

Use case · Digital insurance

# An underwriting agency that designs and runs digital policies. And can add more home verticals on the same app.

What the DGSFP, the GDPR and insurer-chain resilience ask of a digital MGA, and how it can serve more clients without standing up a new technical department.

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## MGA

underwriting-agency  
figure

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## 3

layers: product, data and  
ICT chain

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## 1

partner for multi-vertical





EVERY NEW LINE, THE SAME FRICTION

Integrate, evidence and operate, with no single technical report.

## THE CHALLENGE

# The same platform, more lines and more rules.

## WHAT THIS PROFILE COSTS TODAY

Product, pricing and claims on an in-house core →

Sensitive policyholder and claimant data under the GDPR →

Accounts and flows separated by appointing insurer →

ICT requirements DORA-bound insurers demand →

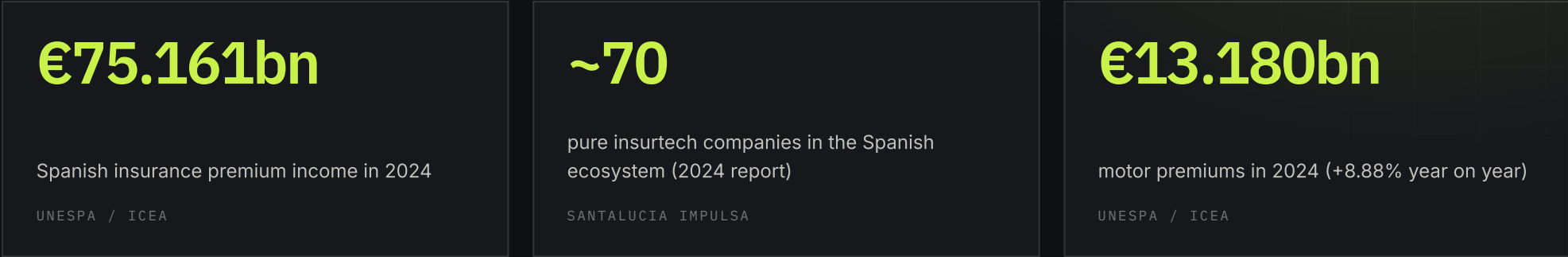
Brokers and channels without breaking the digital experience →

Adding telecom or energy without multiplying vendors →

ITS MARKET

# A large Spanish insurance market, with insurtech gaining weight.

What public sources show about premiums and insurtech in Spain.



COMPANIES IN THE SECTOR

|           |                                                         |
|-----------|---------------------------------------------------------|
| Tuio      | Digital home, motor, life and pet cover via a brokerage |
| Life5     | Online life; brokerage and backed underwriting agency   |
| Weecover  | API-first distribution and digital core platform        |
| Bdeo      | Photo and video AI for B2B inspection and claims        |
| Insurama  | B2C/B2B2C insurance distribution and management suite   |
| Clevereaa | Digital MGA for personal lines and home services        |

The MGA profile that owns product, claims and multi-vertical aggregation carries more technical surface than a comparer or a single line.

## WHAT WE PROPOSE

# One technology partner for product, data and the ICT chain.

A single interlocutor covers platform, claims, cybersecurity and what insurers ask, so the team can serve more clients.

### Leadership

#### A single interlocutor

One conversation on product, data and resilience, not several vendors.

