ITHM STARTUP REPORT

Accelerator Day 2026

An overview of the key trends and startups

INSURTECH HUB MUNICH

Executive Summary

The ITHM Startup Report presents a curated selection of startups identified through our ongoing scouting activities, as well as companies that have expressed an interest in better understanding the insurance industry — whether to strengthen their positioning within the sector or, in earlier spin-off and early-stage phases, to identify where their solutions can address concrete market needs.

Given the diversity of these companies, the selection reflects different levels of traction, maturity and operational focus. We can group them into four broad areas:

1. Core Insurance Operations
AI applied directly to the insurance value chain, including risk assessment, underwriting, placement, claims handling, fraud detection and advisor productivity.

2. Identity, Fraud & Regulatory Assurance
Solutions designed to establish trust in digital interactions and in AI systems themselves, with applications across areas such as underwriting and risk management.

3. Horizontal AI Infrastructure
Technology that can support enterprises across industries, including insurers, such as document and data extraction, legacy modernisation, sovereign agent infrastructure, agent analytics and knowledge management.

4. AI for Workforce Functions
AI solutions developed for specific non-insurance industries or workforce functions, often applying risk, safety and decision-making logic that closely mirrors insurance use cases. Examples include sales and leadership training simulations and frontline hiring.

Startup-Profile

a68 GmbH

Location: Darmstadt, Germany

Founded: 2024

Contact: Julian Becker

Area: AI Claims Automation & Fraud Detection

Growth Stage: Seed

a68 provides an AI-powered fraud detection solution for insurers that automatically analyzes claims data, including documents, images, invoices and case information, to identify suspicious claims and prioritize them for further review.

Highlights:

The solution is already productively integrated into INZMO's claims workflow, achieving a 130% increase in fraud detection and 52% faster claims processing within three months. The use case is also featured in Bitkom's 2026 study on AI in insurance.

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Startup-Profile

Artificial Labs Ltd.

Location: London, UK

Founded: 2021

Contact: Christopher Lohmann

Area: AI Underwriting & Risk Placement for Specialty/Commercial Insurance

Growth Stage: Scale-Up

Artificial Lab provides a configurable, insurance-specific technology platform for specialty (re)insurance, offering digital tools for insurance placement and underwriting. Its solutions include Smart Placement for brokers and Smart Underwriting for carriers.

Highlights:

Raised $45M Series B in February 2026; launched AgLabs, its agentic-AI research and innovation arm; and expanded its European strategy with Germany and Switzerland as initial target markets in 2026.

Startup-Profile

BlossomEdge

Location: Munich, Germany

Founded: 2025

Contact: Dominik Busching

Area: AI-Powered Road Safety & Micromobility Risk Intelligence

Growth Stage: Seed

BlossomEdge develops AI-based road-safety technology for micromobility. Its Go-Bike app uses smartphone cameras and AI to detect dangerous situations and near-misses, turning them into anonymised safety data and risk maps for cities and transport planners.

Highlights:

BlossomEdge is piloting its Go-Bike solution in Munich to identify hazardous road situations using AI. The pilot has generated over 1,500 verified hazards, providing real-world safety data that could support mobility risk assessment and prevention.

Startup-Profile

Bosch Origify

BOSCH
Secure Authentication

Location: Stuttgart, Germany

Founded: 2022

Contact: Anton Oliver Steinbis

Area: Product Authentication & Traceability

Growth Stage: Growth Stage

Origify uses the unique natural surface structure of products to create a digital identity that can be verified with a smartphone, without adding labels, QR codes or chips. It supports product authentication, traceability and counterfeit protection across industries such as automotive, luxury goods and pharmaceuticals

Highlights:

In 2026, Bosch launched Origify Detect, using continuous live-video analysis for on-site authentication of automotive components and other products. Bosch is also presenting ava, a new authentication platform built around Origify, at LUXE PACK Monaco 2026.

Startup-Profile

Cambrion GmbH

Location: Munich, Germany

Founded: 2024

Contact: Daniel Gamber

Area: AI Knowledge Platform

Growth Stage: Seed

Cambrion provides AI-powered document automation that converts unstructured documents into structured, validated data without requiring templates or manual data labelling. Its platform supports automated document workflows across industries including insurance, finance and automotive.

