



The Evolution of Advice:

Redefining the Customer Journey in the Era of AI

Whitepaper
March 2026

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The Future of Insurance Distribution

Insurance Sales in the Age of AI: A Paradigm Shift

Artificial intelligence is redefining the parameters of our daily lives—and revolutionizing entire industries in the process. The exponential advancement of Large Language Models (LLMs) and the rise of highly specialized AI agent systems are expanding the realm of what is possible every single day. As a result, the lines between technical precision and human interaction are blurring. Modern AI solutions are communicating with increasing empathy and intuition, which significantly drives user adoption.

At the same time, consumer expectations are undergoing a fundamental shift. "Always-on" is the new standard. Today's customers demand not just 24/7 availability, but also hyper-personalized advice, objective market transparency, and instant service. These demands are colliding with an industry reality plagued by a shortage of skilled talent. From an economic standpoint, providing qualified round-the-clock support relying solely on human staff is rapidly becoming impossible.

However, even the best sales strategies lose their impact without corresponding product agility. In a world that changes in real time, months-long development cycles for new insurance products have become an existential risk. Outdated IT infrastructures and manual implementation processes often stifle innovation exactly where it is needed most: at the go-to-market stage. To remain competitive, insurers must drastically reduce their time-to-market. The answer lies in automation. When designed correctly, AI-driven systems are now capable of rapidly deploying complete quote-to-bind systems (rating, quoting, and application) and making them immediately ready for the sales team.

The logical consequence for the future of insurance sales is clear: a symbiosis of technological scalability in product development and advisory excellence in sales. It is the transition from a traditional business model to an intelligent, fully integrated AI ecosystem.

Experience Meets Disruption: A Strategic Alliance

For over three decades, BISS GmbH has been a cornerstone of the insurance industry's technological DNA. With deep expertise in implementing complex distribution architectures — from traditional agency systems and high-performance web-based quote-to-bind journeys to omnichannel solutions for call centers and customer portals — the company forms the stable backbone of digital sales processes.

To drive the next stage of evolution, BISS GmbH is combining its deep industry expertise with the innovative drive of the AI startup siaris GmbH. As a specialized deep-tech startup, siaris brings cutting-edge AI development to this strategic partnership. Together, the two companies are delivering an integrated platform that represents nothing less than the operating system for the future of insurance sales.

The result of this synergy is two innovative, disruptive core technologies:

Nexure – Revolutionizing Time-to-Market: Nexure redefines speed. Operating as a "quote-to-bind dark factory," it radically automates the creation of complete sales journeys through the deployment of highly advanced, intelligent AI agents based on the ai.go system.

Consultation, rating, quoting, and application processes are no longer the result of months-long projects; instead, they are generated at the push of a button. Nexure eliminates technological bottlenecks and empowers insurers with unprecedented product agility.

Advisio – The Next Level of Customer Interaction: Advisio transforms self-service from a static web form into a dynamic experience. This system assumes the full functionality of a traditional expert consultation, guiding the user all the way through to a legally binding policy issuance. Through an interactive and—if desired—fully voice-guided dialogue, Advisio delivers a quality of advice that seamlessly combines human empathy with machine precision and 24/7 availability.

Nexure

The Paradigm Shift in Product Development

The traditional development of quote-to-bind journeys—whether for agency systems or direct-to-consumer portals—often feels like navigating through fog. In an iterative process, business units, marketing, and sales attempt to translate their visions into technical specifications. But the reality is sobering: stakeholders often see the results too late, misunderstandings are inevitable, and developer feedback frequently reaches the business side only when course corrections have already become expensive and detrimental to quality.

This traditional development cycle suffers from systemic deficits:

- **Incomplete Specifications:** Without early technical feedback, requirements often remain vague, forcing late-stage, high-risk changes.
- **Rigid Structures:** Change requests driven by agile market demands collide with a development environment that is already locked into initial parameters. The effort required for adjustments skyrockets.
- **The Vicious Cycle of Time:** The longer a project takes, the more likely it is that market realities will overtake the original planning. The result is a fatal dilemma: either delay the launch further or allow quality to suffer under time pressure.

