



Scale | InsurTech

2025 Cohort Profiles



In collaboration with:

**GROWTH
BUILDERS**

Scale | InsurTech

We believe it is vital to recognise and collaborate with fast growth scale-up technologies as the pace of change increases in the sector.

The Scale Programmes provide a crucial link between large organisations and fast-growth, innovative scale-ups who are making waves in the Insurance & Wealth industry. Our programme connects high-quality vetted scale-ups with traction to large progressive organisations looking to embrace new technologies and pioneering new services.

8 Scale-ups

£100m Raised

300 Employees



Bill Gasson, PwC Partner, Scale | InsurTech Programme Sponsor:

The Insurance, Asset & Wealth Management, and Life & Pensions sectors are evolving at an unprecedented pace. At PwC, we understand that the increasing use of data and technology is not only introducing new competitors but also creating opportunities to reimagine customer value, build stronger connections across the ecosystem to help businesses manage risks, secure financial futures, and achieve long-term resilience.

At PwC, we believe collaboration with innovative Insurtechs is critical to driving this change. Leveraging our deep industry expertise and global network, we help clients adopt cutting-edge technologies, deliver hyper-personalised experiences, and build interconnected ecosystems. Together, we can create a more inclusive, sustainable, and forward-looking industry that meets the needs of a rapidly changing world.











Meet the cohort

Our cohort has been carefully selected based on real challenges across the advertising landscape.

The companies have been hand-picked through a rigorous process and curated to tackle live challenges across Insurance and Wealth with their innovative solutions and technologies.

The scale-ups are tackling some of the most important industry areas and are growing rapidly. Connect with our amazing cohort or join our events (see below) to find out more!

[Register for showcase event](#)

Company	Overview	Page
	Become your clients' trusted wealth advisor. Above offers a comprehensive platform that focuses on wealth management and estate planning.	4
	Delta FS Provides market-leading technology solutions for pensions administration, specializing in Self-Invested Personal Pension (SIPP) and Small Self-Administered Scheme (SSAS) products. Handling millions of transactions annually while ensuring compliance with stringent HMRC and FCA reporting standards.	5
	Simplifying the transaction of patient medical data. Our platform ensures the secure and efficient handling of patient medical records, streamlining the process for healthcare providers, insurance companies, and legal firms	6
	Planworth is like a virtual family office for every client. Our B2B SaaS platform helps firms, big and small, build and manage comprehensive financial, tax, and estate plans for their clients, whether typical employees and retirees, owner-managers, or UHNW/HNW individuals.	7
	ProposalAI is a cutting-edge SaaS platform designed to transform how businesses respond to RFPs. Our solution empowers companies to save time and resources while increasing win rates by automating the proposal creation process.	8
	The leading AI claims platform for health & life insurance. Qantev enhances the performance of health and life insurers around the globe, helping them reduce losses, optimize their processes, and increase client satisfaction.	9
	QPLIX is all about digitalising the management of complex financial portfolios. The Wealth Management Platform's customer groups include family offices, foundations and trusts, investment funds, asset managers, institutional investors, and private banks.	10
	WealthObjects empowers wealth and investment management firms with scalable technology and supports digital transformation. Our comprehensive Wealth Platform supports self-directed investing, hybrid advice, and in-person financial planning.	11

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 www.abbove.com



Founder & CEO:

Guillaume Desclee

Founded: 2017

Employees: 18

Funding: £2,5M

HQ: Brussels, Belgium



Become your clients' trusted wealth advisor.

Overview

Abbove offers a comprehensive platform that focuses on wealth management and estate planning. The platform allows users to connect various external sources to enrich data from banks, manage family wealth, and centralise documentation. It provides tools for wealth advice, estate planning, and financial simulations. The platform is designed to be collaborative, allowing multiple users to access and update information. It also adapts to different countries' regulations and tax impacts

Use cases and benefits

Our platform empowers clients to achieve a comprehensive view of family wealth, encompassing balance sheets, gifting, and personal revenues and expenses, enabling informed decision-making across various wealth tiers.

- It centralises essential documentation and offers tools for wealth advice, estate planning, and financial simulations, providing multiple users with collaborative functionality to access and update information in sync with their roles.
- The platform seamlessly integrates data from external sources, enriching information from banks, and offers multinational capabilities by adapting to different countries' regulations and tax impacts.
- With detailed insights into assets, liabilities, and ownership structures, clients can perform financial simulations and integrate local tax tools for accurate tax calculations, enhancing financial planning and cash flow management autonomously.