Highlights:

Cambrion won 1st place in the Process Management category of the Best of Technology Award 2026 by WirtschaftsWoche. It also achieved ISO/IEC 27001:2022 certification and has demonstrated significant automation results, including reducing document-processing time and errors in real-world customer use cases.

Startup-Profile

Cantaloupe

Location: Tel Aviv, Israel

Founded: 2026

Contact: Ido Lavi

Area: AI Risk Assessment & Analytics for Insurance

Growth Stage: Early Stage

Cantaloupe helps insurers identify AI exposure in their existing portfolios, assess AI risk during underwriting and monitor how that risk changes over the policy lifecycle. Its platform measures AI-agent failure rates so insurers can price, mitigate and transfer AI-related risk

Highlights:

Cantaloupe's solution is already live and being used by insurance companies to measure AI-agent failure rates, helping turn emerging AI risks into measurable risks that can be underwritten and managed.

Startup-Profile

CarbonRisk Intelligence

Location: Lescar, France

Founded: 2024

Contact: Charles Cozette

Area: Carbon Analytics for Circular Motor Claims

Growth Stage: Seed

CarbonRisk Intelligence develops SaaS solutions for the insurance and automotive sectors to measure, analyse and manage environmental impacts. Its solutions cover motor claims, reused vehicle parts, automotive experts and repair workshops.

Highlights:

1.5M motor claims processed/year; >300,000 tonnes CO_2e avoided; team of 10; ISO 27001 underway; launched CarbonPRE at Equip Auto Paris 2025; strategic partnership with Lacour Group.

Startup-Profile

Continuity

Location: Paris, France

Founded: 2019

Contact: Benoît Pastorelli

Area: AI-Powered Risk Intelligence for Commercial P&C Insurance

Growth Stage: Scale-up

Continuity provides a Risk Intelligence platform for commercial P&C insurers, using AI and external data to support underwriting and continuously monitor in-force portfolios.

Highlights:

Continuity has 20 insurer partners and its platform monitors €5B in P&C premiums across 1.7M contracts. In 2026, AXA France renewed its multi-year partnership with Continuity to support its Professional and Commercial underwriting teams.

Eigen Networks

Location: Munich, Germany

Founded: 2026

Contact: Dogukan Sonmez

Area: Sovereign AI for Regulated Insurance Workflows

Growth Stage: Early Stage

Eigen Networks builds sovereign AI agent networks that enable enterprises to deploy and coordinate specialised AI agents within their own infrastructure, including on-premise and private-cloud environments, while keeping control of their data and AI systems.

Highlights:

Opened its Early Access Program for Agentic AI Network Training; selected for the TUM Incubator; received €10,000 in AWS credits and WIPANO support; and filed a patent application.

Startup-Profile

Engel Systems GmbH

Location: Berlin, Germany

Founded: 2026

Contact: César González Cruz

Area: AI Rider Analytics & Predictive Maintenance for Two-Wheeler Fleets

Growth Stage: Early Stage

Engel System develops IoT solutions for micromobility fleets, combining in-house hardware, CAN Bus integration and AI-powered analytics for predictive maintenance and rider behaviour.

Highlights:

Running 2 pilots with delivery and shared-mobility fleets; participated in the MotionLab accelerator; won “Startup of the Year” at the CLab competition

Startup-Profile

FitInsured

Location: Netherlands

Founded: 2023

Contact: Amin Amir

Area: AI-Powered Preventive Health & Insurance

Growth Stage: Early Stage

FitInsured connects wearables and health apps with insurance, using AI to assess health behaviour and support personalized insurance and prevention programs. Its platform also uses FitCoin rewards to incentivize healthier behaviour.

Highlights:

FitInsured is opening its platform to insurers and health partners through API and white-label integrations, while expanding its AI dashboards and FitCoin health-valuation system in 2026.