Yet even agile methodologies are no silver bullet, as human collaboration itself harbors further critical pitfalls:

- **Inconsistent Requirement Formats:** With various departments and stakeholders involved, a standardized format for requirements is often missing. Developers must adapt to constantly shifting phrasing and varying levels of detail, inevitably leading to repeated needs for clarification and unnecessary friction.
- **Subjective Interpretation:** Distributing tasks across the development team introduces another risk: individual developers naturally bring their own understanding to already heterogeneous specifications. These disconnects in perception trigger additional alignment loops and jeopardize the consistency of the final product.
- **Organizational Bottlenecks:** Even if specification changes can be executed quickly on the technical side, process realities kill the momentum. Deliveries must be painstakingly synchronized with sprint planning, and pre-scheduled (human) testing capacities on the

client side are rarely flexible enough to be shifted to other timeframes. The result is significant delays in review and acceptance.

In a dynamic market, this modus operandi is no longer sustainable. Good intentions are not enough when time-to-market dictates economic success.

Automation as a Strategic Imperative

The solution lies not in optimizing outdated processes, but in completely redefining them through artificial intelligence. However, true innovation requires far more than simply setting up a basic chatbot.

Nexure is the answer to this complexity trap. It is a state-of-the-art ecosystem capable of autonomously developing, testing, and deploying complete quote-to-bind systems.

The Engine Behind It: ai.go

At the heart of Nexure is ai.go, an autonomous, self-organizing, end-to-end AI agent system. It orchestrates specialized AI agents that collaborate like a virtual team of experts—covering everything from software architecture and UI/UX design to complex document processing.

ai.go sets new technological standards:

Intelligent Document Analysis: By leveraging cutting-edge techniques such as RAG (Retrieval-Augmented Generation), knowledge processing, specialized embedding models, and Recursive Language Models (RLMs), the system achieves a deep understanding and processing of complex content. This not only optimizes the specification process but also enables the dynamic generation of all relevant product and contract documents, seamlessly integrating existing policy terms and conditions.

Interactive Precision: Through its "Chatbox," ai.go provides an intuitive human-machine interface. Business units are interactively guided through the specification process. The decisive advantage is that logical gaps and contradictions are identified and eliminated during the drafting phase, rather than at the very end of the project.

Ultimately, ai.go revolutionizes the software development value chain. Every step is automated—from the initial specification and implementation to semi-automated testing and final deployment. Nexure transforms product development from an unpredictable project marathon into a precise, highly scalable process.

Digital Sovereignty as a Non-Negotiable Foundation

Security, Data Privacy, and Compliance: The DNA of ai.go

In an era where data is a company's most valuable asset, technological progress is worthless without reliable security. Particularly in the highly regulated insurance sector, deploying artificial intelligence is not merely an IT issue; it is a matter of corporate governance. That is why ai.go treats security, data privacy, and regulatory compliance not as optional features, but as the structural bedrock of its entire architecture.

ai.go was engineered to process security-critical documents and confidential corporate data within a highly protected environment. To achieve this, we rely on an infrastructure that

fundamentally differs from the opaque cloud solutions offered by global hyperscalers. All data processing and storage take place under the complete and sole control of a German company, guaranteeing the highest level of data integrity.

ai.go operates exclusively under German and European law. Consequently, it is subject to the strictest data protection standards (GDPR) and remains completely immune to access by foreign jurisdictions or government authorities (such as under the US CLOUD Act).

Through this commitment to "Digital Sovereignty," ai.go creates a trusted space for innovation. All data, trade secrets, and customer information remain hermetically shielded from third-party access. By choosing ai.go, you are opting for an AI solution that reconciles boundary-pushing technology with uncompromising data security—ensuring a future where you remain in full control.

The Development Process with ai.go: From Vision to Reality

Intelligent Symbiosis: High-Tech Meets Familiar Tools

The key to user adoption of new technologies lies in their accessibility. That is why ai.go radically eliminates the hurdle of forcing business units to learn new, complex IT tools. The foundation of the development process is a standardized specification that deliberately relies on the tools that have been established in the insurance industry for decades: Microsoft Excel and Word.

Nexure meets experts exactly where they are most comfortable. Drawing on BISS GmbH's decades of industry experience, intelligent templates ("Smart Templates") have been developed for a wide variety of insurance products. These allow employees to capture complex requirements in a structured, straightforward manner, largely using natural language. But the user is never left alone: even in this early phase, the ai.go Chatbox acts as an interactive copilot, guiding them through the process, asking clarifying questions, and ensuring data quality in real time.

The definition of business components—whether complex calculation rules, rating logic, or plausibility checks—is no longer done in programming code, but in natural language within the Excel environment. ai.go understands the context and translates business requirements written in plain text into exact mathematical and logical operations (i.e., executable code).

