

The infrastructure layer for modern insurance distribution.

The Problem

Traditional insurance infrastructure was built for static annual policies, manual operations and slow distribution models.

While consumers expect simple, instant and digital experiences, much of today's insurance offering remains complex and inflexible. Insurers struggle to launch flexible products, integrate modern distribution channels and innovate without replacing legacy systems.

Our Solution

Activar is a technology platform that enables insurers, brokers and digital partners to offer real-time embedded and on-demand insurance products without replacing their existing systems.

Our infrastructure connects policy issuance, flexible activation, collections, virtual inspections and omnichannel support into a single digital experience.

Traction

- +3000 clients and +500 brokers using the platform.
- USD 260K net-premium generated with only 3 niche insurance products.
- \$6 CAC: Industry-leading acquisition efficiency.
- 16% Conversion Rate: Strong organic and digital acquisition performance.

Business Model & Market

- The Model: Net take-rate on all processed GWP.
- The Opportunity: \$2.5T global P&C insurance market.

Our asset-light infrastructure enables rapid international expansion into Mexico, Brazil, US and Europe without heavy operational or regulatory overhead.

Why Activar

- Flexible by design: Usage-based and configurable insurance experiences.
- Multi-channel distribution: Brokers, fintechs, apps and digital partners in a single infrastructure.
- Faster go-to-market: Launch modern insurance products without rebuilding legacy architecture.

Built by a team with deep insurance industry roots and technology expertise.