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# CTO/Full stack developer

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 Message DATA XL

 Cofounder  
POSITION

 IT  
DEPARTMENT

 Yes  
REMOTE WORKING

 Lisbon, Portugal  
LOCATION

 API  
NEEDED SKILLS

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I'm looking for a Co founder + CTO/Full stack developer.

The first task is to develop an API (Input= insurance forms; Process= Apply some mathematical rules; output=Optimal prices according with the math rules)

It's expected that the CTO could also challenge the business model

We have already clients

# About DATA XL

Insurance companies must offer a price in line with the willingness to pay of the customer subject to the competition offer. Almost no insurance company have this approach. Insurers opt to present to their customers a price that can be defined as cost+ margin. Our UNIQUE VALUE PROPOSITION is the following: The insurance pricing room allows nonlife companies to set up the best profitable price to their customer, using mathematical pricing discrimination techniques. Our unique approach bears in mind the competitive set offers and the individual characteristics of the customers. Our COMPETITIVE ADVANTAGE is that our product is a combination of a software platform, a pricing methodology and a specific data (competition and customer information). This specific data must be collected following the experimental design tools and is not available to insurance companies, nor is currently available to the software companies or international brokers/risk advisers. (Our mathematical algorithm is more comprehensive than EARNIX and Radar/Emblem of TOWERS WATSON - our main competitors. Therefore we should have more precision. Even more, EARNIX and TOWERS WATSON sell a software platform not a solution.) We TARGET nonlife companies with high churn issues, or price-takers companies.

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