Business model

Abbove primarily targets the wealth management and estate planning sectors, including financial advisors, wealth managers, banks, and family offices. The platform operates on a subscription-based model, offering comprehensive tools for wealth advice, estate planning, and financial simulations. For enterprise clients, the platform supports firm-specific customisations and role-based access tailored to institutional rules. Abbove's collaborative features allow multiple users to access and update information, enhancing client engagement and data centralization. The platform's adaptability to various countries' regulations and tax impacts positions it for potential expansion into multinational markets.



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www.deltafs.co.uk



Billy Chalk

Managing Director

Founded: 1996

Employees: 80

HQ: Birmingham, UK

Overview

Delta Financial Systems provides market-leading technology solutions for pensions administration, specialising in Self-Invested Personal Pension (SIPP), Small Self-Administered Scheme (SSAS) and income drawdown.

Our heartbeat is in the FinTech community of Birmingham, creating cutting edge, cloud deployed software. We solve complex regulatory and technology problems for our clients, ensuring they meet stringent FCA and HMRC requirements using our highly scalable and process driven Platinum ecosystem.

Use cases and benefits

Delta is more than just a technology provider - one of our distinct USPs is that our team has hundreds of years of deep pensions domain expertise. Our award winning team design, build, deliver and support our tech for 34 UK based pension providers, ranging from the largest banks and insurance companies to independent specialist and smaller niche providers. **[They include Legal & General, HSBC and Nucleus].**

With 30 years of proven delivery, we build long-term partnerships with our clients, with the average currently being over 16 years. They rely on us to underpin innovative pension products and help ensure positive retirement outcomes for their clients.

Our clients testify to Platinum delivering significant increases in operational capacity and control, leading to increased margins and risk reduction and improved customer service. **[Implementation timescales]**

Business model

Delta generates annual recurring revenue from the licencing of Platinum and cloud hosting, typically with three to five year contract terms. Our simple price per member charging basis, reduces with scale delivering cost efficiencies as our clients grow. **[PS revenue]**

Importantly, our pricing includes full regulatory change as standard, setting us apart from our competitors. This keeps our clients safe, always able to meet their regulatory obligations with no hidden upgrade costs.



Market leading
technology for
pensions
administration, built
by pensions experts.



www.medi2data.com



nick.freeman@medi2data.com



COO:

Nick Freeman

Founded: 2017

Employees: 45

Funding: £6M

HQ: Cardiff, UK

Overview

Medi2data powers access to consented and curated medical data, transforming the way patient records are managed and transacted. Our platform and services streamline medical evidence retrieval for insurers, CROs, government agencies, and legal firms, significantly reducing the time and effort required compared to traditional methods. By facilitating electronic retrieval and secure exchange of medical records, we make the process faster, more efficient, and more secure for all parties involved.

With an established presence in Primary Care, full integration with EMIS, TPP SystemOne, and Vision, and NHS-accredited supplier status, we have built strong relationships with GP surgeries. This allows us to deliver medical evidence with market-leading turnaround times to our instructing party clients across multiple sectors.

Our platform & services deliver:

- ✓ **Medical evidence retrieval up to 70% faster** than traditional methods.
- ✓ **AI-powered interpretation of medical evidence**, combined with a robust clinical delivery model.
- ✓ **Bespoke, white-labelled customer journeys** that enhance client efficiency and improve patient/customer experience and engagement.

Use cases and benefits

Our services are tailored to meet the specific needs of each sector, ensuring every client receives a bespoke solution designed around their unique requirements.

For clients in the protection sector, our Outsourced Medical Evidence Gathering (OMEG) service has delivered over 70% time savings and 84% reductions in back-office costs.

Our MD-X platform is designed to streamline the transaction of medical data for instructing parties, enabling clients to manage their requests efficiently. Additionally, our Medical Evidence Tracker (MET) provides real-time updates on patient requests, significantly reducing follow-ups. Most importantly, our services deliver reliable medical evidence, empowering clients to make informed, smarter decisions.

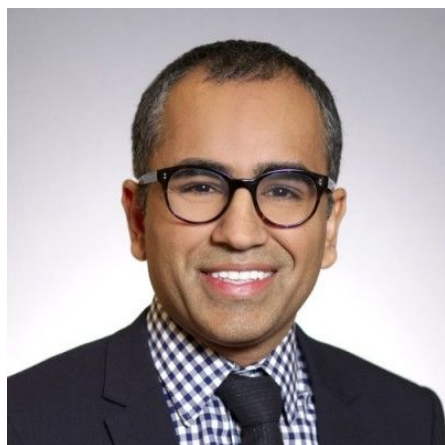
Business model

Our commercial model consists of three key items:

- Annual platform license fee
- Case/transaction fee
- On-boarding & Set-up fee



Powering access to consented and curated medical data.



