

# Abanca Seguros Generales: how to build a 100% digital insurer in just 12 months



## The challenge

In an increasingly digital and competitive industry, Abanca and Crédit Agricole Assurances joined forces to create Abanca Seguros Generales (ASG): a new Non-life insurance company operating in Spain.

The aim was clear and ambitious: to launch a 100% digital insurer within just one year, with a multichannel offering tailored to the new customer expectations and fully integrated into the banking ecosystem.

To achieve this, it was necessary to:

- define a competitive product portfolio tailored to the Iberian market, combining Crédit Agricole's insurance DNA with Abanca's brand identity;
- build a robust and scalable technological infrastructure;
- ensure full integration with the bank's core systems and those of its partners;
- guarantee a fast time-to-market without compromising security or compliance.

## The solution

Cleva was selected as the strategic partner for this greenfield project, playing a vital role in building the new insurance company from the ground up.

Our approach combined technology, deep insurance industry expertise, and strong execution capabilities, supported by years of experience and multiple successful implementations across the industry.

Key project deliverables included:

- Implementation of the Cleva core solution, providing a solid, secure, and scalable foundation.
- Definition and configuration of the new company's insurance products, including:
  - o Motor
  - o Credit protection
- Parameterisation of business processes based on Cleva's predefined templates, ensuring efficiency and reducing time-to-market.
- Full integration of the digital platform with ASG and partner systems, enabling a smooth, omnichannel customer experience.
- Adoption of Cleva's hosting model, including infrastructure, IT administration, and continuous support, ensuring a secure, flexible, and always up-to-date operation.

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## The impact

Thanks to a strong collaboration between Cleva and ASG teams and an agile, purposeful approach, the project reached its major milestone: issuing the first policy within 12 months of the implementation kick-off.

And perhaps the most remarkable part is that all of this was achieved amid the COVID-19 pandemic, a period in which people, companies, and organisations were challenged to reinvent themselves to reach their goals.

This outcome represents more than just a technological achievement. It reflects vision, commitment, and delivery excellence in a continuously evolving industry.

With Cleva, Abanca Seguros Generales was born digital, agile, and ready for the future.