

Scalepoint

We help insurance companies help their customers

2001

Founded

200+

Employees

5.5M+

Claims/year

5

Markets

Our Story

Scalepoint was founded in 2001 by high school friends Peter Heering and Ulrik Trolle. Recognising the untapped potential in digitising the insurance claims process, they built ClaimShop — a procurement solution that helped insurers settle contents claims faster and cheaper. By the end of its first year, ClaimShop was already in use at several of Denmark's leading insurance companies.

What started as a single product grew into a full InsurTech company. In 2003, Scalepoint expanded into Sweden, and has since established a presence in Norway, Switzerland and Germany. In 2019, the company launched ClaimsCORE — a complete claims management system — followed by PolicyCORE in 2024, extending its reach to cover the full insurance value chain from policy administration to claims settlement.

Since 2014, the company has been led by CEO Tue Højlund-Carlsen, who joined Scalepoint at its founding. In 2025, Scalepoint became part of Total Specific Solutions (TSS), reinforcing its long-term foundation while remaining operationally independent.

Organisation

Scalepoint employs 200+ people across 14 nationalities, with its headquarters in Copenhagen, Denmark, and offices in Warsaw, Poland (R&D) and Zurich, Switzerland. The company reinvests up to 40% of its revenue in research and development, reflecting its commitment to continuous innovation.

Scalepoint operates as a SaaS company — all solutions are cloud-based, multi-tenant, and designed for low implementation cost and fast time-to-value. The company is GDPR-compliant and holds the data security certifications required to operate within the highly regulated insurance industry.

Products & Solutions

CORE A complete Policy Administration System (PAS) covering the full insurance lifecycle:

ClaimsCORE — end-to-end claims management with automation and full workflow digitisation.

PolicyCORE — policy administration, billing, product development and distribution.

Policy360 — a lightweight add-on for real-time policy overview and self-service.

HUB Automates repair workflows for motor, property and health. Connects insurers to a curated network of garages, craftsmen and healthcare providers — with end-to-end digital case management.

ClaimShop Settles contents claims within minutes. Customers can browse an extensive product catalogue and choose to replace, repair or receive a valuation — directly online.

AI & Automation Intelligent automation across the insurance value chain: from underwriting and product development to claims handling, reducing manual effort and increasing accuracy.

Clients

Scalepoint works with leading P&C insurance companies across the Nordics and Europe, ranging from large multinationals to regional mutuals:

Alka · Allianz · Alm. Brand · Baloise · Codan · Fremtind · Generali · GF Forsikring · Gjensidige · Købstædernes Forsikring · LB Forsikring · Lokal Forsikring · Popermo · Spira · Taksatorringen · Thisted Forsikring · Topdanmark · Tryg · Trygg-Hansa · Vaudoise · Vejle Brand · Vestjylland Forsikring · Zurich

Value We Deliver

For insurance companies (clients)

- Up to 50% reduction in total claims costs through automation and shared SaaS infrastructure
- Low implementation cost and fast ROI — Codan achieved return on investment within 12 months
- Cloud-based multi-tenant architecture eliminates expensive on-premise IT development
- Up to 40% of content claims handled fully automatically (Gjensidige)
- Modular solutions that integrate with existing systems via API
- Compliance-ready: GDPR, data security, and regulatory requirements built in
- Positioned as an innovative, digital-first insurer — as Zurich noted: "Scalepoint gave us a new image as an innovative digital insurance company."

For end users (policyholders)

- Faster claims settlement — what used to take days now takes minutes
- Self-service claims submission available 24/7 online
- Easy, transparent process: browse real products, choose replacement or repair
- Consistent and fair settlements based on current market prices
- Less back-and-forth with the insurer — fewer calls, faster resolution