

COMARCH
Digital Insurance

Case Study

Double the Contracts, Triple the Offers

The Digital Transformation of
elipsLife Switzerland



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Dossier

Company

elipsLife Switzerland

Industry

Insurance – Employee Benefits: Accident & Health (A&H)

Business Model

B2B2C

Target Segments

Small and Medium-sized Enterprises (SMEs) and Large Corporations

Project Duration

2023→2024



Results at a glance

3x
as many
offers

processed with the
existing team

2x
as many
contracts

won as in the
previous year

Fully
automated

offer generation
for micro-sized
businesses

IMPLEMENTED SOLUTION

The partnership between Comarch and elipsLife is **centred on Comarch Digital Insurance**, a modern digital platform enabling the registration of offer requests received from brokers or via an integrated broker platform, as well as managing offers for new contracts, renewals, and contract updates for Accident and Health insurance products underwritten by elipsLife.

The primary goal was to augment the existing landscape by introducing a **fully-fledged modern system for the distribution process**, deeply interconnected with elipsLife's existing workflows and infrastructure.

Comarch Digital Insurance was a cornerstone of elipsLife's **long-term digital transformation strategy**, designed to maximise efficiency and satisfaction across the client journey while positioning elipsLife to enter the high-volume SME (Small & Medium-sized Enterprises) market in Switzerland.

The implementation followed a deliberate "mixed approach". Rather than replacing the core system entirely, **elipsLife pursued a modular redesign**. Comarch Digital Insurance serves as the **central engine for the quotation process, seamlessly integrated with Sobrado**, the Swiss broker platform, for distribution, and BBTE for contract management. Claims handling remains on a modernised version of the existing core system, preserving stability and operational continuity.



PROJECT SCOPE

The new platform was intended to:



SERVE as a primary sales and distribution engine for elipsLife's Sales, Underwriting & Account Management, featuring a fully integrated quotation tool with tariff and calculation capabilities.



SUPPORT the distribution of the full elipsLife product portfolio.



BECOME the central sales hub for managing all new contracts, for both the SME and large customer market segments.



SUPPORT all relevant business processes through highly automated and efficient solutions, enabling greater agility, higher productivity, and increased capacity to develop and deliver offers in new markets with the existing workforce.

PROJECT OBJECTIVES

Market Position

Maintain and strengthen elipsLife's standing as a specialised A&H insurer in Switzerland, serving clients across all company sizes with the flexibility and speed the modern market demands, while staying agile enough to adapt as that market continues to evolve.

SME Market Entry

Build the automation and digitalisation capabilities required to enter the SME market and handle the significantly increased business volume with a platform designed to scale and flex as demand grows, while keeping operational costs and headcount broadly stable.

Partnership and Image

Cement elipsLife's reputation as a trusted, competent B2B2C partner for small, mid, and large-market companies by delivering best-in-class products and services at the pace today's businesses expect, and with the adaptability to meet their changing needs.

Quality and Operations

Drive operational excellence across every stage of collaboration with policyholders, companies, and distribution partners through process optimisation and automation, enabling faster, more responsive service delivery while keeping cost growth structurally decoupled from business growth.

PROJECT CHALLENGES

Integration Complexity

Connecting Comarch Digital Insurance with seven existing systems simultaneously required extensive coordination across multiple partners and technology stacks. It was one of the most technically demanding aspects of the programme.

Infrastructure Stability

elipsLife's migration of its development environments to a new provider introduced periods of unavailability that affected delivery pace and required agile reprioritisation across the teams involved.