In parallel, the design of the advisory process takes shape. Business units define the desired steps, loops, and branching logic via text. The AI fully automates the visualization of these inputs into clear flowcharts. This provides immediate visual validation: the employee can see at a glance whether their process vision has been interpreted correctly. Making changes is as simple as rewriting a sentence—the AI dynamically adjusts the logic and the diagram in the background.

In UI/UX design, too, ai.go tears down the boundaries between analog creativity and digital execution. Whether created with modern graphic tools or sketched classically with pen and paper, ai.go analyzes visual drafts, converts them into clean prototype wireframes, and generates final, executable frontend code from them. Designs can thus be validated, modified, and regenerated in minutes—an extremely efficient feedback loop.

Even complex layouts are communicated intuitively and without barriers. Existing corporate identity elements, such as static headers or footers, can be seamlessly integrated. Document creation follows this same principle: Word templates serve as the blueprint for the dynamic generation of all quote and application documents.

The core of the ai.go process is the speed of execution. As soon as the specification—supported by the AI's continuous feedback—is validated as consistent and contradiction-free, a single, predefined prompt is all it takes. What used to take weeks now happens in minutes: ai.go compiles the requirements and generates a fully functional system.

This quantum leap in development speed enables an immediate reality check. Stakeholders can instantly verify the result and check whether their vision was implemented correctly. The development cycle transforms from a rigid waterfall model into a highly agile, iterative process with extremely short turnaround times.

With ai.go, however, speed never comes at the expense of quality. The system features an integrated, multi-level testing architecture. ai.go automatically executes both technical unit tests and business integration tests. The foundation for this is formed by test data sets that were already defined in the specification templates—making initial tests and subsequent regression testing an integral part of the development process.

At the end of this highly automated process, however, a human always remains the final authority for control (the "Human in the Loop"). Only after business acceptance by the responsible stakeholders does ai.go initiate deployment to staging or production environments.

A decisive strategic advantage of ai.go is centralization. All results are always up-to-date, available to all authorized project participants, and fully audited. This creates a "Single Source of Truth" that elevates compliance, auditability, and collaboration to a whole new level.

Advisio

Redefining the Digital Customer Relationship

In a hyper-connected world, patience is a scarce resource. Today's customers expect nothing less than the ultimate balancing act: 24/7 availability paired with the empathetic depth and professional expertise of a human advisor. Static FAQ pages and basic chatbots consistently fall short of these expectations, leaving users frustrated.

Advisio bridges this gap between digital availability and advisory excellence. It is not merely a Q&A tool, but an intelligent orchestrator that weaves information from isolated data silos into a seamless advisory experience.

Like Nexure, Advisio is powered by ai.go, the high-performance AI platform from siaris GmbH. However, Advisio's true strength lies in its capacity for synthesis. It aggregates and processes multiple data dimensions in real time to ensure context-sensitive consultations:

- **Cognitive Intelligence:** Leveraging the broad world knowledge of state-of-the-art Large Language Models (LLMs) for natural communication.

- **Domain Expertise:** Deep, specialized insurance knowledge that goes far beyond general information.
- **Corporate DNA:** Complete integration of company-specific data—from product information and complex policy terms to current contract conditions.
- **360-Degree Customer View:** Real-time access to existing customers' histories (active policies, claims history, payment status) to deliver flawless advice and tailored quotes.
- **Intelligent Document Processing:** Analysis of customer-uploaded documents (e.g., third-party policies) to generate precise comparative quotes or conversion offers.
- **Situational Awareness:** Understanding the current advisory context and the user's underlying intent.
- **Ecosystem Connectivity:** Seamless integration with external systems, such as comparative raters or scoring services.

The result is a highly personalized advisory context that is as dynamic as a human conversation. Advisio doesn't just answer questions; it anticipates needs and, when necessary, fully automates the integration of external systems directly into the dialogue.

Case Study: The Customer Journey of the Future

A Real-World Scenario

Let's follow Alexandra, a young digital native, through a classic life-changing moment: moving out of her parents' home and into her first apartment. Amidst the moving boxes and the thrill of newfound freedom, a realization dawns on her late in the evening: "What actually needs to be taken care of when moving? And what happens if something goes wrong in the new place?" The desire for financial protection and peace of mind suddenly becomes a priority.

It is 11:15 PM. No insurance agency is open. For Alexandra, however, this is irrelevant. Her parents are insured with Pfefferminzia and are highly satisfied with their coverage and service. Naturally, her first instinct is to quickly check Pfefferminzia's website. Fortunately, Pfefferminzia is equipped with a state-of-the-art chat system named Advisio, designed to answer all of Alexandra's questions and seamlessly fulfill her needs. She simply opens the Advisio chatbox on her computer, tablet, or smartphone.

