Building a Southern European Insurance Champion

January 2026

Three ideas to take away from this presentation…

The biggest opportunity in AI isn't licensing fees; it's transforming traditional low-margin industries such as insurance. By owning more of the value chain, we capture more value and build a more defensible moat than SW.

Customers aged 21-50yr, which will spend +200B€ in insurance in the next decade in Southern Europe, are a conundrum for traditional insurers and are the perfect playground to develop a full stack AI native model.

We have already built a competitive advantage based on technology, data and AI that allows us to operate home insurance with 3.4x margin vs. traditional competitors while being aggressive in price.

We focus on customers 21-50yrs open to self-service digital insurance

Home insurance (owners, renters)

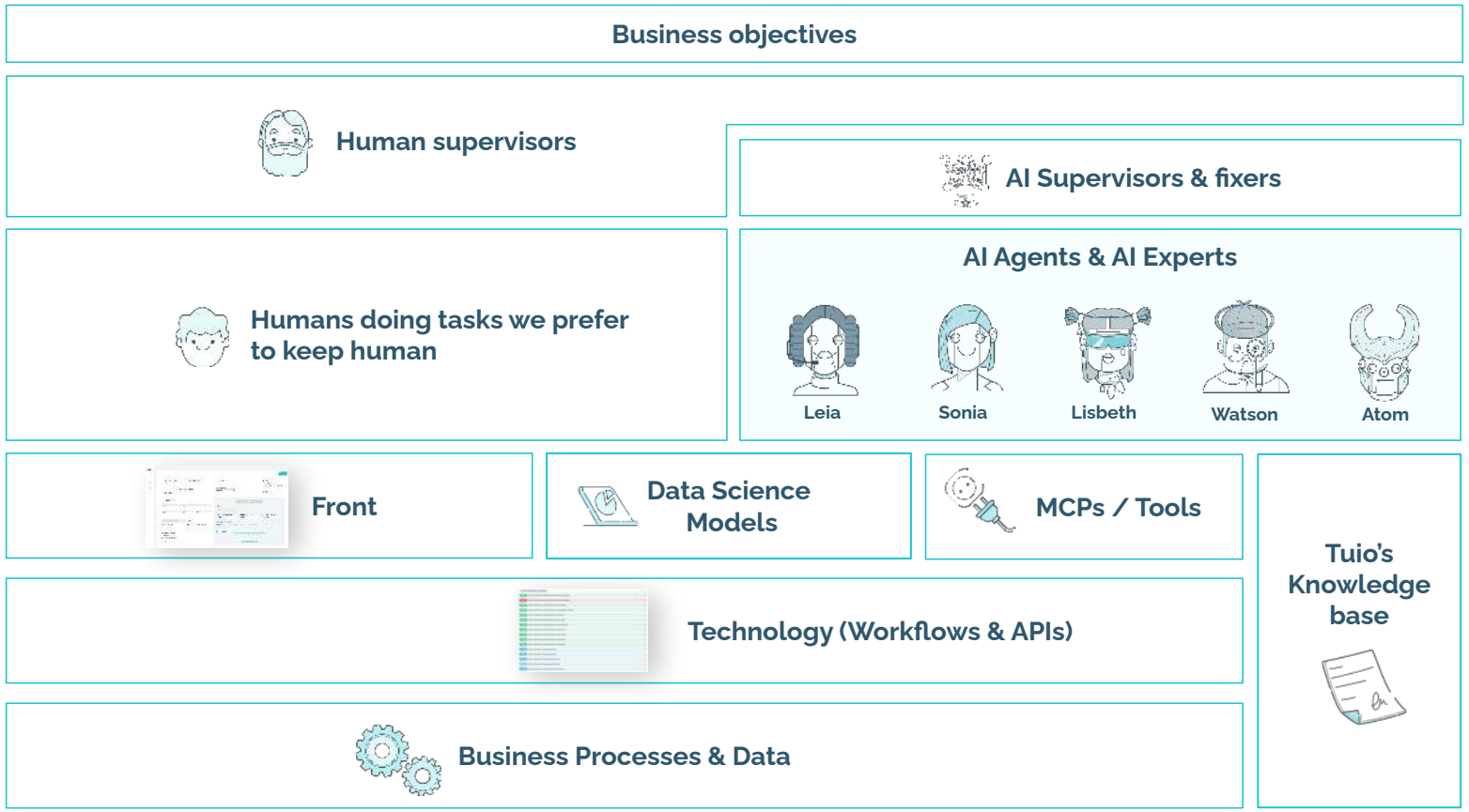
Life insurance

Auto insurance

Pet insurance

Backed by: BlackRock, MassMutual Ventures, BAMCAP

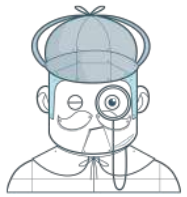
Stack designed from the ground up to create a tech-based cost advantage



OUR GOALS

1. Touchless cost-to-serve
2. In-depth customer knowledge
3. Superb claims management
4. Very efficient distribution

Watson. How does it analyze a claim?