Co-founder & CEO:

Tarsem Basraon

Founded: 2019

Employees: 10

Funding: £2,5M

HQ: Toronto, Canada

Overview

Planworth is like a virtual family office for every client. Our B2B SaaS platform helps firms, big and small, build and manage comprehensive financial, tax, and estate plans for their clients, whether typical employees and retirees, owner-managers, or UHNW/HNW individuals. We position firms as their clients' go-to for all aspects of their wealth, and open opportunities for new services, products and revenue streams. Clients receive planning that grows with them through life stages and promotes financial wellness. Planworth is configurable and supports wealth planning functions across advisor-led, hybrid, and self-service channels.

Use cases and benefits

Although use cases and emphasis vary, our customers want to lead with planning, make planning integral in their digital transformation, and deliver client-centric experiences across channels and market segments:

- Advisor-led: Enablement of traditional advisor-client relationship with emphasis on contextual financial, tax, and estate planning; market segments include mass-affluent, owner-managers, and HNWI/UHNW clientele with multiple corporations and trusts
- Hybrid: Collaboration on client-led or advisor-initiated planning through integrated advisor, client, and firm platforms; market segments include retail, mass-affluent, owner-managers, and digitally savvy HNWI/UHNW clientele
- Self-service: Client-driven planning solutions integrated into firm platforms, including self-directed investing, pension member services, and employee financial wellness



**Financial Planning.
Redefined.**

Business model

Our primary target market is the financial advisory industry, including insurance firms, banks, pensions and independents. We offer subscription-based licenses, as well as feature and integration add-ons. For enterprise, firm-specific integrations and customisations are project based. We have promotion agreements with Canadian insurance MGAs, as well as revenue sharing arrangements with our API integration partners. Opportunities to leverage the platform in other markets include law and accounting firms, employee financial wellness, and direct investing platforms.

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 www.proposalai.co



President: Nitish Mukhi

Founded: 2024

Employees: 8

Funding: Bootstrapped

HQ: Ontario, Canada



Built to empower teams, crafted to win proposals, driven by precision.

Overview

ProposalAI is a cutting-edge SaaS platform designed to transform how businesses respond to RFPs. Our solution empowers companies to save time and resources while increasing win rates by automating the proposal creation process.

Key features include executive-level and departmental RFP summaries for quick go/no-go decisions, automated extraction of requirements, compliance matrix generation, and AI-powered draft responses.

These features ensure businesses respond quickly, accurately, and comprehensively to RFPs, eliminating missed details and enhancing proposal quality. With ProposalAI, companies can focus on strategy and differentiation rather than administrative tasks, enabling them to win more contracts and scale their business.

Use cases and benefits

- A reinsurance broker used ProposalAI to respond to a high-value RFP, reducing the time spent on compliance checks by 50% and enabling faster response submission.
- A large consulting firm leveraged our executive summaries for efficient go/no-go decisions, saving over 20 hours per RFP.
- A SaaS company used our AI-powered draft responses to improve consistency and quality across multiple proposals, increasing their win rate by 15%.

These examples demonstrate how ProposalAI helps businesses streamline proposal development, ensuring completeness, accuracy, and speed in RFP responses.

Business model

ProposalAI operates a SaaS model, offering tiered pricing plans to cater to businesses of various sizes and industries. We allow subscriptions, enterprise licensing, and premium services such as custom integrations or dedicated onboarding. We focus on delivering value to clients through time and cost savings while helping them win more contracts.

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 www.qantev.com



Carine Chehade

Director

Founded: 2019

Employees: 70

Funding: €40m

HQ: Paris, France

Overview

We build AI technology to make insurance better.

Qantev is an award-winning, rapidly scaling deeptech AI software company on a mission to help the world's largest insurers streamline their health & life claims operations. Remaining profitable in today's health & life insurance landscape is increasingly challenging. Qantev is here to help.

Qantev enhances the performance of health and life insurers around the globe, helping them reduce losses, optimize their processes, and increase client satisfaction.

By blending artificial intelligence with medical expertise, our team of specialized data scientists and engineers has built innovative solutions that boosts the claims management process and uncover instances of fraud, waste, and abuse.

Their platform offers scalable solutions that align with insurers' ambitions, providing both efficiency and adaptability.

Use cases and benefits

20+Insurance clients including AXA, Bupa and Generali in 12 countries across Asia, Europe, Middle-East and The Americas to automate claims operations, reduce leakage, improve loss ratios, enhance data quality, and elevate customer experience.

Business model

- SaaS platform - Out of the box platform for a flexible and risk free solution based on industry best practices.
- Modular architecture - Superior technology enabling quick and scalable wins for insurers to transform at their pace.



The leading AI claims platform for health & life insurance.



