



Seamless
Insure



allina

The next generation of
white label insurance

Better Insurance Together.

Executive Summary

Allina, a Sweden-based company, was founded with an innovative vision: to offer efficient and customer oriented insurance as a service, in a white-label package for all kind of organisations and industries..

Unlike traditional insurance providers, Allina aimed to simplify insurance for its customers by offering a plug-and-play insurance solution that partners could seamlessly integrate into their offerings. The company's founding was uniquely different, starting with only an idea and brainstorming notes to develop its policy management system.

As Allina looked to expand and build out its operations, the company needed a flexible and robust platform that could manage its insurance products, streamline operations, and integrate with various external systems. After evaluating multiple options, Allina chose Seamless Insure to fulfill these requirements, marking the beginning of a transformative partnership.



Breaking the Box: The Future of Insurance-as-a-Service



We don't always think we're innovating – we're just doing things differently. But that's where the innovation starts."

Carl Henric Holmberg, Co-founder of Allina

In a world where insurance is still bound by legacy systems, Allina dared to do things differently. Not by building yet another traditional platform – but by reimagining the entire experience, from the inside out.

They started with an idea and a PowerPoint. Now they power multiple white-label solutions, embedded across industries, built on principles of customer satisfaction, partner achievement and scalability.

But here's the truth:

Most of the industry is still boxed in – stuck with rigid workflows, disconnected customer journeys, and outdated service models. Allina's ambition is bigger, and for Allina it's not just about insurance, it's about creating a lovable experience.



Overcoming Startup Hurdles in the Insurance Industry

Allina's journey presented several key challenges before integrating Seamless Platforms:

1

Operational Efficiency: As a startup, Allina needed a platform that could handle policy management and claims processing without the need for heavy manual intervention. Automation is crucial, and the key to success to grow in the rapid pace as Allina does.

2

Customer Experience: The company's model was based on providing an easy-to-use platform for partners. They needed an intuitive, white-label solution that would be adaptable for different customer journeys and communication channels.

3

Cloud-Based Flexibility: Being a forward-thinking company, Allina required a cloud-based platform for scalability and flexibility, ensuring that they could scale their operations easily without getting locked into outdated systems.

4

Integration Needs: Since Allina aimed to work with multiple payment providers and other external systems, robust integration capabilities were crucial to the success of their platform.

5

Ability to Twist and Turn Data. Having access to structured data is the foundation of Allina's business model and a requirement to be able to grow fast, change rapidly and still being in control of the business.



Solution: Seamless Insure's Modular, Cloud-Based Platform

Allina chose Seamless Insure primarily for its cloud-based solution and the ability to customize and scale with their evolving needs. Seamless' **modular platform allowed Allina to integrate various systems and add new functionality** as required, enabling the company to keep pace with rapid growth. Key features of the solution included:

1. **Cloud-Based Flexibility:** Allina needed a platform that could scale with its growth. Seamless' cloud-based infrastructure provided the agility to adjust to business needs quickly without the constraints of traditional systems.
2. **Modular Platform:** Seamless offered Allina the ability to add functionality as needed. This flexibility was crucial as Allina could start with core features and then layer in additional services such as payment integrations and customer communication tools as the company expanded.
3. **White-Labeling & Customer Journeys:** Allina needed a platform that could easily be white-labeled to provide a consistent brand experience for its partner clients. The platform also allowed Allina to build out complex customer journeys, both digital and physical, for customer communications.
4. **Integration with Payment Providers:** Seamless facilitated the integration with various payment platforms, allowing Allina to create a seamless billing experience for its customers.

Solution highlights:

Together with Seamless, the focus was on speed, adaptability, and empowering partners to go live quickly – without sacrificing control or quality. The result? A modular platform that supports Allina's mission to simplify, automate, and scale insurance across industries, one partner at a time.

What about implementation?

What began as a bold idea – offering insurance as a seamless, white-labeled service – had to be translated into a working system that could scale. For Allina, implementation wasn't just about integrating technology; it was about building the foundations of a new kind of insurance experience.



The collaboration with Contemi has been simple and solution-oriented since the beginning and marks a milestone for Allina's endeavor to offer the market the most uncomplicated and cost-effective Insurance as a service solution. Thanks to Seamless.Insure team's ability to easily adopt new business models and quickly understand what is technically required to achieve our purpose, we can offer our partners the opportunity to launch insurance offers under their own brand without effort, says **Carl Henric Holmberg**, one of the two founders of Allina Försäkringar.



Allina is perfectly in tune with the times by, through its Insurance-as-a-Service offering, giving companies the opportunity to build an even stronger relationship with their customers. As competition in retail intensifies, companies need to add more products or find other ways to drive customer satisfaction. Allina's innovative ideas have challenged us to develop new features and integrations.