Digital Claim Declaration
(fully digital: video + images)

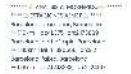
Investigate & Augment claim with full context

Customer data (past claims + policies, etc.)

Claim handling **manuals**

Customer navigation DNA

Atmospheric Data



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IA Processing

SEVERITY ANALYSIS (IMAGE + VIDEO)

```
"criticality": 6,
"warning_list": [],
"images_description": Darkening and possible signs of
mold can be seen, suggesting that the damage could be old
or prolonged.
"incident_category_severity": "6",
"justification": "The severity is considered moderate due
to the presence of evident dampness and visible damage,
which may affect the structural integrity and sanitation
of the living room wall"
```

URGENCY ANALYSIS

```
"confidence": 0.95,
"rationale": "The client only reports dampness. No
active leak visible nor mentioned by client, no need
to close the main valve, no impact on the only
bathroom, no power outage, no access blockage.
Dampness or seepage without a supply leak is not
considered urgent by the rules.",
"urgent": false
```

DUPLICATED CLAIM ANALYSIS

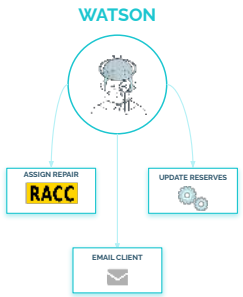
```
"reference_claim_id": 936338971,
"compared_claim_id": 925962766,
"similarity_score": 25,
"match_reasoning": "The textual similarity score is low
at 25%, indicating minimal overlap in key fields such as
locations and incident types. Additionally, images show
different rooms and parts of the house. Therefore, the
overall similarity remains low based on the available
textual evidence and lack of visual similarity of videos
and images.",
```

...

Next Best Action generation

TOOLS	CONFIDENCE LEVEL REQUIRED TO FULL AUTOMATION
UPDATE RESERVES	70%
ASSIGN HANDLER	60%
SCHEDULE REPAIR/ADJUSTER	90%
CHASE REPAIR/ADJUSTER	80%
REJECTION	100%
PAYOUT	100%
..	..

Execution of automated actions



Request approval on critical tasks

Atom. From time-consuming analysis to fast daily insights on Paid campaign performance

QUERY DATA

MCP server enables querying ads data in natural language

Google Ads

Meta

Bing ads

MCP SERVER

PERFORM ANALYSIS

Prompt: Limit analysis to specific campaign/adgroup o certain analysis

PERFORMANCE ANALYSIS

- Campaign level analysis
- AdGroup level analysis
- Search term analysis
- N-gram analysis
- Ad Quality
- Landing Page(s) analysis

GENERATE INSIGHTS

Bidding recommendation

Main Performance Driver: Rent_General

Metric	Week 1	Week 2	Week 3	Change
Avg CPC	€2.15	€2.84	€2.61	❌ +21.4%
CTR	8.2%	9.1%	7.8%	❌ -4.9%
ROAS	1.85x	2.12x	1.94x	✅ +4.9%

Action Plan: 🟡 **MEDIUM CONFIDENCE**

- **Decision:** Add budget cautiously (+5-10%)
- **Rationale:** Some budget headroom with moderate rank loss

Search term waste optimization

Search Term	Total Cost	ROAS	Issue
seguros hogar españa	€20.62	0%	Generic geo term, no conversions
seguro hogar todo riesgo	€9.59	0%	General home insurance, no conversions

Copywriting suggestions

DESCRIPTION UPGRADES

REPLACE:

❌ "La letra pequeña es del siglo pasado..."

✅ "Cancelaste Netflix fácil. Tu seguro igual: App → Cancelar → Listo"

❌ "Mejor precio del sector. Compruébalo..."

✅ "María (Madrid): De 73€ a 31€/mes. Mismas coberturas"

