Purchase options

Travel Insurance purchase with Airline ticket through Broker

Broker owns contact with traveler and establishes relationship through dialogue.

Broker
Majority of the profit share

Insurance company
Small profit share

Travel Insurance purchase when Entering country with App

Insurance company can offer purchase through direct contact with traveler when entering new country.

Insurance company
Retains entire profit
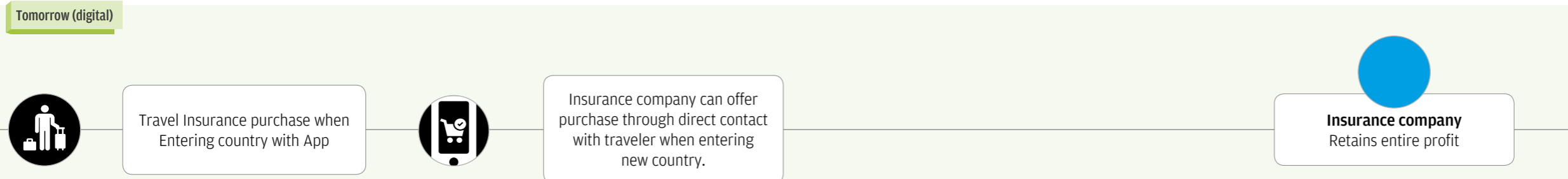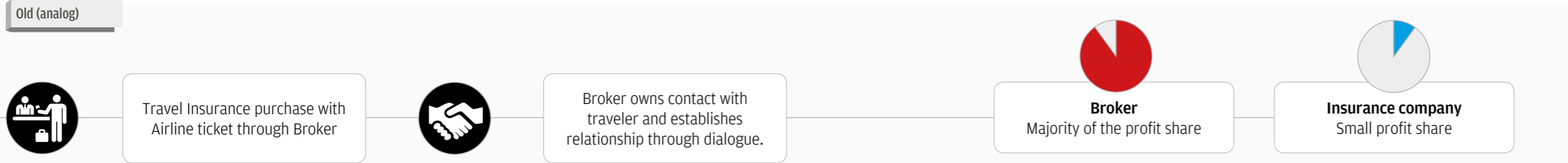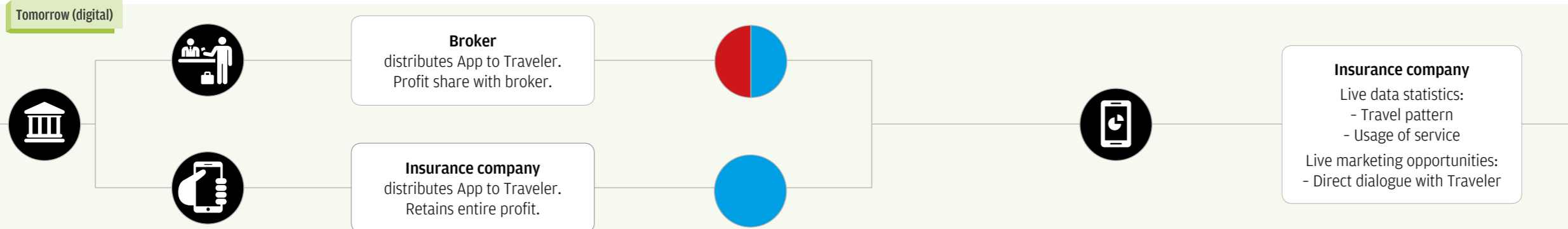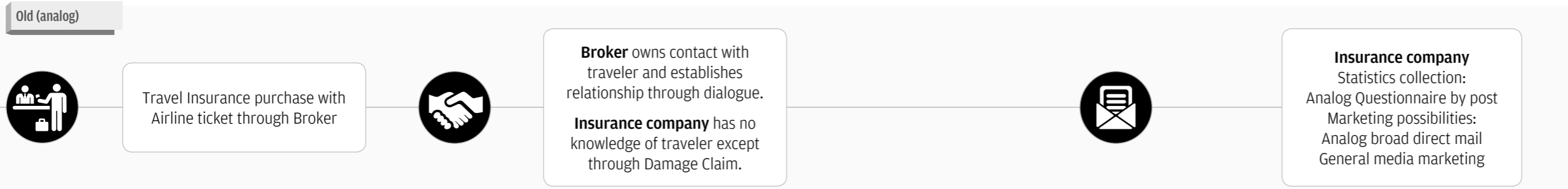
Purchase Options

Insurance company increases margin through direct sales in the App.

Insurance company have access to a new sales point when entering a new country and reclaims ownership of the customer.

Marketing and Statistics

Travel Insurance purchase with Airline ticket through Broker

Broker owns contact with traveler and establishes relationship through dialogue.

Insurance company has no knowledge of traveler except through Damage Claim.

Insurance company
Statistics collection:
Analog Questionnaire by post
Marketing possibilities:
Analog broad direct mail
General media marketing

Broker
distributes App to Traveler.
Profit share with broker.

Insurance company
distributes App to Traveler.
Retains entire profit.

Insurance company
Live data statistics:
- Travel pattern
- Usage of service
Live marketing opportunities:
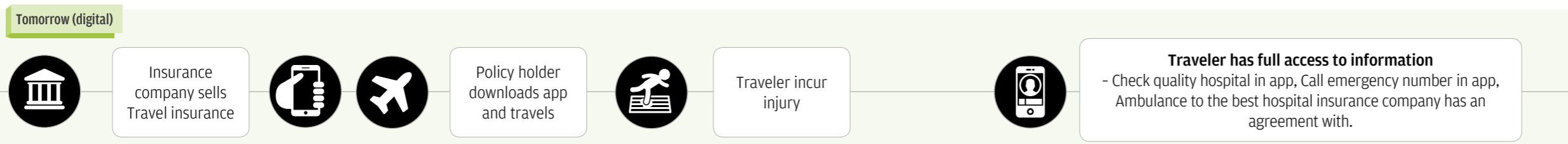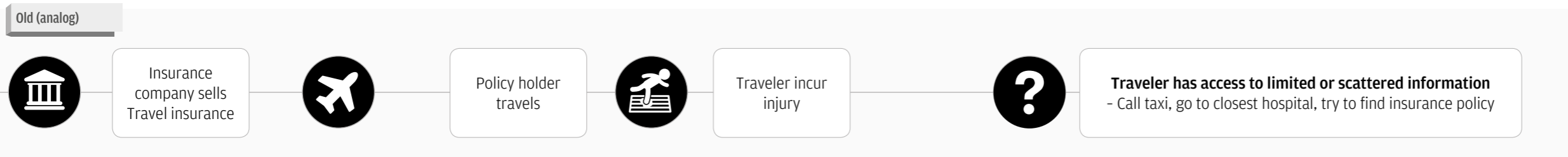- Direct dialogue with Traveler

Marketing and Statistics

Insurance company indispensable.

Insurance company can still collect all data and understand the user – no matter channel – when, where, how, how often, how long time, which countries.

Cost efficient direct communication & targeted marketing tailored for each user profile through push data, SMS, notifications.

Response

Insurance company sells Travel insurance

Policy holder travels

Traveler incur injury

Traveler has access to limited or scattered information
- Call taxi, go to closest hospital, try to find insurance policy

Insurance company sells Travel insurance

Policy holder downloads app and travels

Traveler incur injury

Traveler has full access to information
- Check quality hospital in app, Call emergency number in app, Ambulance to the best hospital insurance company has an agreement with.

Response

Instead of cumbersome administration and overpriced treatment the Damage Claim is streamlined through information in app.