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Technology and Partnerships: Caarea's 2025 Strategy

Building on double-digit growth in 2024, Caarea is continuing its dual strategy this year: digitalization and forging partnerships with major international institutions. The company reinforces its premier position among insurers and automotive manufacturers by enabling their ambitions in affinity insurance services.

Over the past three years, significant investments and dedicated efforts from Caarea's teams have driven a project to automate the entire insurance value chain. The result is a platform that empowers automotive manufacturers to build and market their insurance offerings across their European networks with just one click.

"Our digital platform, CaareaSolutions, has convinced the market," boasts Bruno Labuzan, CEO of Caarea. In fact, the company once again posted double-digit growth in 2024 while maintaining high financial ratios.

"We have nurtured our differentiated market positioning and will continue to do so," Labuzan adds. "This is essential both to stay ahead of the evolving needs of car manufacturers and insurers and to capitalize on new opportunities offered by technology, especially artificial intelligence."

Supporting the Demanding and Competitive Strategies of Institutional Players

Bolstered by the technical support of its three reinsurers—Scor, Swiss Re, and Munich Re—Caarea is set to strengthen its partnership strategy with major institutional players in 2025, focusing primarily on Europe and Asia.

"For 10 years, we have been delivering our innovative products to Chinese manufacturers and insurers. They are now approaching us for new development directions. These institutional players want to equip themselves with affinity services to capture the European market," explains Bruno Labuzan. This drive does not preclude Caarea from continuing its supportive strategy for European players.

In Spain—a historical market for the company for nearly two decades—Caarea's insurance and technology strategy was selected in 2024 by a major manufacturer. "We are now being approached in Northern Europe, a market very mature in terms of services, where we had not been present. New opportunities are emerging for this year."

These inquiries focus particularly on electric vehicles. Caarea holds a competitive edge in protecting these vehicles, notably battery performance, a strength stemming from its presence in China and ongoing collaborations with reinsurers' laboratories and battery manufacturers. This expertise feeds into more robust actuarial models, thereby enhancing the solidity of the solutions provided to institutional players in the electric vehicle sector.

AI: Turning Priority into Reality

After industrializing and digitalizing the international distribution of insurance products, technology remains a top priority for Caarea. Leveraging artificial intelligence, the company is now working on industrializing claims management.

"We have determined that AI will be able to handle 70% of claims events, and that these processes will be 100% accurate." The remaining 30% will receive qualitative review by supervisors. In both scenarios, customer relationships will see significant improvement.

Artificial intelligence thus fits seamlessly into Caarea's overall strategy to enable manufacturers and insurers to centrally manage their offerings while bypassing local constraints. "Artificial intelligence is set to become an indispensable component of our business and must be integrated into the core of our offerings. Those who do not adapt will quickly be left behind,"

asserts Bruno Labuzan, who anticipates a strong acceleration of technology within the insurance sector and, even more so, within his own company this year.



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