Conversational AI for claims and sales process as well as predictive services</li> <li>• A14 Damage prevention</li> <li>• A15 Loyalty and retention – customer focus</li> <li>• A16 Online sales processes</li> </ul>	<ul style="list-style-type: none"> <li>• B1 Green sustainable finance: impact measurement, portfolio management</li> <li>• B2 Investment Products</li> <li>• B3 Retirement planning</li> <li>• B4 Inclusive Banking</li> <li>• B5 Next Gen Billing Solutions</li> <li>• B6 Savings: “Round up” saving models</li> <li>• B7 Decentralised Finance (DeFi)</li> <li>• B8 Web3+ / Web5 - DeFi, NFT &amp; Metaverse</li> <li>• B9 Alternative digital payments and crypto insurance solutions</li> <li>• B10 Machine-to-Machine payment</li> <li>• B11 Embedded payments</li> <li>• B12 Embedded Finance BNPL</li> <li>• B13 Beyond Payment</li> <li>• B14 Customer Loyalty</li> </ul>	<ul style="list-style-type: none"> <li>• C3 Customer Portals</li> <li>• C4 Digital Ecosystems</li> <li>• C6 Customer engagement</li> <li>• C7 Next-level personalization for customers</li> <li>• C8 Broker Platform</li> </ul>

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