Capacity and Competing Priorities

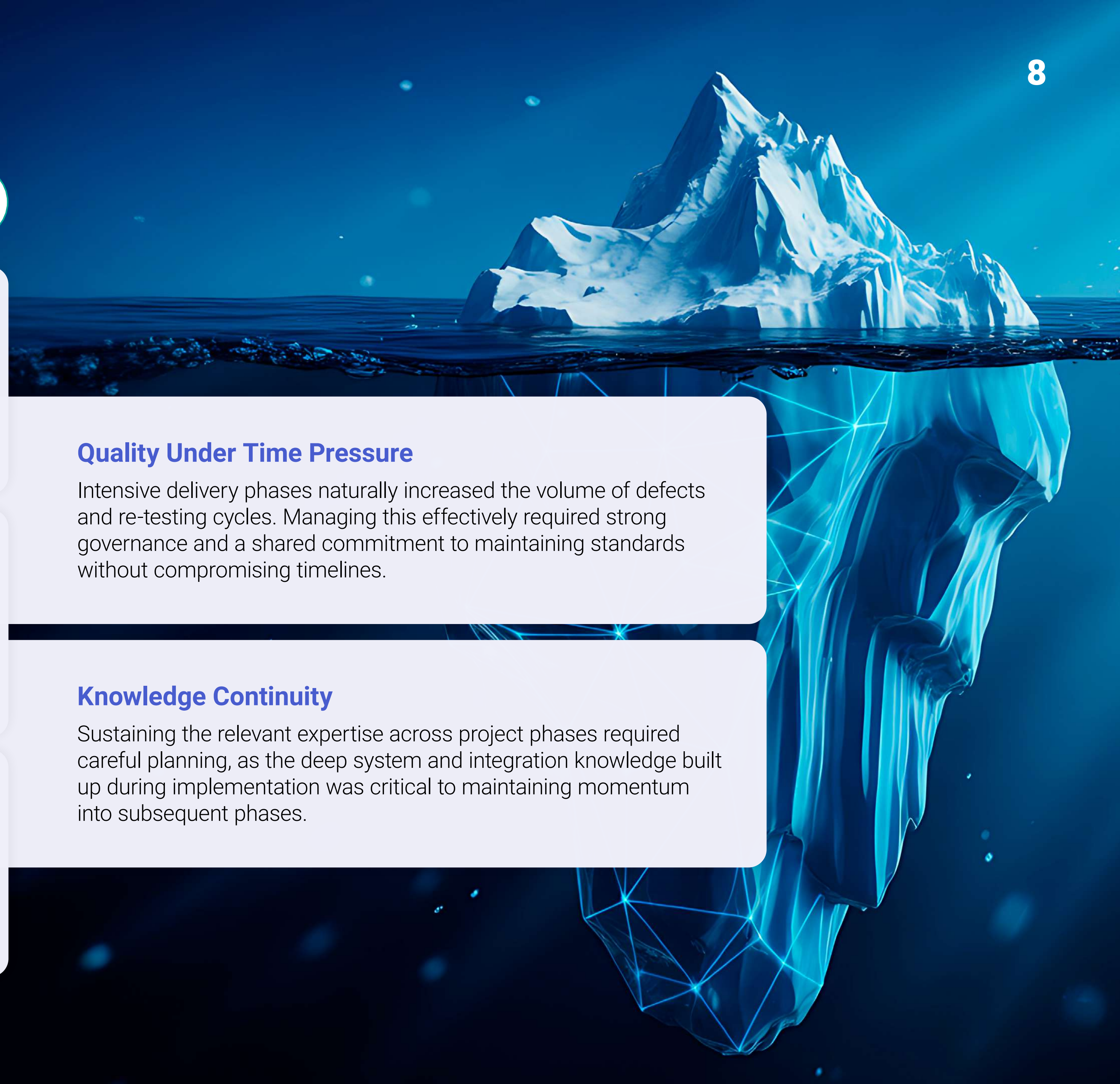
Balancing project workload against ongoing insurance operations was a key challenge. Business analysis, UAT, and daily operations frequently competed for the same people, requiring disciplined planning and close collaboration across all parties.

Quality Under Time Pressure

Intensive delivery phases naturally increased the volume of defects and re-testing cycles. Managing this effectively required strong governance and a shared commitment to maintaining standards without compromising timelines.

