

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.

MGA

underwriting-agency
figure

3

layers: product, data and
ICT chain

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 →

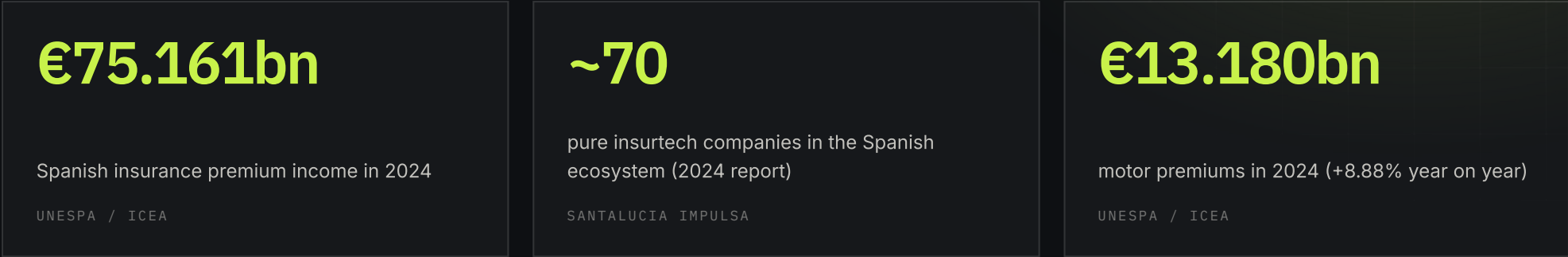
Brokers and channels without breaking the digital experience →

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

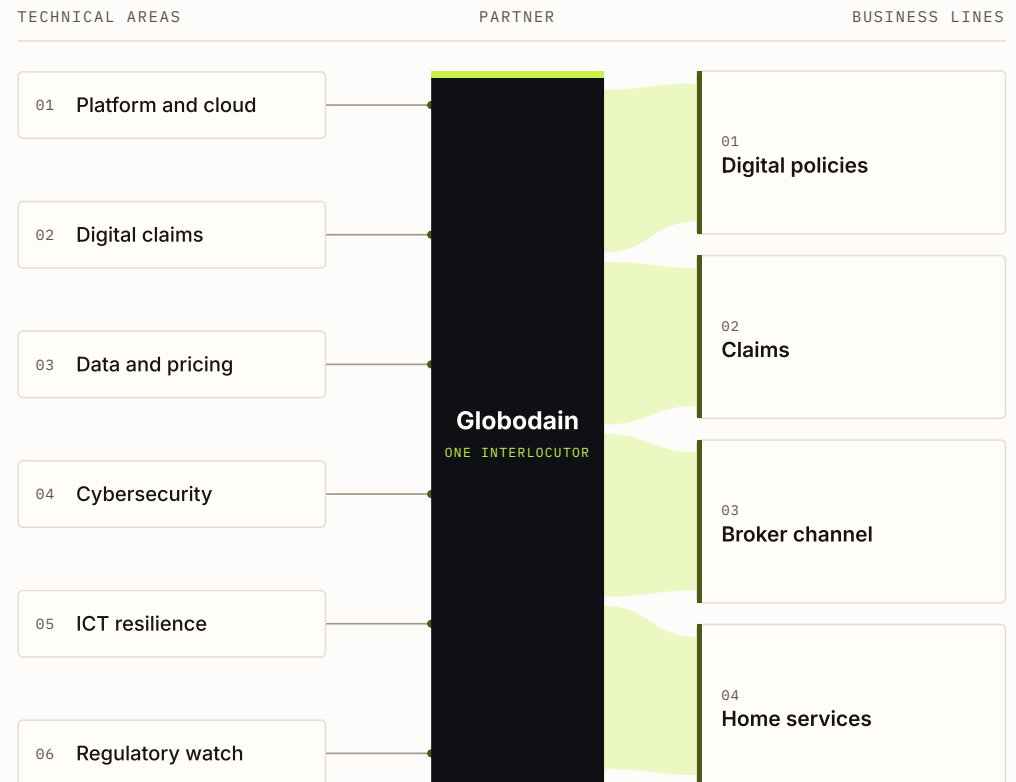
Digital flows ready without inventing a stack per line.

Technical team

Capacity that adds

Reinforcement in security and platform, without replacing the team.

FROM SEVERAL VENDORS TO ONE PARTNER



6

TECHNICAL AREAS

1

PARTNER

4

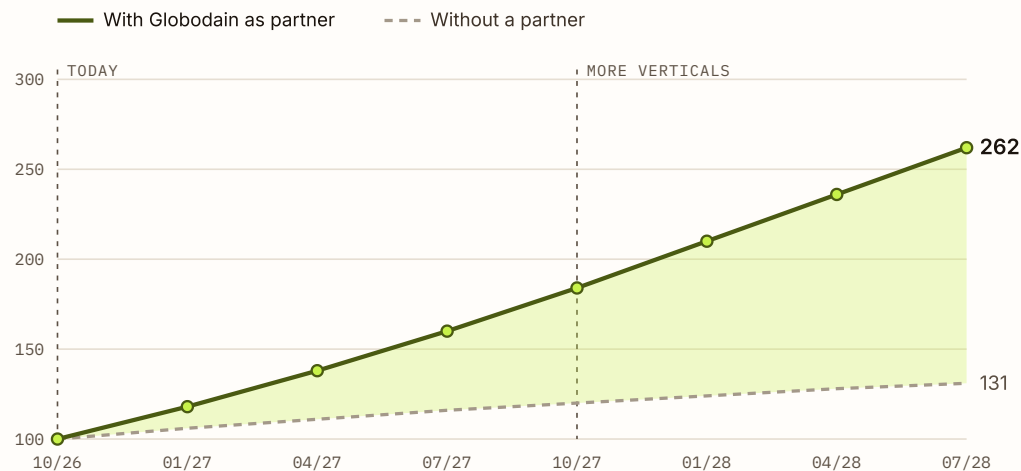
BUSINESS LINES

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 analysis 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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Technical analysis prepared by Globodain Technology Corporation from public sources on the sector. It does not describe a specific company and was not prepared with one. The companies named are examples from the sector: this does not imply a commercial relationship or their participation. Not a contract: figures and scenarios are indicative.

