

Case Study

Case Study: Colsanitas — The First Insurance Company in Colombia 100% in the Cloud

Business Challenge

The Keralty group—committed to health protection and prevention—set out to expand into the insurance sector through **Colsanitas Seguros**.

The objective was not only to protect workers through Occupational Risk Administration (ARL) but also to offer life insurance that provides protection against unexpected events.

The goal was clear: expand reach and improve the quality of life for Colombians and their families.

This ambitious initiative faced major challenges—from the legal formation of the organization to the operational implementation of its products and services in a highly competitive market.

Fortunately, the project was backed by **Keralty's** solid experience of more than 40 years in the sector and a network of strategic allies that were key to success.

Strategy for Success

The creation of **Colsanitas Seguros** was a nearly two-year process built on three foundational pillars:

- ✓ **Expert Team:** A highly skilled team with broad experience in the insurance sector enabled the successful development of products and services.
- ✓ **Customer-Oriented Processes:** Mission-critical processes and procedures were designed and formalized around customer needs, ensuring high-quality service supported by strategic providers.
- ✓ **Advanced and Innovative Technology: In Motion**—an experienced and renowned company in the region—was selected to implement its **VisualTIME** solution, a 100% cloud Insurance Core system.



This positioned Colsanitas Seguros as the first company in Colombia to adopt a fully cloud-based technology platform for insurance management.

Innovation: Cloud-First Leadership

A key differentiator for **Colsanitas Seguros** is its cloud-based technology platform—being a pioneer in Colombia with a 100% Cloud Core system.

This architecture ensures operational efficiency and scalability while enabling more secure and flexible process management aligned with global best practices and local regulations.

By leveraging the cloud, the customer experience is optimized with faster, more reliable, and always-available services.

Outcomes and Benefits

Since its incorporation on October 1, 2022, **Colsanitas Seguros** has achieved significant milestones:

- **Diversified Portfolio:** An exclusive, high-quality portfolio spanning ARL, Health, and Life insurance products for both individuals and groups.
- **Rapid Growth:** In less than two years, nearly 900,000 customers insured, with strong growth prospects and an excellent cost-benefit profile across products and services.
- **Innovative Operational Efficiency:** The implementation of **VisualTIME**—a fully cloud-native SaaS platform—has enabled efficient policy and claims management in compliance with Colombian regulations.

Colsanitas Seguros proudly operates as the first insurance company in Colombia with a 100% cloud infrastructure, ensuring security, agility, and optimization throughout the value chain.

- **Brand Positioning:** Despite being a young company, **Colsanitas Seguros** has built a solid reputation thanks to timely, high-quality services that have earned the market's trust.

