

Zurich announces winners of its inaugural global insurtech competition

- **Chisel AI, a company representing North America, has won the Gold award in the first ever global Zurich Innovation World Championship, with zesty.ai winning the Silver award for North America and LifeNome as well as Soldier.ly taking the Bronze award for Colombia, and Australia respectively**
- **The winning insurtech firms will work together with Zurich's Business Units to develop pilot programs that will make their products and services available to Zurich's customers in selected countries and regions**
- **The Championship was launched in August 2018 and attracted more than 450 insurtech startups from across the world**

Zurich, January 30, 2019 – Zurich Insurance Group (Zurich) today announced that Chisel AI is the Gold winner in the first Zurich Innovation World Championship for its work that aims to improve processing of unstructured data sources using artificial intelligence technology. Zesty.ai was the Silver winner, and LifeNome and Soldier.ly were named shared Bronze winners.

The companies were honored during an awards ceremony at Zurich's headquarters in Switzerland. Each winner now has the opportunity to develop pilot programs in the local businesses to make their products and services available to the Group's customers in selected countries and regions.

Group Chief Executive Officer Mario Greco said: "The Zurich Innovation World Championship underlines our ongoing quest to attract and retain the best and most innovative talent across the globe. We received applications from Argentina to Australia, demonstrating the breadth of talent, ideas and people who recognize the opportunity to work with and learn from Zurich. We are very excited to be working with our winners to develop cutting-edge new services, approaches and capabilities that

will help us better meet the evolving needs of our customers, employees and other stakeholders globally.”

The global round of the Zurich Innovation World Championship was judged by Zurich’s executive committee, who together decided on the four winners.

Group Chief Strategy, Innovation and Business Development Officer Giovanni Giuliani said: “We are pleased that Chisel AI, zesty.ai, LifeNome and Soldier.ly are the winners of the first Zurich Innovation World Championship. Each of these insurtech startups demonstrated they can fully support Zurich and its customers with pioneering ideas and products. We are committed to drive transformation and innovation in the insurance industry and I am excited to see what our winners’ pilot programs will deliver for Zurich and the industry.”

Chisel AI has developed a natural language, AI processing tool that allows commercial insurers and brokers to extract, identify and classify unstructured data sources, such as insurance documents, 400 times faster and much more accurately than a human, the company claims.

Zesty.ai has developed an AI-based solution that can provide insurers and other users with detailed and accurate property evaluations to improve underwriting, pricing and post-event response. Using satellite and drone imagery, combined with information collected by aircraft and weather data, zesty.ai has analyzed more than 115 billion data points on 140 million structures.

LifeNome has created an XHealth platform that combines precision health and wellness underwriting with the aim of making customers healthier and saving money for insurers. 70% of the company’s staff hold PhDs.

Soldier.ly has developed the world’s first smartwatch stress detection app that provides users with real-time assistance. Soldier.ly’s app detects stress and intervenes when stress signs are detected. Worldwide, mental health problems now affect an estimated 700 million people.



The Zurich Innovation World Championship, Zurich's first global insurtech competition, attracted more than 450 startups from around the globe. During the past five months, they competed in five categories: Smart Homes and Buildings, Digital Health, Financial Planning, Mobility and a Wildcard option. The eight global round finalists were: Chisel AI, Habit Analytics, LifeNome, Nubihome, Shayp, Soldier.ly, Vymo and zesty.ai. In previous rounds, 22 local winners were selected and Zurich will also start working with many of these companies on a local basis and share their expertise globally.

Further information

Additional information on the Zurich Innovation World Championship, including profiles of the eight finalist and a recording of the awards ceremony is available at:

<https://www.zurich.com/en/campaigns/ziwc>.

Zurich Insurance Group (Zurich) is a leading multi-line insurer that serves its customers in global and local markets. With about 53,000 employees, it provides a wide range of property and casualty, and life insurance products and services in more than 210 countries and territories. Zurich's customers include individuals, small businesses, and mid-sized and large companies, as well as multinational corporations. The Group is headquartered in Zurich, Switzerland, where it was founded in 1872. The holding company, Zurich Insurance Group Ltd (ZURN), is listed on the SIX Swiss Exchange and has a level I American Depositary Receipt (ZURVY) program, which is traded over-the-counter on OTCQX. Further information about Zurich is available at www.zurich.com.

Contact

Zurich Insurance Group Ltd
Austrasse 46, 8045 Zurich, Switzerland

www.zurich.com

SIX Swiss Exchange/SMI: ZURN, Valor: 001107539

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Media Relations

Neil Gordon-Henderson, Laura Dürmüller

Phone +41 (0)44 625 21 00

Twitter [@Zurich](#)

media@zurich.com