riskine develops digital advisory solutions powered by AI for leading insurances and banks.

Our mission is to create the customer centric advisory of the future with and for our financial industry partners. Our digital advisory tools support risk identification, determination of customers' demands and needs and product recommendations through a comprehensive algorithms-based analysis. The interaction of the algorithms with the conversation model enables intelligent digital advisories. We offer our basic solutions to our industry partners, make customized adaptions and help our customer to integrate our solutions into their systems, while maintaining maximum scalability.

For every new business customer we charge for the basic implementation, and then recurring revenue is generated through license fees that our customers pay for using our algorithms and solutions via an API. So far riskine achieved all growth and success without any external financing.

Our product is a modular **advisory suite**, with modules.

Two dimensions:
a) target customer: private individuals <=> SME
b) Personal Advice <=> Self Service

Every new module of the advisory suite is tested before rollout. Our product is in production at 11 banks/insurance companies. We add new features and improve existing services based on the feedback of our corporate clients.

Technology
The core of our technology are graph-databases & algorithms. The interaction of the ML algorithms in the calculation kernel with the conversation model in the graph databases enables intelligent digital conversations via determining the next best product/next best action. The NLU framework is basis for our NLP/NLU chatbot engine. However, the services integrated in our products can be consumed as independent services via our REST-API, if the customer chooses to use his own front end.

Milestones
- 06/16: Founding riskine
- 12/16: Go live with our first product, the risk analysis
- 01/18: Rollout first product with an insurance
- 03/18: Internationalization
- 04/18: Gartner Cool Vendor in Insurance:
  We are proud to be one of Gartner's "Cool Vendor 2018". The prestigious "Cool Vendors in Insurance 2018" report analyses upcoming technologies which provide innovative products and services within the insurance industry. riskine was selected in last year's report as one out of four businesses worldwide.
- 06/18: Go Live with business customer solution
- 2018: Revenue > 1 Mio
- Go live with AI based "insurance bot" https://www.youtube.com/watch?v=5DWR1vvi3s0 (only german)