### Operations

#### Claims and policy

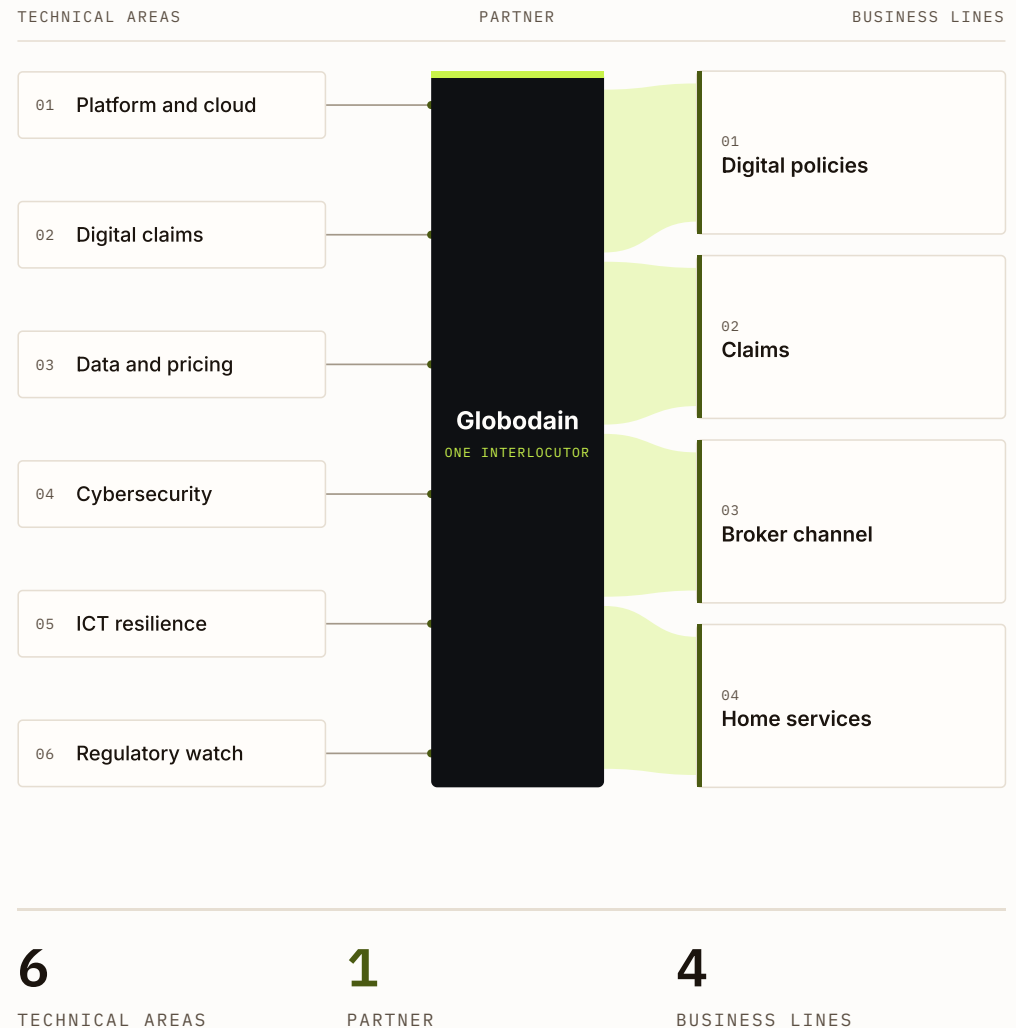
Digital flows ready without inventing a stack per line.

### Technical team

#### Capacity that adds

Reinforcement in security and platform, without replacing the team.

## FROM SEVERAL VENDORS TO ONE PARTNER

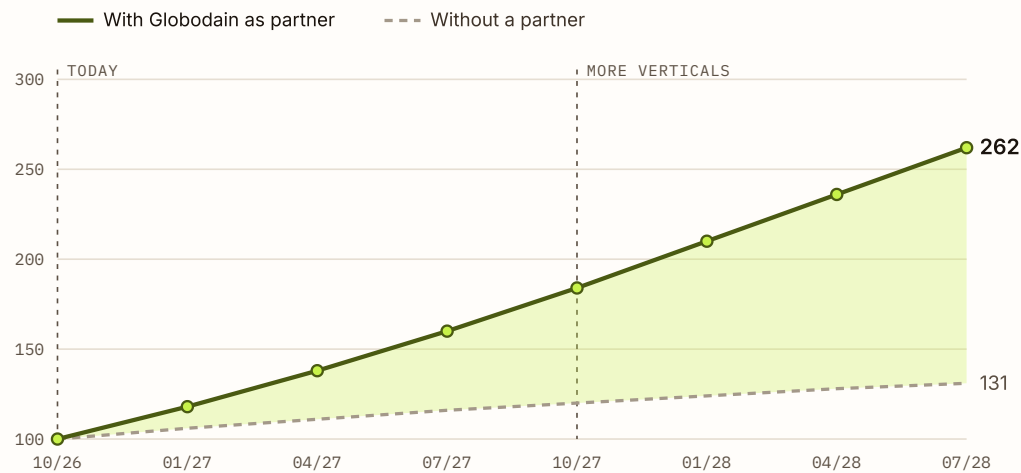


EXPECTED IMPACT

# More clients served with the same team.

What changes when platform, data and ICT evidence stop consuming the team.