Startup-Profile

Insaio

Location: Hamburg, Germany

Founded: 2026

Contact: Dominic Strobel

Area: AI Customer Interaction Platform for Insurance Sales & Service

Growth Stage: Early Stage

Insaio is a Customer Interaction OS for insurance, using AI agents to contact existing clients, schedule advisory appointments and prepare advisors for customer conversations

Highlights:

Demonstrated its AI agents at insureNXT 2026; launched AI call campaigns and AI reception for automated customer communication and appointment scheduling.

Startup-Profile

iudexnc AG

Location: Zürich, Switzerland **Founded:** 2026 **Contact:** Simon Prior

Area: AI-Powered Coverage Checks for Legal Insurance **Growth Stage:** Pre-Seed

iudexnc is an AI software that automates coverage checks for legal protection insurers by analysing policy conditions, coverage periods, exclusions and other relevant clauses. It provides claims handlers with a documented second view while keeping the final decision with the human handler

Highlights:

iudexnc has a paid pilot with a Swiss legal insurer and a working prototype in production testing. The company reports reducing coverage-check preparation from 15–45 minutes to under 2 minutes, while providing a full audit trail of the reasoning and applicable policy clauses.

Startup-Profile

KYDE

Location: Munich, Germany **Founded:** 2025 **Contact:** Joerg Radehaus

Area: AI Governance, Security & Zero-Trust Infrastructure **Growth Stage:** Early Stage

KYDE provides a zero-trust control layer for AI agents and AI workers, controlling identity, policies, data access, limits and evidence for every AI action. It can run within a company's own infrastructure and provides verifiable records of AI activity

Highlights:

KYDE launched its AI Workers offering, enabling companies to build and run AI workers within their own infrastructure. Its open-source Gateway is available for deployment, with documentation and enterprise capabilities including policy enforcement and cryptographically verifiable audit records

Startup-Profile

Nebuly

Location: Turin, Italy

Founded: 2022

Contact: Francesco Signorato

Area: Enterprise AI Analytics & ROI

Growth Stage: Growth Stage

Nebuly provides an enterprise AI analytics platform that analyzes conversations between users and AI agents to measure adoption, AI success, productivity and business ROI. It can be deployed on-premise or in a private cloud.

Highlights:

Nebuly was selected for the 2026 Endeavor Elevator program and joined the Fastweb + Vodafone Investment Programme, supporting its continued expansion in enterprise AI analytics.

Startup-Profile

Neuramancer AI Solutions GmbH

Location: Rosenheim, Germany

Founded: 2024

Contact: Anika Gruner

Area: AI-Powered Deepfake Detection & Insurance Fraud Prevention

Growth Stage: Pre Seed

Neuramancer develops forensic AI that detects manipulated and AI-generated images, videos and documents. Its technology analyses digital media for manipulation and provides explainable results, supporting fraud detection and authenticity verification.

Highlights:

Neuramancer raised €1.7M in pre-seed funding in 2026 to scale its forensic AI platform. Its technology is already being used in the insurance sector to identify manipulated claims-related content, and the company expanded its team with former Munich Re/Allianz executive Martin Sondenheimer as Chief Commercial Officer.

Startup-Profile

NOMAIN

Location: Helsinki, Finland

Founded: 2024

Contact: Henri Kasurinen

Area: AI Knowledge Platform

Growth Stage: Seed

Nomain provides an AI-powered knowledge platform that helps organizations preserve and access institutional knowledge across their core systems. The platform is designed to make organizational knowledge available to both employees and AI applications.

Highlights:

Working with Nordic Tier 1 insurers and banks and featured in Versicherungsmonitor for its AI-powered approach to understanding and modernizing legacy mainframe systems.

Startup-Profile

nunq GmbH

Location: Dortmund, Germany

Founded: 2026

Contact: Tanja Schmoldt

Area: Agentic AI & Enterprise Workflow Automation

Growth Stage: Early Stage

nunq is an AI platform that integrates directly into existing web, desktop and legacy applications. Its AI agents can understand the context of ongoing work and automate repetitive processes without requiring traditional API or IT integration projects.

