

# Insurance Technology KickStart

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## EUROPE'S GATEWAY TO SPACE

### WHAT

23 Member States, 5000 employees

### WHY

Exploration and use of space for exclusively peaceful purposes

### WHERE

HQ in Paris, 7 sites across Europe and a spaceport in French Guiana

### HOW MUCH

~ €7 billion = ~ €12 per European per year





# What is ESA Space Solutions?



ESA Space Solutions is the go-to place for great business ideas involving space in all areas of society and economy. Our mission is to support companies - small and large - in Europe in the development of products and services using satellite applications and space technologies.



## INDUSTRY COMPETITIVENESS



## SUSTAINABILITY (socio-economic and environmental)



## SPACE USE





Our aim is to work together to make your idea commercially viable, with:



Zero-Equity  
Funding  
(€75k - €2M+)



Tailored  
Project  
Management  
Support



Access to  
our Network  
and  
Partners



Use of ESA  
brand for  
credibility

# Insurance Technology Kick Start funding opportunity



Kick-starts look at 3 main elements:

1. Engagement with potential **end users and customers** to understand their needs → service requirements
2. Evaluation of the **technical feasibility of the service** → service definition and system architecture
3. Evaluation of the **economic viability of the service** → business plan

The study lasts for **6 months** and is funded at **75%**, up to a maximum of **75,000 EUR** (per contract).

# Insurance Technology – background





## AI trust and risk management

Responsible use of AI, meeting national and European standards and addressing requirements of transparency, accuracy and robustness.

## Customer experience

Adapting technological solutions and overcome poor digital experiences, in order to enhance customer experience, streamline processes and enable remote transactions.

## Prediction instead of mitigation

Move from a 'repair and replace' model to 'predict and prevent', enabled by the Internet of Things (IoT) from smart home sensors or connected vehicles that provide opportunity for loss avoidance and risk mitigation.

## Fraud detection

Detect fraudulent insurance claims.





## Earth Observation (SatEO)

- SatEO can be used to monitor environmental and geographical conditions of the areas of interest, such as, the detection and proof of disasters (e.g., floods, fire, wind), agricultural conditions (e.g., yield, crop health) or infrastructure (e.g., built area, unauthorised logging).
- SatEO enables comparison of pre and post events to support claims management.
- Satellite imagery can also enable historical analysis of different events supporting the understanding of potential trends and patterns.
- SatEO enables services such as parametric insurance where pay outs are triggered when particular thresholds are met (e.g., rainfall, temperature).





## Satellite Communications (SatCom)

- Information can be relayed in real time even when no terrestrial connectivity is present, supporting the robustness of response and reducing insurance costs.
- Automated claim services can use satellite communications for real time information about assets or areas of interest for usage-based insurance policies (e.g., telemetry devices).
- For claims after a natural disaster, satellite communications can be an important vehicle to transmit data in a secure and resilient manner, particularly for remote or inaccessible locations.





## Global Navigation Satellite Systems (GNSS)

- GNSS is instrumental in the development of applications requiring certified geo-referencing, timestamping of transactions metadata or geo-fencing.
- Automated claims services related to thefts or accidents can rely on GNSS for accurate geolocation, as well as predictive maintenance services using IoT sensor data or asset transportation and goods tracking.
- Time-stamping services can ensure the integrity and authenticity of digital records and transactions, supporting the accuracy of insurance solutions and providing robust record keeping.



1. Register by completing the **online questionnaire** on ESA-STAR Registration  
Doing Business with ESA (minimum 'light registration')
2. Download the official **tender documents** via ESA STAR Publication (a letter of invitation, proposal and cover letter template, draft contract, tendering conditions and additional information about this opportunity) from the call opening date (**28<sup>th</sup> April 2025**)
3. Create the '**Bidder Restricted Area**' in ESA STAR Tendering
4. Write your **proposal** and request an ***Authorisation of Funding Letter*** from your National Delegation
5. **Submit** your proposal via the 'Bidder Restricted Area' before the deadline (**9<sup>th</sup> June 2025**).



1. ESA Space Solutions can provide funding to perform Kick-Start activities to any company (economic operator) residing in the following Member States: Austria, Belgium, Czech Republic, Denmark, Estonia, Finland, France, Germany, Hungary, Ireland, Italy, Lithuania, Luxembourg, the Netherlands, Norway, Poland, Portugal, Romania, Slovenia, Sweden, Switzerland, and the United Kingdom.
2. **Germany** and **Luxembourg** have pre-authorized the funding to this call. Applicants from these countries do not need to apply for a letter of authorisation from their National Delegation.
3. Contact details of each National Delegate can be found [here](#).



# Thank you

## Q&A

For more information, please visit  
[Space for Insurance Technology](#)