Philipp Besser
Director Business
Development

Founded: 2012

Employees: 130

Funding: €25m

HQ: Munich, Germany



We make you master
the Complexity of
Wealth.

Overview

QPLIX is all about digitalising the management of complex financial portfolios. The Wealth Management Platform's customer groups include family offices, foundations and trusts, investment funds, asset managers, institutional investors, and private banks.

QPLIX maps the entire range of liquid and illiquid asset classes and supports even highly complex legal entity structures. To improve consistency, transparency, and efficiency, it integrates all relevant data AND documents from various sources such as multiple bank accounts, market data, and ratings (incl. ESG scores) into one single source of information.

QPLIX supports users with investment policy and loss threshold monitoring. The SaaS-based solution enables managers and clients to securely access their asset reporting and real-time analytics via web browsers and apps at any time.

Use cases and benefits

Today, the team of over 100 software and financial experts serves clients all over the world, with assets under QPLIX management exceeding €180 billion including Deutsche Bank and other financial institutions:

- (Multi) Family Offices - Enhanced portfolio control
- Independent Wealth Managers - Tools for better client service
- Banks & Financial Institutions - Support for complex asset management
- Treasury Departments - Efficient investment oversight
- Foundations & Non-Profit - Simplified financial management

Business model

SaaS model with simple API integrations with existing systems and leverage our extensive partner network and App marketplace

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 wealthobjects.com



Founder & CEO:
Uday Nimmakayala

Founded: 2015

Employees: 12

Funding: <£1M

HQ: London, UK



**Modern Holistic
Wealth Advisory
Platform: With
Integrated CRM,
All-in-one Adviser
Desktop Portal and
Investor Apps.**

Overview

WealthObjects empowers wealth and investment management firms with scalable technology and supports digital transformation. Our comprehensive Wealth Platform supports self-directed investing, hybrid advice, and in-person financial planning.

Tailored for Insurers, Wealth managers, and Bank advisers to meet diverse client needs our key features includes an adviser desktop, CRM, investor apps, and API-driven integration to organisation's internal and any external systems. Our solution is AI driven to enhance adviser productivity and client engagement.

Our platform allows client collaboration such as features meetings, messaging, e-signatures, documents and more for effective advisor-client engagement. The flexible SaaS delivery model and REST API modules both cloud-native and on-premise deployment options are certified under ISO 9001:2015 and ISO 27001:2013 for over 5 years, ensuring quality and security.

Use cases and benefits

- Holistic Wealth Advisory Software: Comprehensive platform for managing wealth and investments.
- Adviser Desktop Platform: Streamlines adviser workflows with an all-in-one solution.
- Hybrid Advice Software: Combines digital tools with personalised adviser interactions.
- Self-Directed Investing Software: Empowers clients to manage their own investments.
- Robo-Advice Software: Automates investment advice with scalable, code-driven tools.
- Digital Retirement Advice Software: Supports hybrid retirement decumulation planning.
- Investor Portal and Mobile Apps: Provides clients with investment reports and communication tools for seamless engagement.
- Generative AI Workflows (2025): Delivers custom AI-driven workflows tailored to each firm, optimising adviser productivity, enhancing client engagement, and streamlining operations.

Business model

One-off implementation fees (tailored integration, onboarding, and configuration to meet specific client needs) for initial platform setup / customisation, alongside ongoing SaaS licence subscription fees. The subscription fees provide access to the platform, continuous updates, maintenance, and personalised support.

We deliver scale-up and corporate collaboration to drive commercial innovation.

We are a scale-up born from corporate innovation and so we really do understand both sides, that's why we know what works to get the best results!

growthbuilders.io

Scale-up & corporate innovation

We love it. We've worked hands on with over 600 scale-ups across 15 sectors to enable big brands to harness the full potential of working with exciting new technologies.

Use our global scale-up network, experience of leading large company innovation teams and our nimble startup mindset, to facilitate rapid co-creation.



Targeted Scouting based on defined challenges that are strategically aligned



Detailed Assessment of tech scale-ups with proven products



Rapidly test new technologies that have been assessed using our wealth of experience



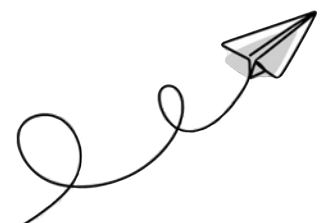
Track Record of ROI and use cases to roll out in your business



Tailored delivery models that work for you: Innovation programmes, Labs, Sprints and CVCs



Iterative & modular approach that keep costs and risk down to a minimum



35,000+

global innovators assessed

6,500

big brands supported

650

scale-up alumni

60

global innovation projects

Get in touch

Register for showcase event



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<https://www.pwc.co.uk/industries/insurance.html>



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