Phase 1: The Empathetic Introduction

Instead of navigating complex menus, Alexandra asks a simple, naturally phrased question. She doesn't need to know any industry jargon; she simply describes her current life situation.

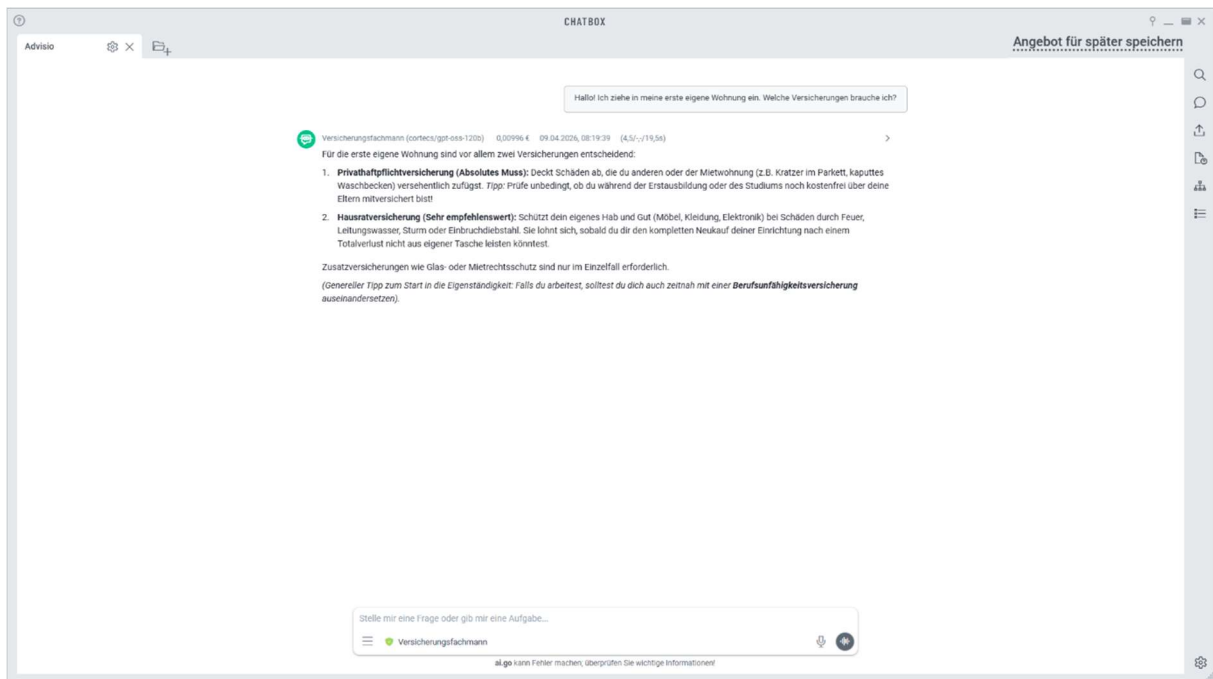


Abb. 1: Initial Prompt

Phase 2: Needs Assessment and Product Initiation

Alexandra already has personal liability insurance, but renters insurance seems highly relevant to her new situation. Advisio offers a few helpful tips and gets right to work. To provide an objectively tailored recommendation, the system initially requires only a few basic parameters.

