



PRESS KIT

Axieme is the insurtech that is bringing digital transformation to the insurance industry.

Founded in December 2016 with the aim of revolutionizing the Italian insurance market, the startup operates as a real online broker. In fact, it offers an innovative service that allows you to take out an insurance policy through an entirely digital process that eliminates bureaucracy and paper printing.

Therefore, customers can carry out each operation remotely without having to give up the advice of a professional insurer. In fact, each of them is associated with a Family Insurer (insurance consultant) who will follow them throughout the purchase process and over the years.

An exclusive and dedicated service always accessible by phone, video call, Whatsapp and chat.

Axieme has also brought to Italy a business model, already present worldwide, which assigns virtuous policyholders (i.e. those who have no claims) a "Giveback", i.e. a part of the premium paid which is donated when the policy expires to non-profit associations.

This approach is called Social Insurance because it gives customers the opportunity to have a social impact: the fewer the claims that will be opened, the higher the amount of donations will be, and each policyholder will be able to choose which of the partner associations will receive their Giveback.

To date, some of the no-profit associations that have benefited from the Giveback donations paid by Axieme are Banco Alimentare, Balzoo Banco Zoologico, Casa Giglio, Fondazione Veronesi, AGAFH, etc.

Axieme's next challenge is the collaboration with physical traditional insurers spread throughout the country thanks to the new Axieme Network project.

With this purpose the white-label digital platform has been made available to intermediaries (agents, brokers) who choose to use the technology developed by the startup to serve their customers even remotely, making their work easier and more efficient and reducing costs.

Another way to bring innovation to the Italian insurance market thanks to collaboration and synergies. In fact, as the name of the company itself suggests, from the very beginning the belief of its founders has been that by doing things together, we win: "If you want to go fast, go alone, but if you want to go far, go with the others" Welcome to the future of insurance.

The Technologies

Axieme is an insurance platform developed on API technology, which allows insurance companies, MGAs, bancassurances and distributors to operate digitally and integrate with third parties in an agile way.

The platform offers to support the insurance sector in its digitization journey. The entire platform is made accessible via API in order to make integration with third parties possible (e.g. communities or digital platforms that require insurance coverage to be offered to their users).

The History

The Social Insurance model was born from the intuition of Edoardo Monaco, co-founder of the start-up, who, carrying out his profession as an insurance broker in 2016, had an epiphany speaking with a customer: why not find a mechanism to reward virtuous policyholders doing good? He talks about it with his friend Matteo Gallo – a long-time innovator and one of the founders of Talent Garden Turin – who, convinced of the potential of the idea and of the enormous opportunities that the advent of innovation can give in such a plastered and static market, decides to embark on an adventure with him.

They spend their nights analyzing the state of the art of the global insurtech market, where already established social insurance companies such as Friendurance in Germany and Lemonade in the United States are growing rapidly. It's time to set up the company and also bring on board the last founder, Marco Pollara, the CTO of the project who followed the development of the platform and technologies.

Thus begins the story of this young and multidisciplinary start-up, which has not only been selected by Digital Magics Spa for the first Italian acceleration program dedicated to insurtech start-ups, but has also been involved as a speaker at important events such as Italy Insurance Forum, Italy Protection Forum, Global Summit for insurance innovation and Heroes Meet in Maratea, as well as being studied by the observatory of the Milan Polytechnic, AIFI and CETIF.

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