Highlights:

nunq already has paying customers and was selected for the AI Nation Accelerator 2026. It has also joined the UnternehmerTUM Incubator, while customer use cases report up to 75% time savings in invoice auditing.

Startup-Profile

oqio GmbH

Location: Munich, Germany

Founded: 2018

Contact: Dirk Jakob

Area: Digital Property Insurance Claims Management

Growth Stage: Growth Stage

oqio provides a cloud-based platform for property insurance and claims management, connecting insurers, insurance distributors, property managers and service providers in one digital workflow.

Highlights:

oqio is actively working with Allianz and ERGO insurance distributors and has expanded its platform with digital insurance policies, email-based claim submission and a casavi integration for automated claims transfer

Startup-Profile

Paramatrix Oy

Location: Helsinki, Finland

Founded: 2022

Contact: Ilia Nesterenko

Area: AI Claims Automation for Travel Insurance

Growth Stage: Early Stage

Paramatrix provides an AI-powered claims automation platform for travel medical insurance, automating policy validation, document processing, coverage checks, fraud detection, payout calculation and payment. Its AI Claim Agent is designed to process claims end-to-end in around 10 minutes.

Highlights:

Paramatrix's AI Copilot is in production with Tripins.io, processing 300+ claims per month, and its RAG system is built on 6,000+ anonymised travel-medical cases. The company is also authorised as a FIN-FSA-regulated payment service provider in Finland.

Startup-Profile

Previsia

Location: Munich, Germany

Founded: 2024

Contact: David Salom

Area: AI-Powered Document Automation for Insurance & Regulated Industries

Growth Stage: Seed

Previsia provides a SaaS platform for insurers and brokers to digitise risk inspections, analyse property and environmental risks, generate automated reports and track prevention actions. Its platform provides a 360° view of risk exposure and supports insurers in improving risk assessment and prevention. .

Highlights:

Previsia has completed 500+ risk inspections for insurers and brokers and has more than 500 additional visits planned for 2025. In 2026, it was selected for the KölnBusiness International Startup Village at insureNXT, and the company reports working with 35 insurance-sector organisations

Startup-Profile

Proscion

Location: Puchheim, Germany

Founded: 2026

Contact: Stephan Meusel

Area: AI Sales & Advisory Agents for Insurance

Growth Stage: Early Stage

Proscion develops AI sales agents for insurers and broker pools. Its apeiron platform conducts needs analysis, compares tariffs, explains products, guides customers through applications and generates compliant advice documentation, while enabling human handover when required.

Highlights:

Their platform is live in production with first partners active. The company reports 258 sessions, 137 completed consultations, 80 leads generated and 12 active agents in its displayed analytics. It also states that the first AI agent can typically be deployed in 2–4 weeks, with GDPR, BaFin and IDD compliance built into the platform

Startup-Profile

Rapid Resilience

Location: Munich, Germany

Founded: 2026

Contact: Prof. Dr. Jan Boeckmann

Area: AI-Powered Heavy Rain Risk Assessment & Climate Resilience

Growth Stage: Early Stage

Rapid Resilience uses AI and geospatial data to create detailed heavy-rain hazard maps and simulate different rainfall scenarios. Its platform supports risk assessment and planning of preventive measures for insurers, businesses, municipalities and infrastructure.

Highlights:

Founder Jan Boeckmann and his team won the Bavarian Climate Protection Award, recognising their work applying AI to heavy-rain prevention. The platform is designed for insurance applications including portfolio risk assessment and customer evaluation.

Startup-Profile

Setero Technologies

Location: Berlin, Germany

Founded: 2023

Contact: Kenneth Hillig

Area: AI-Powered Training & Coaching

Growth Stage: Seed

Setero Technologies provides an AI-powered training platform that enables customer-facing teams to practice real customer conversations through realistic AI role-plays. Teams can train critical scenarios and receive structured feedback on their performance.

Highlights:

Successfully acquired and expanded relationships with multiple mid-market and enterprise customers, including a leading German statutory health insurer (GKV)

Startup-Profile

SLEAK

Location: Munich, Germany

Founded: 2024

Contact: Philipp Heideker

Area: AI Platform for People Development

Growth Stage: Seed

Sleak helps organizations develop business-critical skills and knowledge through AI-powered, realistic conversation simulations. Employees can practice real-world scenarios and receive personalized feedback based on the company's own knowledge and standards.