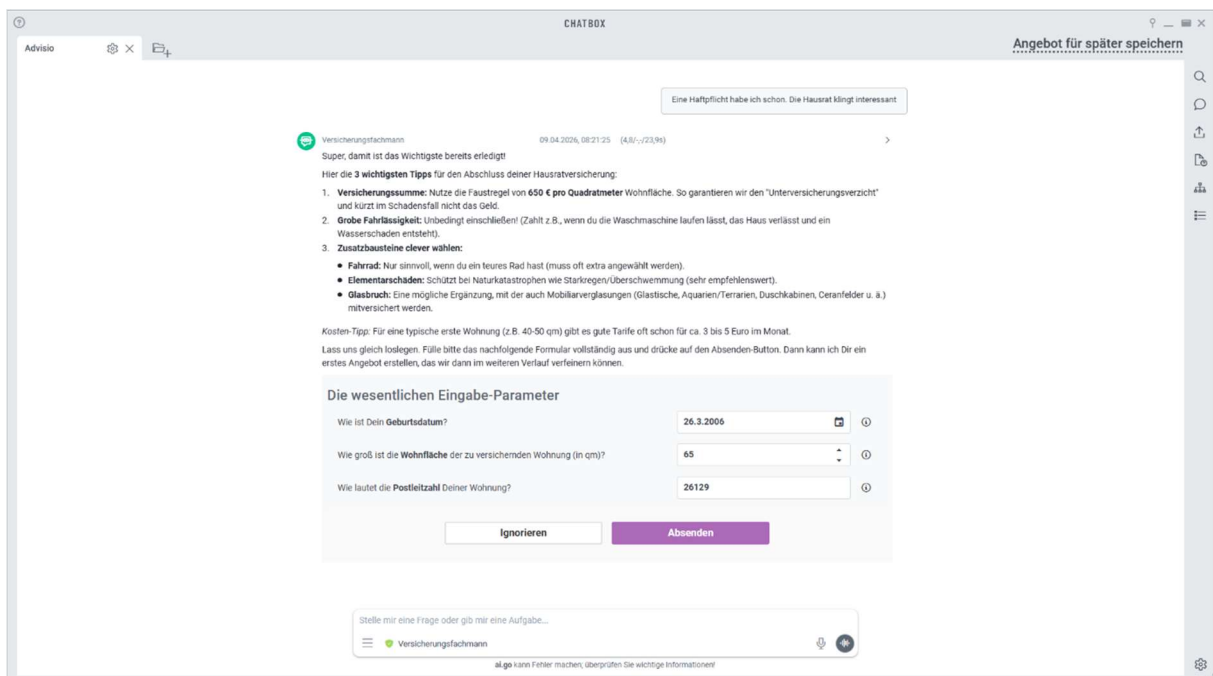


Abb. 2: Recommendations and Advice for Renters Insurance

Rather than presenting a long, daunting form, this information is gathered through a fluid, interactive chat dialogue that feels like a natural conversation. Advisio utilizes simple, bite-

sized forms to make data collection quick and frictionless. Naturally, Alexandra also has the option to provide this information directly via text chat or voice input.

Phase 3: Guided Discovery

Because Alexandra is not an insurance expert, Advisio takes the lead. The system initially presents her with three potential options, providing a quick and clear overview.