Ted Cederlund, Head of Partnerships at Seamless Insure



White-labelling of insurance is nothing new in itself, but the key to success lies in part in how to use modern technology to achieve a healthy economy in each partnership, nor forget the requirement for a high efficiency in distribution together with an excellent customer experience. Contemi has helped us create the conditions to meet the broad demand from partners that we are experiencing, says **Johan Fahrbring**, co-founder of Allina



Even if you're not an insurer – you can still offer a Seamless Insurance Experience. That's the point.

Carl Henric Holmberg, Co-founder of Allina

Results: Key Benefits and Improvements

Since implementing Seamless Insure's platform, Allina has experienced significant benefits:

1

Increased Operational Efficiency: By automating policy management and claims processing, Allina reduced manual tasks, freeing up resources to focus on strategic growth and customer service.

2

Enhanced Customer Experience: Allina's white-labeled platform allowed partners to offer personalized insurance experiences, contributing to higher satisfaction and increased customer retention.

3

Improved Scalability: Seamless' cloud-based platform provided the flexibility to grow and scale operations without the need for expensive infrastructure. Allina could easily integrate new features as the business expanded, including adding new products and adjusting policies.

4

Integration Success: Although the initial integration with payment providers and external systems posed challenges, the process eventually yielded a seamless ecosystem that supported Allina's operations effectively.



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Ted Cederlund, Head of Partnerships at Seamless Insure

Insurance-as-a-Service

Your step-by-step guide to launching a white-label insurance offering successfully

1. Define Your Target Market

- Identify your ideal customer profile (e.g., automotive buyers, retail customers, SaaS users).
- Assess current customer needs and gaps insurance can fill.

2. Choose the Right Insurance Product(s)

- Select coverage types relevant to your customer journey.
- Consider modular product options for flexibility.

3. Brand & White-Labeling Strategy

- Align your insurance product branding with your company's identity.
- Ensure a consistent brand experience across all channels.

4. Compliance & Regulatory Requirements

- Confirm licensing and reporting obligations.
- Establish compliance monitoring processes.

5. Launch & Measure Success

- Run a soft launch to test processes.
- Track KPIs: adoption rate, claim resolution time, customer satisfaction.

Bonus Tip:

✦ *Work with technology partners who can adapt quickly to your business model, ensuring faster go-to-market and easier scaling.*



Moving Forward: Allina's Growth and Seamless's Continued Support

As Allina moves forward, the company is focusing on refining its customer journey and expanding its platform's capabilities. Seamless continues to work closely with Allina, with ongoing support for new integrations and future updates. Allina's goal is to enhance their customer communication system, incorporating triggers based on data to drive more personalized interactions. They are also working towards ensuring that their platform continues to grow while maintaining simplicity and reliability.



"Seamless Insure's platform has been a cornerstone in helping us transform the way we offer insurance. The modularity and flexibility of the solution have allowed us to build exactly what we need, and the team, led by Ted, has been instrumental in making this a reality. We've now reached a point where the system works very efficiently and meets our and customers expectations."

Carl Henric Homberg, Co-Founder of Allina

If you're building something new – or rethinking what already exists – let Allina's journey be your blueprint:

- ✓ Start simple.
- ✓ Do things differently.
- ✓ Design for scale from day one.

The box is only there if you stay in it.



Conclusion: The Future of Insurance as a Service

The partnership between Allina and Seamless Insure highlights a transformative shift in the insurance industry, with traditional models evolving into customer-centric, technology-driven solutions. Allina's journey showcases the power of insurance as a service, reshaping how insurance is offered and consumed.

Seamless' flexible, cloud-based platform has enabled Allina to break traditional barriers, offering a streamlined, accessible, and customisable solution. By providing "insurance in a box," Allina has simplified the insurance process, integrating it seamlessly into businesses like motor dealerships. This model not only reduces friction for customers but also empowers businesses to scale insurance offerings without deep industry expertise.

The modular nature of Seamless' platform has been crucial to this transformation, allowing Allina to start small and expand as needed. This scalability ensures they can meet changing demands cost-effectively, supporting long-term success as they grow their product offerings and strengthen partnerships in the automotive and various sectors. Allina's approach to "insurance-as-a-service" is a perfect fit for today's consumers and businesses, offering a solution that is both accessible and scalable.

This partnership also positions Allina as a key player in the future of insurance, where data-driven, customer-focused services will drive growth. By providing personalised, frictionless experiences through integrated channels and seamless payment systems, Allina differentiates itself in an increasingly competitive market.

For more information, visit:

<https://allina.se/>

<https://www.seamless.insure/>.





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