

Re-engaging your customers with digital investment propositions

Nucoro is turning ambition into reality, bringing a next-generation, digital service to Opsion's insurance clients.

SWISS RISK & CARE

200+
Employees



700m
CHF Premiums

SIACI SAINT-HONORÉ

3000
Employees



2.5m
customers worldwide

LANDSCAPE

Amid increasingly tight marketing space, the Swiss market has shown indications of slowing down over the past few years. There's no guaranteed way to buck this trend, but insurance providers in central Europe have started diversifying their product offerings as a solution.

Opsion was created by Swiss Risk & Care, a leading insurance and pension broker in the French part of Switzerland and is the second leading broker across the country as a whole.

Swiss Risk & Care is a subsidiary of SIACI Saint-Honoré, a leading European insurance broker.

Opsion's leadership team knew they had to:

- Push boundaries to remain effective in a tight market
- Diversify their investment proposition
- Deliver investment solutions that outperformed traditional ones

SOLUTION

The solution was the creation of two new business units: 'Opsion 3a' and 'Opsion Vested Benefits'. The digital platform built by Nucoro had to:

- Maximise the time spent with clients and provide immediate proposals during the client meetings, not admin
- Provide an intuitive user experience that was easy for both clients and Opsion brokers to use
- Fully automate their back-office operations

Nucoro moved forward by scoping out the project—including the bespoke elements specified by Opsion—to better understand how they could deliver an advanced digitised wealth management proposition, fulfilling all Opsion's own requirements.

RESULTS

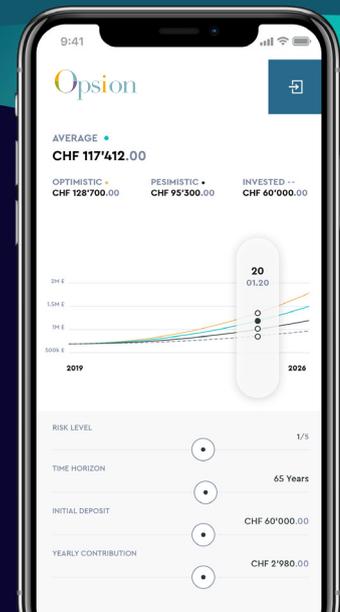
The Nucoro Engine powered a digital wealth solution with full back-end automation, which Opsion operated as 'Opsion 3a' and 'Opsion Vested Benefits' to offer a standalone, next-generation platform that could sustain and service clients independently.

The user journey was fully automated from onboarding through to billing, giving any retail client a tailored user experience while also providing access to different investment universes for Opsion brokers, depending on their needs.

The modular structure of the platform meant each function (the automated compliance or reporting features, for example) could operate frictionlessly from the others, with all aspects working seamlessly alongside the relevant third-party providers outlined by Opsion. In addition, Nucoro set up API connections to trading orders, which limited overheads further.

"We were very happy to be able to assist Opsion with their project to find new digital capabilities in a highly competitive market. We worked together with their team to define the exact solution they needed, within a workable timeframe. Today, Opsion can now benefit from an advanced digital wealth management arm, that can engage new clients and revitalise relationships with existing ones, too."

Lennart Asshoff, CEO, Nucoro



Key features



Automated

Robotic Process Automation (RPA) was applied to data-related tasks including KYC and reporting.



Faster

Shortened the onboarding process to 10 minutes, freeing up time for Opson brokers.



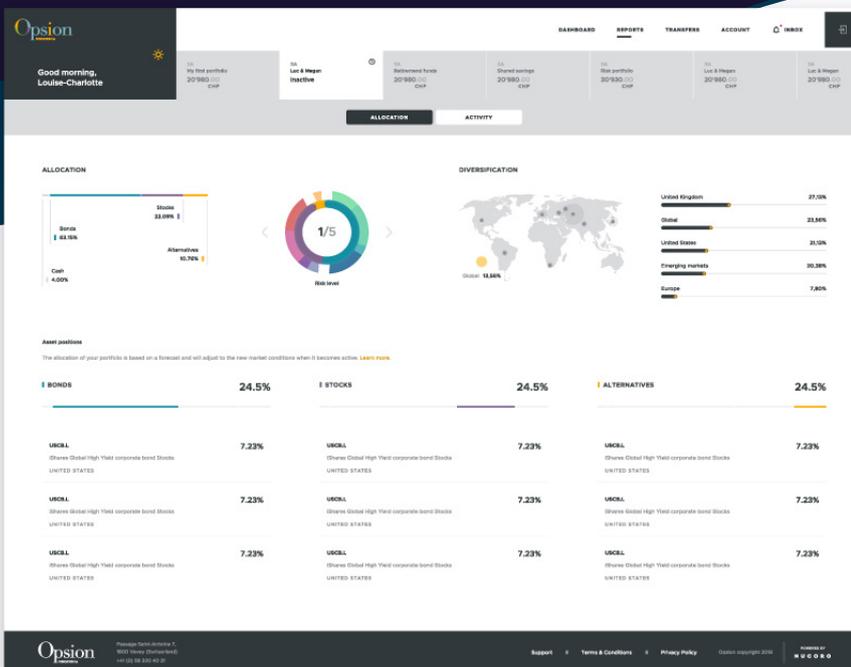
Advanced

Worked in an open architecture with an investment universe comprised of mutual funds, ETFs and index funds, providing an advanced investment service for clients.



Personalised

Automatic reconciliation of positions, fees and payments are provided for each client, allowing them to have a unique portfolio and pricing plan.



'We had been looking for a solution provider who could fit our digital ambition. The solution needed to be flexible, highly user-friendly for both clients and brokers and manage the associated administrative burden effectively. Naturally, minimising the need for increased headcount was also a big part of our criteria. Nucoro were able to deliver the digital platform we were looking for.'

**Pascal Payot, Managing Director,
Opson 3a & Opson Vested Benefits**

Within months, Opson was able to launch a market-ready, fully scalable digital wealth management solution and provide a next-gen experience for their brokers and clients. This allowed them to achieve their goal of expanding into the Swiss retail market and become a more diverse business in the process.

With an additional revenue stream and new clients, Opson was able to operate as a disruptive challenger in the retail space, without sacrificing the established expertise of their main business and brand.

Open up the **world of digital investing** for your customers

Contact the team to find out more:
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