Highlights:

Sleak already works with Helvetia for sales training, demonstrating direct relevance to the insurance industry. The company also won the Open Bosch Award for Best Startup Collaboration 2026, highlighting its ability to successfully collaborate with large enterprises.

Startup-Profile

Sphere One

Location: Munich, Germany

Founded: 2025

Contact: Catharina Landefeld

Area: Decision Continuity & Risk Intelligence

Growth Stage: Early Stage

Sphere One makes high-stakes AI and human decisions verifiable over time. Its solution focuses on creating decision-continuity infrastructure that enables organisations to document, verify and maintain evidence around critical decisions.

Highlights:

Sphere One has filed a European patent and is currently working on a university research collaboration and market validation.

Startup-Profile

Taktile

Location: Berlin, Germany

Founded: 2020

Contact: Maik Taro Wehmeyer

Area: AI-Powered Decision Automation for Financial Services

Growth Stage: Scale-up

Taktile provides an AI-powered decision platform for financial institutions, helping insurers automate underwriting and claims decisions while keeping human oversight, controls and auditability.

Highlights:

Taktile works with Allianz Partners on global health claims, while its insurance deployments have reduced manual claims work by 50%, increased capacity threefold, and are projected to deliver over $90M in claims-processing cost efficiencies.

Startup-Profile

Thryve

Location: Berlin, Germany

Founded: 2016

Contact: Friedrich Lämmel

Area: Wearable Health Data & Insurance Risk Intelligence

Growth Stage: Growth Stage

Thryve provides a health data platform connecting 500+ wearables and health data sources through one API. Its analytics support insurers with health risk assessment, underwriting, prevention and personalized member engagement.

Highlights:

Thryve's platform is used by insurers including Techniker Krankenkasse and AOK Plus for digital prevention and health programs. Its latest insurance offering, Swift Risk Intel, uses real-time wearable data to generate health risk profiles for underwriting and ongoing risk management.

Startup-Profile

TODAY

Location: Berlin, Germany

Founded: 2024

Contact: Michael Gackstatter

Area: AI Sales & Advisory Agents for Insurance

Growth Stage: Early Stage

TODAY develops an AI-powered sales assistant for financial and insurance advisors. Its platform provides conversation intelligence, captures and structures customer information, identifies relevant insights and follow-up actions, and helps advisors automate routine documentation and workflow tasks.

Highlights:

TODAY raised a €1 million pre-seed round in May 2025, led by Lucid Capital with investors from the AI, InsurTech and insurance sectors. The company has also expanded its AI assistant across the Nordic market and reports that its technology can improve advisor productivity by around 30%.

Startup-Profile

Vectoryx GmbH

Location: Hamburg, Germany

Founded: 2025

Contact: Alexander Nett

Area: AI Agents for Property Claims

Growth Stage: Seed

Vectoryx develops AI agents specifically built for the insurance industry, automating property claims from first notice of loss through to decision-ready handover. The solution aims to streamline claims workflows and reduce the manual effort involved in processing property claims.

Highlights:

Vectoryx is an AI-powered claims management platform for property insurance, automating property claims workflows and coordination. It was recognized as a Top 3 Newcomer at the German Real Estate Award 2026 and is expanding partnerships across the insurance ecosystem.

Startup-Profile

Verifiables

Location: Paris, France

Founded: 2022

Contact: Adrien Ohannessian

Area: Digital Identity & AI-Ready KYC Infrastructure

Growth Stage: Early Stage

Verifiables provides digital identity infrastructure that enables companies to issue, verify and exchange cryptographic credentials through one SDK and API, without storing sensitive documents. The platform supports KYC, identity verification and reusable credentials and is designed for eIDAS 2.0 and EUDI Wallet compatibility

Highlights:

Verifiables has developed infrastructure compatible with France Identité and the European Digital Identity Wallet, supporting instant credential verification without storing sensitive documents. It has also introduced an MCP server connecting AI agents with European identity wallets, extending its technology toward AI-ready identity verification.