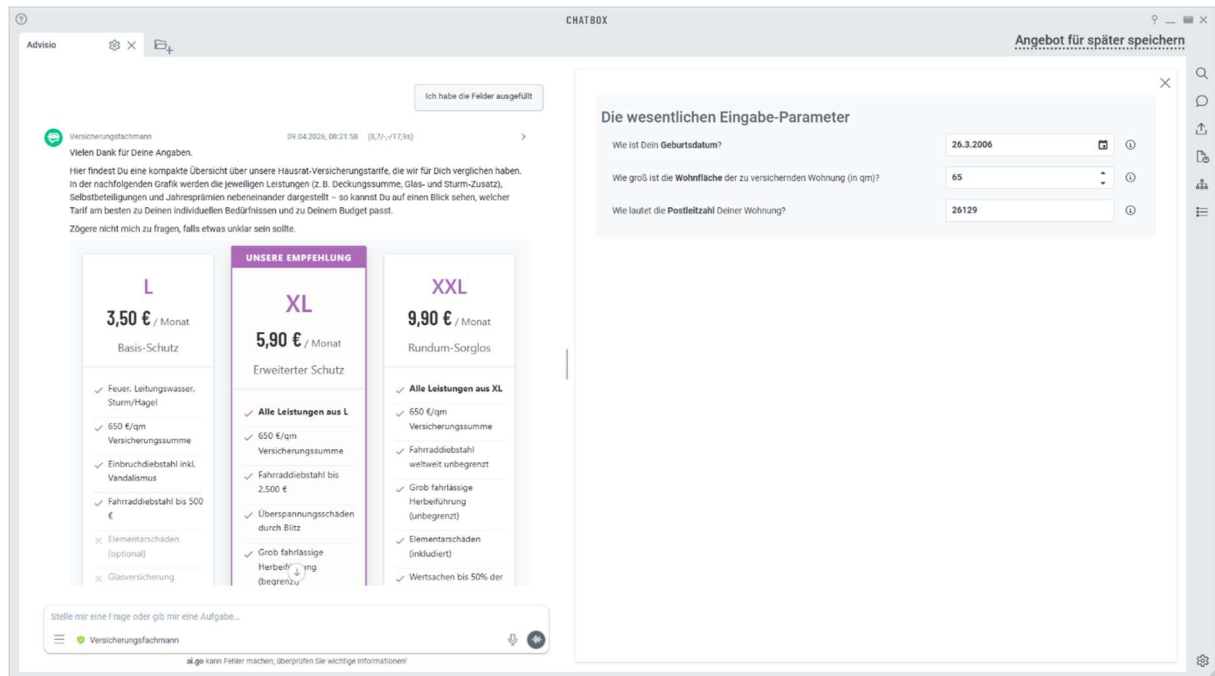


Abb. 3: The Comparison

Once Alexandra has provided the essential parameters for her new renters policy, this data is neatly organized in a sidebar directly adjacent to the chat window. This dynamic dashboard serves as a central control hub: Alexandra can independently adjust her rating variables at any time without interrupting the conversational flow. Advisio detects every modification in real time, maintains a constant overview of the current status, and instantly adapts the ongoing consultation to reflect the updated parameters.

Phase 4: Iteratively Approaching the Optimal Solution

Alexandra owns an expensive e-bike—her pride and joy. While reviewing the initial quote, she simultaneously asks in the chat whether her bike is covered.

Advisio immediately asks for the bike's value to tailor its recommendation to her specific situation.

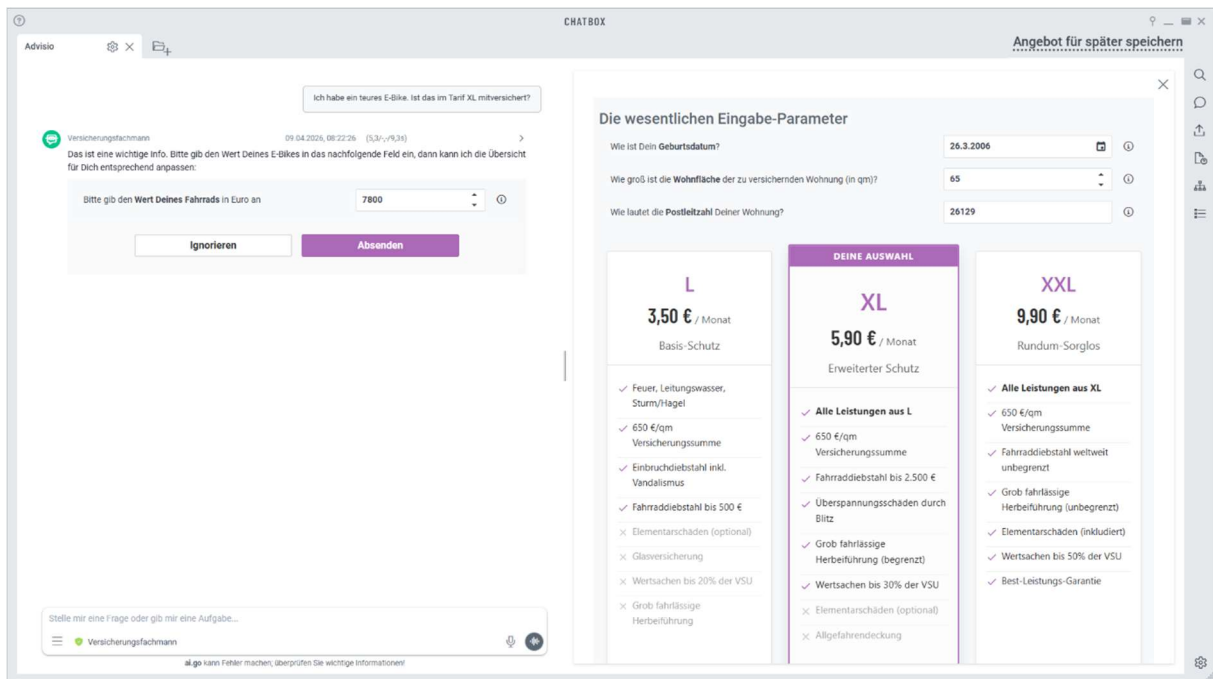


Abb. 4: The E-Bike

The system instantly analyzes the current quote against the underlying policy terms. The finding is precise: "Under the basic coverage, it is only insured up to amount X." But Advisio doesn't stop there. It proactively calculates the optimal balance of coverage and price, recommending the appropriate e-bike endorsement. This module is integrated immediately. Alexandra retains the flexibility to remove it later (during the summary phase) if the premium exceeds her budget.

As the conversation continues, Alexandra remembers the high-quality furniture she painstakingly selected for her new apartment, which includes some genuinely valuable pieces.

