

Case Study

ConTe.it's Story of Transforming Pet Insurance with INSTANDA

Goals



Rapidly launch innovative, customer-focused pet insurance products



Improve scalability across products, volumes, and geographic markets



Enable non-technical team members to independently configure and manage insurance products

Results

ConTe.it is part of the Admiral Group backed by over 11,000 employees and more than 7 million customers worldwide. Since 2008, Admiral and ConTe.it have grown their Italian operations to include over 600 employees to date.

For more than 10 years, ConTe.it have specialised in flexible motor insurance solutions, underpinned by guiding growth values that involve delivering convenience, simplicity, and assistance to their customers. In recent years, the Italian brand has successfully broken into new insurance markets, namely loans and pet insurance.

By adopting INSTANDA's platform in October 2020, ConTe.it successfully launched its first pet insurance product. INSTANDA's no-code, scalable platform enabled the company to scale its offerings and deliver exceptional digital transformation.

- > Streamlined product launches with turnaround times from months to weeks and days**
- > Enhanced customer personalization with flexible pricing and agile service delivery**
- > Reduced operational complexity by enabling in-house configuration without technical expertise**

The Challenge

Typically speaking, the average Italian consumer is more comfortable and accustomed to interacting with insurance professionals and brokers in-person when looking to purchase insurance. Since the pandemic, consumers worldwide have been forced to adopt new shopping habits — ultimately heightening the reliance on online channels.

To meet evolving consumer expectations, ConTe.it's objectives were to:

Facilitate seamless customer journeys that could robustly offer flexible pricing, premiums, and personalised products to meet the individual customer's needs

Integrate a highly configurable and agile platform that ConTe.it team members of varying technical abilities could use with ease.

To meet their business needs, ConTe.it required a policy administration and digital distribution platform that was scalable in three core aspects:

Products

That give ConTe.it the capacity to deliver more tailored insurance products as customer expectations change.

Volumes

That handle a growing customer base that scales and diversifies over time.

Countries

That enable ConTe.it to deliver an agile service across geographical locations that match the needs of people locally.

The Solution

ConTe.it leveraged INSTANDA's no-code platform to address these challenges. The flexibility of the platform was key to empowering both business and technical teams to take control of their operations.

"INSTANDA has invested in our business and in our project objectives. The team's flexibility and the platform have proved to be very helpful when configuring new products and reports while being economical and cost-effective for our company."

Alessandro Castelli, Co-founder & Former Head of Innovation of ConTe.it

Key Features That Transformed ConTe.it's Operations:

- > **Product Scalability:** ConTe.it can now design and launch tailored insurance products rapidly, keeping pace with changing customer needs.
- > **Operational Efficiency:** By using INSTANDA's Report Builder and operational data store (ODS), ConTe.it's insurance professionals analyze financial information and customize policies with precision.
- > **Integrated Ecosystem:** The INSTANDA platform integrates seamlessly with ConTe.it's CRM system (HubSpot), automating pricing models and delivering a smoother customer experience.

Key results

- ✔ **Greater Control and Flexibility:** INSTANDA provides access to hassle-free insurance product creation. This gives ConTe.it the opportunity to manage risks effectively and offer a more diverse array of products at a time and place that suits their customers.
- ✔ **Accelerated Product Development:** Depending on complexity, new insurance products can be and launched in months, weeks, or even days. With streamlined insurance product creation and configuration, the INSTANDA platform helped ConTe.it save time, money, and resources with more efficient operational processes.
- ✔ **Enhancing Personalization:** The platform offers ConTe.it and their clients power over insurance while providing a personalised customer experience. INSTANDA has equipped ConTe.it with the policy and reporting tools to make more measured decisions and investments to meet consumer needs.
- ✔ **Enabling Agile Growth:** With INSTANDA, ConTe.it is equipped to scale operations across products, customer volumes, and new regions effortlessly.
- ✔ **Empowering Teams:** The no-code platform allows non-technical team members to independently innovate and manage policies, reducing reliance on external developers or IT teams.
- ✔ **Cost Efficiency:** By eliminating the need for third-party integrations and providing in-house configurability, ConTe.it has reduced operational costs while maintaining exceptional service delivery.

INSTANDA's continuous addition of features and integrations ensures ConTe.it remains competitive and adaptive to evolving market trends.

Future-Proofing Insurance Innovation

The partnership between ConTe.it and INSTANDA demonstrates how digital insurtech solutions can deliver agility, speed, and personalization. With no-code configurability and a customer-first approach, ConTe.it is well-positioned to stay ahead in the dynamic insurance industry.