TAKE ACTION

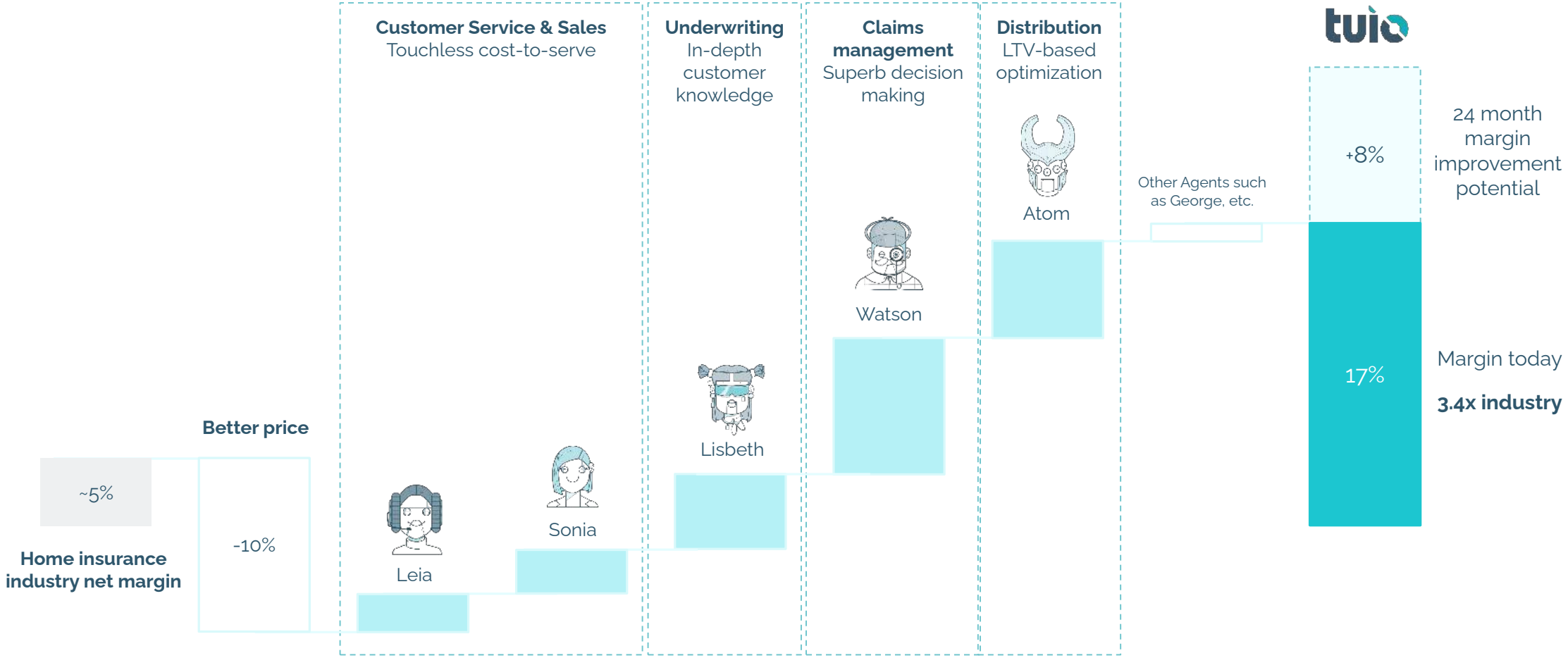
MCP server enables querying ads data in natural language

ACTION PLAN

- **NBA**: Reduce tROAS -10% in AdGroup ✅ ❌
- **NBA**: Kill WS "seguro hogar baretejo" ✅ ❌
- **NBA:** Update copies in Ad x, y, x ✅ ❌

Automated ad updates *based on suggested actions (high confidence actions performed with no human intervention)*

Our AI model operates with 3.4x margin vs competitors in home insurance with a -15% Premium

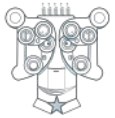


Source: Premium and claims market data from 2024 DGSFP public data, 2024 ICEA report & expert interviews. Cost of customer service and call center derived from expert interviews. Tuio data and analysis as of 31st September 2025. CAC estimated from 2023 annual report from Linea Directa assuming an average lifetime of 6yr for both portfolios.

Future tuio AI Team

Chief Agent

JANE



Supervisors & Fixers

Finance, HHRR, legal

Slack

Sales

Sonia
(inbound / outbound)

Experts

- Home
- Auto
- Life
- Pets

Tools & integrations

- Customer DNA
- Zendesk
- Jarvis

Customer Support

Leia
(external / internal)

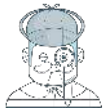
Experts

- Q&A
- Payments
- Policy mgmt.

Tools

- Customer DNA
- Zendesk
- Jarvis
- Claim status

Claims



Watson

Experts

- Home
- Auto
- Pets
- Glass
- Cook top
- Water
- Urgent
- CICOS
- Personal damage
- Reimbursements
- Fire
- Robberies
- Atmosph.
- Assistance & handyman
- Glasses
- Road assistance
- Virtual Veterinary

Tools

- Customer DNA
- Alfred
- SHOT
- Reconcile invoices
- Coverage
- Reserves
- Next Best Action

Complaints

George

Tools

- Customer DNA
- Jarvis
- Zendesk
- Alfred

Underwriting

Lisbeth

Tools

- Competitors benchmark
- Conversion rates
- LR cluster analysis
- Alfred

Growth

Atom

Experts

- Performance
- CRM
- SEO
- CRO
- Creative & content
- Retention

Tools

- LTV
- MMM
- Landings
- Investments ML optimizer
- Social Media
- Leia 4 Transparency

Data

Prof. Xavier

Experts

- Growth
- Loss ratio
- Churn
- Renewals

Tools

- Scheduled reportings
- Process customer DNA
- Metabase

Technology

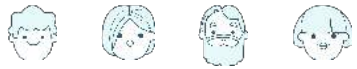
AntonIA

Tools

- Jarvis
- Alfred
- Heimdall
- WebApp

WhatsApp | **Email** | **Telephone** | **WebApp** | **SMS**

Interaction layer with customers / orchestrator



tuio