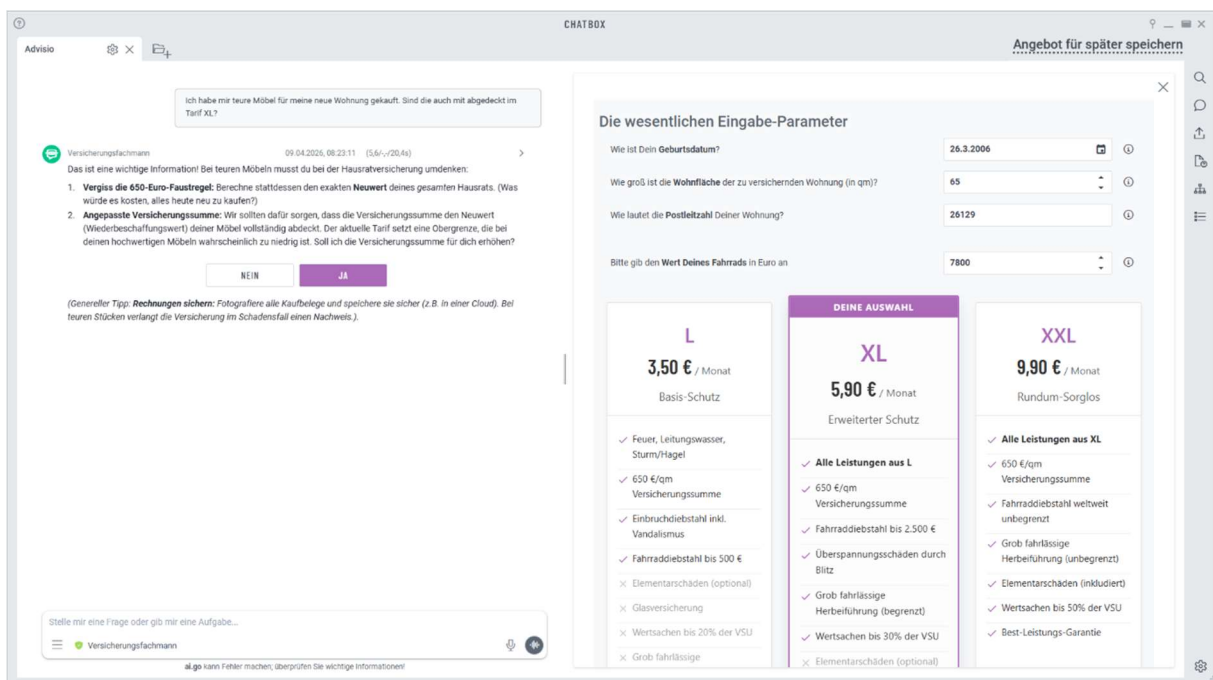


Abb. 5: The High-Quality Furniture

Wanting to play it safe, she opts to increase her coverage. Advisio reassesses the entire situation, calculates all alternatives, and presents a revised recommendation.