CLIENTS IT CAN SERVE



WHERE THE TECHNICAL TEAM'S TIME GOES

TODAY

40%

60%

WITH A PARTNER

15%

85%

Platform, data and ICT evidence

Product and clients

**×2.0**

clients it can serve by the end of the period, versus staying without a partner

**–25 pts**

of technical time going back to product and clients

**6 → 1**

technical areas, a single interlocutor

Illustrative scenario, not a forecast. Index 100 = clients it can serve at the start. Assumption: freed time goes back to product and onboarding.



## VIGILANCE

**Multi-vertical does not watch itself.**

## HOW WE WOULD SOLVE IT

# A continuous rhythm, not a project with an end date.

Each turn leaves evidence and sets the priority of the next.

## 01

### Diagnosis

Core, data, claims, partners and infrastructure.

## 02

### Audit

A report leadership and appointing insurers can read.

## 03

### Implementation

We fix things alongside its team, without replacing it.

## 04

### Vigilance

Early warning when DGSFP, GDPR or DORA move the roadmap.

### What we bring · 01

**Technical audit, implementation and continuous vigilance**

### What we bring · 02

**A report with findings and priorities**

### What we bring · 03

**A stable interlocutor, not a one-off vendor**

BENEFITS AND ADVANTAGES

# What this profile gains from the first quarter.

01

**Multi-product core**  
The same base for new lines without tech debt.

02

**Data under control**  
GDPR and segregation operable on policy and claims.

03

**Insurer chain**  
ICT evidence aligned with what appointing insurers ask.

04

**More clients, same headcount**  
Platform and security stop being the bottleneck.

05

**A single partner**  
One relationship covers cloud, cyber and watch.

06

**A product-focused team**  
Technical time goes back to lines and experience.

THREE WAYS TO COVER IT

|                       | In-house hire       | Several vendors  | Globodain as partner |
|-----------------------|---------------------|------------------|----------------------|
| GETTING STARTED       | Months of hiring    | Weeks per vendor | From the diagnosis   |
| INTERLOCUTORS         | One, with gaps      | One per area     | One, for everything  |
| COST                  | Fixed and high      | Scattered        | Predictable          |
| MULTI-VERTICAL VIEW   | Depends on the hire | Fragmented       | Complete             |
| EVIDENCE FOR INSURERS | To be built         | Separately       | In one report        |

## WHY GLOBODAIN

# Capabilities that apply to a digital MGA.

**01****Cybersecurity**

Security and access on policies, claims and the app.

**02****Technical audit**

Data, CI/CD, integrations, infrastructure and code.

**03****Compliance**

A technical reading of MGA rules, GDPR and chain ICT requirements.

**04****Cloud and platform**

A multi-product core ready to grow without tech debt.

**05****Integrations**

Insurers, brokers and payments connected under control.

**06****Vigilance**

Early warning of changes that affect the MGA.

## WHAT WE DO NOT DO

- We do not certify regulatory compliance
- We do not issue certificates or seals to third parties
- We do not replace legal advice: we complement it

Certifications and legal advice belong to authorised third parties. We provide technology support: audit, implementation and vigilance.

Scope note: applicable capabilities, not an accredited insurance track record. DORA does not expressly name Spanish MGAs; the angle is the ICT chain with in-scope insurers and the GDPR.

NEXT STEP

# Does your case look like this profile? Let's analyse it.

This study was built from public sources on the sector. If yours looks similar, Rubén Ayuso will analyse it with you and prepare one for you.

Analyse my case

TO ANALYSE YOUR CASE

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