Knowledge Continuity

Sustaining the relevant expertise across project phases required careful planning, as the deep system and integration knowledge built up during implementation was critical to maintaining momentum into subsequent phases.



A woman with dark hair and glasses is looking intently at a screen. The screen displays a stream of binary code (0s and 1s) in green and blue, creating a digital atmosphere. The woman's face is partially visible in profile, and she appears to be in a professional setting.

PROJECT RESULTS & BENEFITS

#1

Tripling output while maintaining the existing team size

Comarch Digital Insurance enabled elipsLife to process three times as many offers and win double the number of contracts compared to the prior year with the current team structure.

#2

A seamless process from quote to contract

For the first time, the entire journey from an initial offer request through to a signed contract runs through a single integrated platform, reducing manual handovers and improving data quality throughout.

#3

One system for all business

All sales opportunities, whether new customers or renewals, are now managed centrally in Comarch Digital Insurance, giving elipsLife a consolidated and reliable view of its entire distribution pipeline.





PROJECT RESULTS & BENEFITS

#4

Legacy risk removed

The replacement of a critical but outdated system component eliminated a longstanding operational vulnerability that had previously required ongoing workarounds.

#5

Fully automated SME offers

For micro-sized businesses, Comarch Digital Insurance generates complete, ready-to-present offers instantly and without any human intervention. This level of straight-through processing is not yet standard in the Swiss B2B2C broker market, positioning elipsLife as the first mover in the industry.

#6

Strong reception from brokers and the market

Brokers have responded positively to faster offer turnaround times and the direct connection to Switzerland's leading insurance offer comparison platform for brokers, Sobrado.

Partnering with Comarch on Comarch Digital Insurance marks a key step in modernising how we serve brokers and clients in Switzerland. The real strength was the collaboration: two teams aligned, pragmatic, and committed to making it work. I'm proud of what we've built together.

Patricia Mattle, CEO of elipsLife Switzerland

Comarch took the time to truly understand our business and products, which made all the difference. Their delivery quality, responsiveness, and flexibility were consistently high throughout the program, and having the same team with us from day one meant we could handle changing requirements without missing a beat.

Sarah Jaeger, Head Strategy

By leveraging our new automated quoting system, we have successfully expanded our reach into the SME market, empowering our sales partners with maximised speed and operational ease.

Dr. Dejan Perunski,
Head Sales Switzerland

STATEMENTS



About elipsLife Switzerland

elipsLife is a European B2B insurance company specialising in products that cover the financial consequences of illness, accidents, and loss of life. Founded by Swiss Re in 2008, the company grew rapidly and surpassed one billion USD in annual premium volume within its first decade. Since 2022, elipsLife has been part of Swiss Life International, a division of Swiss Life Group. The company operates across Europe with branches in Switzerland, the Netherlands, and Italy.

elipsLife Switzerland, based in Zurich, focuses on accident and health insurance for companies of all sizes, with a strategic emphasis on growing its presence in the SME segment through targeted investments in automation and digitalisation. elipsLife employers across Switzerland rely on elipsLife for mandatory and supplementary accident insurance, daily sickness benefit insurance, and complementary care management services, all delivered through the broker channel. With a clear focus on service quality, speed, and flexibility, elipsLife Switzerland positions itself as a specialised, agile alternative to the large traditional insurers in the Swiss market.

COMARCH

About Comarch

Founded in 1993 in Kraków, Poland, Comarch prides itself on being one of the leading software houses in Europe, with several thousand employees worldwide and thousands of successful projects carried out for the largest international brands.

With many years of experience in the industry, Comarch Financial Services, a business sector within the Comarch Capital Group, specialises in developing sophisticated software and IT systems for major financial institutions in banking, insurance, and capital markets.

Our expertise has gained worldwide recognition and a significant portfolio of clients among insurers, banks, mutual and Life funds, brokerage houses, and asset management companies in more than 30 countries.



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