

Our stakeholders (continued)

Inspiring action

Customers

Making dreams a reality.

Austrian startup and former Zurich Innovation Championship participant riskine was founded on a simple premise. People wish to feel safe and be protected from risks as well as achieve their dreams – and their finances play a central role in these goals.

“Many people lack a clear overview and understanding of their risks and financial needs, which is vital for finding matching financial products,” says riskine Chief Executive Officer Ralf Widtmann. “Everyone should be able to make sound financial decisions.”

The startup uses an algorithm to analyze customers’ objective risks, their risk preferences and their wishes and dreams. This data is used to help customers make informed financial decisions: from building awareness and advising, up to the purchase of a product itself.

Zurich has been working with riskine since the second edition of the Zurich Innovation Championship in 2020. The championship challenges startups to come up with bold ideas with the potential to shape the future of insurance.

→ **Ralf Widtmann**
Chief Executive Officer, riskine



Case study

Innovation through Zurich Global Ventures

Zurich Global Ventures is a collection of independent businesses driving innovation to provide global services and products that go beyond traditional insurance.

Led by Jack Howell, the unit will enable Zurich to get closer to its customers by offering individuals and businesses customized, engaging and digital experiences that empower them to be better prepared for the future.



Jack Howell
CEO Zurich
Global Ventures

In 2021, through Corporate Life & Pension, Zurich International, Cover-More, LiveWell, and others, Zurich Global Ventures focuses on customers’ needs in employee benefits, travel, health and wellbeing, and cyber.

