

Overview

Tiaan Wolmarans is the co-founder and CEO of Aiko, an AI-powered insurtech transforming insurance for hybrid workers, solopreneurs, and freelancers. With over 15 years of leadership experience across fintech, blockchain, and product innovation, Tiaan has been instrumental in building, scaling, and driving the strategic vision of Aiko.

As a serial entrepreneur, fintech innovator, and product strategist, Tiaan has a proven track record of leading high-growth startups, including as COO at Altify and Revix, and founding HALFIN LABS and Dev200. His expertise in AI-driven financial services, embedded insurance, and digital transformation has positioned Aiko as a market leader in hybrid workforce insurance.

Since co-founding Aiko, Tiaan has played a pivotal role in business strategy, product design, AI architecture, and technical development, ensuring that Aiko is not just another insurtech, but the future of insurance for the modern workforce.

Key Contributions Since Aiko's Founding

1. Business Strategy & Market Leadership

Tiaan has been the driving force behind Aiko's strategic direction, market positioning, and growth roadmap, ensuring that the company is built for scalability and long-term success.

Key contributions include:

- Identifying the £14.1B insurance gap in the UK's hybrid workforce and positioning Aiko as the first-mover in AI-driven blended insurance.
- Developing Aiko's go-to-market strategy, including direct-to-consumer acquisition, embedded insurance partnerships, and AI-driven marketing.
- Defining Aiko's long-term vision to transition from an MGA (Managing General Agent) to a full-stack AI insurer, with plans for global expansion and AI licensing.
- Leading fundraising efforts, crafting Aiko's investment thesis, financial projections, and pitch materials to secure £1.75M in seed funding.
- Tiaan's strategic leadership has ensured that Aiko is not just an insurtech startup, but a category-defining company with a clear path to profitability and scale.

2. Product Innovation & AI-Driven Insurance Design

Tiaan has been deeply involved in designing and developing Aiko's AI-powered insurance platform, ensuring that it is intuitive, scalable, and built for the future of work. Key contributions include:

- Creating Aika.
- Architecting Aiko's AI-powered risk assessment model, integrating telematics, financial stability data, cybersecurity insights, and work patterns to create real-time, dynamic pricing.
- Developing Aiko's policy structure, allowing users to blend personal and business coverage into a single, adaptive policy.
- Designing Aiko's AI-driven underwriting system, enabling policies to be approved in minutes instead of weeks.

- Building Aiko's dynamic pricing engine, ensuring that premiums adjust in real-time based on user behaviour and risk factors.
- Creating Aiko's AI-powered chatbot, providing instant customer support, policy recommendations, and claims assistance.
- Developing Aiko's mobile-friendly dashboard, enabling users to manage policies, track risk scores, and file claims effortlessly.
- Tiaan's product expertise ensures that Aiko is not just an insurance provider, but a seamless, AI-driven financial partner for hybrid workers.

3. AI Architecture & Technical Development

With a background in fintech product development and blockchain innovation, Tiaan has played a critical role in building Aiko's AI infrastructure and technical architecture. Key contributions include:

- Developing Aiko's machine learning pipeline, ensuring that AI models continuously learn from claims data, fraud detection patterns, and user behaviour.
- Implementing anomaly detection algorithms to flag fraudulent claims in real-time, reducing fraud-related losses.
- Coding Aiko's automated claims processing system, reducing claims approval time by up to 80%.
- Designing Aiko's embedded insurance API, allowing gig platforms and fintech apps to seamlessly integrate Aiko's policies.
- Ensuring AI transparency and compliance, making Aiko's AI models explainable, auditable, and aligned with FCA and GDPR standards.
- Tiaan's technical leadership ensures that Aiko's AI-first approach is scalable, efficient, and built for long-term success.

4. Embedded Insurance & Strategic Partnerships

Tiaan has been instrumental in securing partnerships and embedding Aiko's insurance products into gig platforms and fintech ecosystems. Key initiatives include:

- Negotiating partnerships with gig platforms (e.g., Fiverr, Upwork, Deliveroo) to offer built-in insurance for freelancers and gig workers.
- Collaborating with Aviva to access historical claims data, regulatory support, and SME distribution channels.
- Expanding Aiko's reach through fintech partnerships, embedding insurance into neobanks, payment platforms, and SME financial tools.
- Developing Aiko's embedded insurance strategy, ensuring that Aiko can scale rapidly while keeping customer acquisition costs low.
- Tiaan's partnership strategy ensures that Aiko is not just selling insurance, but integrating it seamlessly into the platforms where hybrid workers already operate.

5. Regulatory & Compliance Leadership

Tiaan has taken a proactive approach to regulatory compliance, ensuring that Aiko's AI models are transparent, auditable, and aligned with FCA and GDPR standards. Key contributions include:

- Ensuring FCA compliance by designing AI models that are explainable and free from bias.
- Developing Aiko's AI ethics framework, ensuring that pricing and underwriting decisions are fair and transparent.
- Implementing GDPR-compliant data handling, ensuring that user data is secure and never sold to third parties.
- Working with regulatory advisors to streamline FCA approval and future expansion into new markets.
- Tiaan's regulatory-first approach ensures that Aiko can scale without facing compliance roadblocks.

6. Future Vision & Expansion Plans

Tiaan is leading Aiko's long-term expansion strategy, ensuring that the company evolves beyond insurance into a comprehensive financial ecosystem for hybrid workers. Future initiatives include:

- Expanding into global markets.
- Licensing Aiko's AI underwriting models to traditional insurers, creating a new revenue stream.
- Introducing AI-powered predictive insurance, where policies adjust automatically based on user behaviour.
- Developing Aiko's cybersecurity protection suite, including free VPNs and AI-driven fraud detection.
- Launching Aiko's financial wellness platform, offering tax optimisation, savings tools, and income protection for solopreneurs.
- Tiaan's vision ensures that Aiko is not just an insurer but a financial partner for the future of work.

Conclusion

Since co-founding Aiko, Tiaan has been instrumental in shaping the company's strategy, designing its AI architecture, coding its core systems, and driving its growth.