Startup-Profile

Wisdom Bridge AI

Location: Bonn, Germany

Founded: 2025

Contact: Dr. Andreas Vogel

Area: Generative AI for Knowledge Management & Employee Knowledge Transfer

Growth Stage: Early Stage

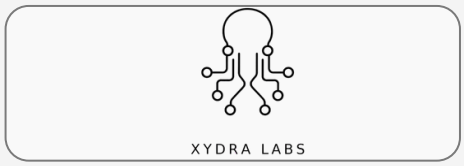
Wisdom Bridge is a SaaS platform that uses AI-controlled avatars to conduct goal-driven interviews, capture employees' knowledge and experience, and preserve it in an AI knowledge base and knowledge graphs. The captured knowledge can then be retrieved through an AI chatbot, documents and integrations with enterprise systems.

Highlights:

Wisdom Bridge AI graduated from the Campus Founders AI Scale Program in Heilbronn. In 2026, the company also received EFRE/JTF funding from the NRW 2021–2027 programme to support the optimisation and implementation of its platform's user experience.

Startup-Profile

Xydra Labs



Location: Berlin, Germany

Founded: 2026

Contact: Georg Runge

Area: AI-Powered Back-Office Automation for Regulated Industries

Growth Stage: Early Stage

Xydra Labs develops AI infrastructure for regulated industries, focusing on back-office automation using fine-tuned and open-source AI models. Its technology includes the Universal Manifold Bridge (UMB), designed to enable AI models to reason over structured enterprise data while preserving relationships, hierarchies and constraints.

Highlights:

Xydra Labs was selected as one of the finalists in the EU-Startups Summit 2026 Pitch Competition. The company has also been presented as developing AI solutions for regulated-industry back-office automation, with a focus on improving quality and reducing AI operating costs.

ITHM ALUMNI STARTUPS

7Analytics

Assesses the flood risk of individual properties. It combines information about buildings, terrain, weather and water to help insurers decide which properties to insure, how to price them and where losses could be prevented.

ANANSI

Provides insurance for online merchants, starting with protection against shipping problems. Its Shopify integration allows merchants to add cover without having to manage the insurance process themselves.

fusionbase

Provides companies with data from external sources such as weather, property, demographics, crime and news. Insurers can use this data to improve risk assessment, underwriting and other decisions.

inaza

Builds insurance products using connected-vehicle and other data. Insurers can use its platform to create and manage data-based insurance products, particularly for mobility and automotive insurance.

inca

Handles insurance claims on behalf of insurers. Its software and claims specialists manage tasks such as receiving claims, checking coverage, communicating with customers and identifying fraud or recovery opportunities.

MISS MONEY PENNY

Helps insurers and other companies use digital wallets such as Apple Wallet and Google Wallet to stay connected with customers. It can be used for digital insurance cards, notifications, offers and customer retention.

MotionsCloud

Uses images and computer vision to assess vehicle and property damage. Insurers can use it to estimate damage remotely and automate parts of the claims process.

muffintech

Provides AI assistants designed specifically for insurance. They can answer customer questions, explain insurance products and support sales and advisory processes.

nettle ai.

Provides chatbots for insurers and other businesses that answer customer questions around the clock. They can handle routine customer-service interactions without requiring an employee for every conversation.

Qantev

Provides software for automating insurance claims. It uses claims data to help insurers decide how a claim should be handled and which claims can be processed automatically.

ITHM ALUMNI STARTUPS

RISKWOLF

Provides insurance based on data about events such as floods, storms and other disasters. It monitors these events and can automatically calculate and process claims when predefined conditions are met.

SYNAPZE

Makes it easier for customers to sign up for insurance or banking services using their existing digital identity and wallet. The aim is to reduce the number of steps needed during registration.

VAARHAFT

Checks images and other digital media for fraud. Insurers can use it to detect manipulated photos, deepfakes and duplicate images, especially when processing claims.

INSURTECH HUB MUNICH

If you have any questions about these startups, please feel free to contact us

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