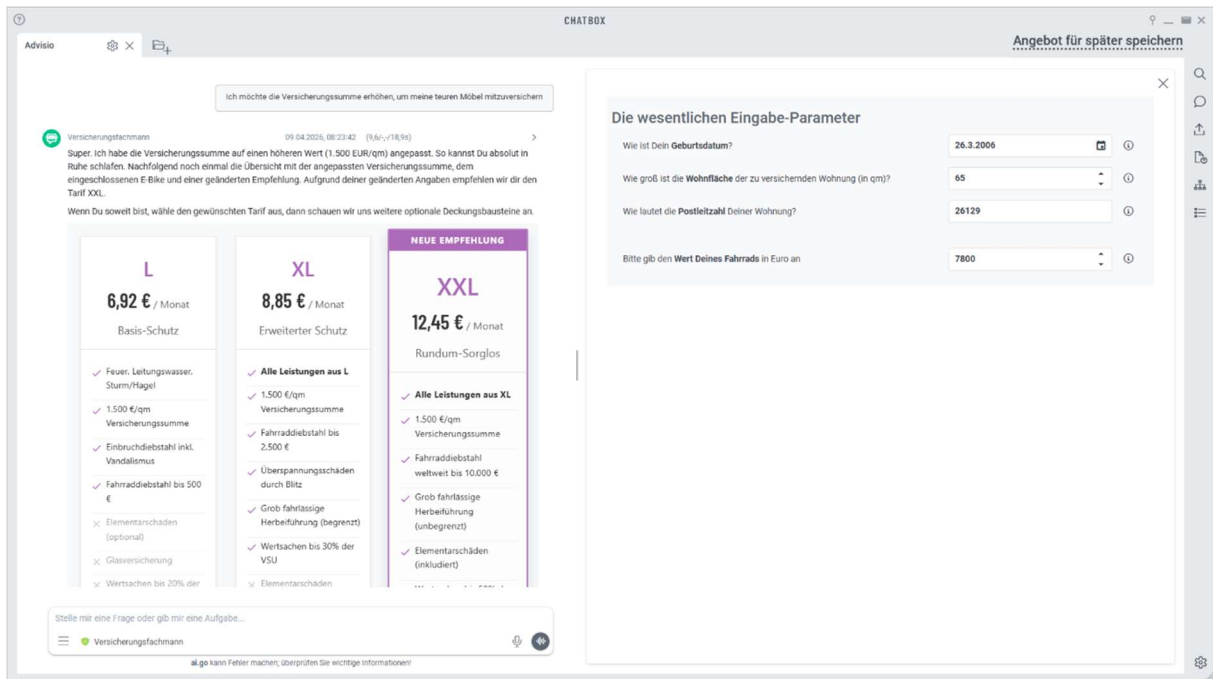


Abb. 6: The Revised Recommendation

Although this new proposal is slightly more expensive than the original draft, the priceless feeling of being comprehensively protected without any coverage gaps makes the additional cost absolutely worthwhile for Alexandra. She chooses the recommended premium "XXL" tier.

Advisio continues to think ahead, clearly presenting additional sensible coverage options. Alexandra can easily ask in-depth questions about any of these options—either by intuitively clicking the question mark icon or by naturally typing or speaking into the chat.

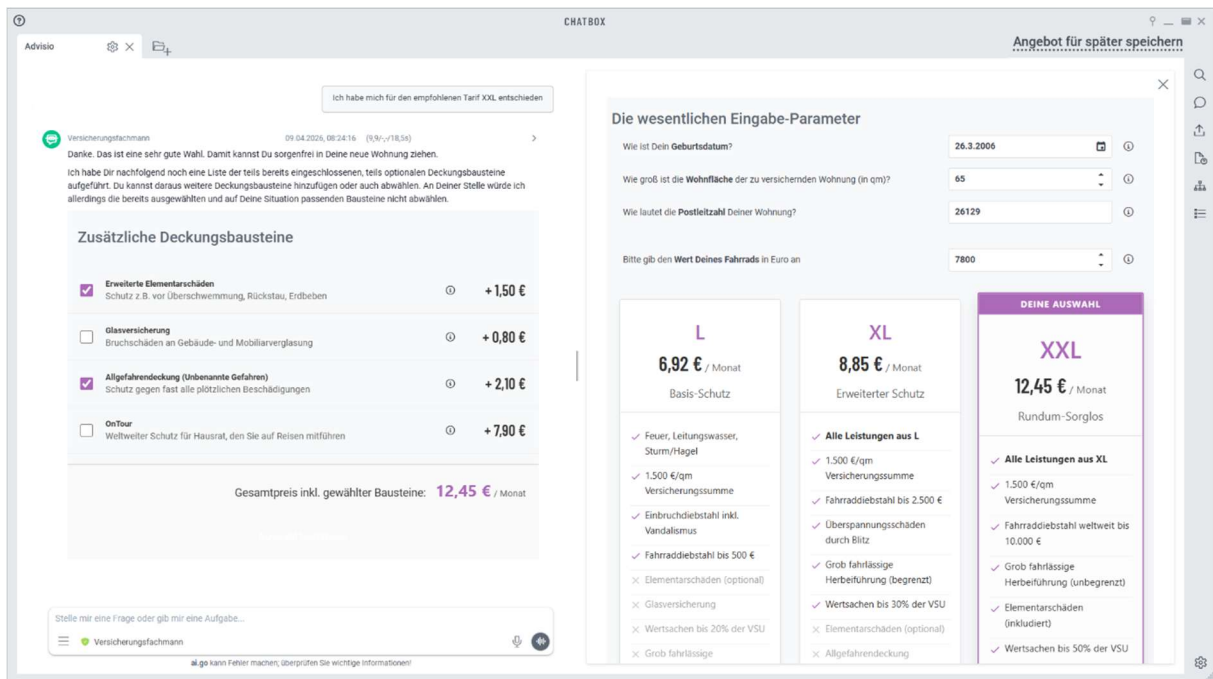


Abb. 7: Coverage Options with Decision Support

Alexandra isn't an avid traveler; she prefers riding her e-bike through the local countryside. Therefore, the "OnTour" travel module is immediately ruled out. However, she is unsure about adding glass coverage. Naturally, she asks Advisio for its assessment.

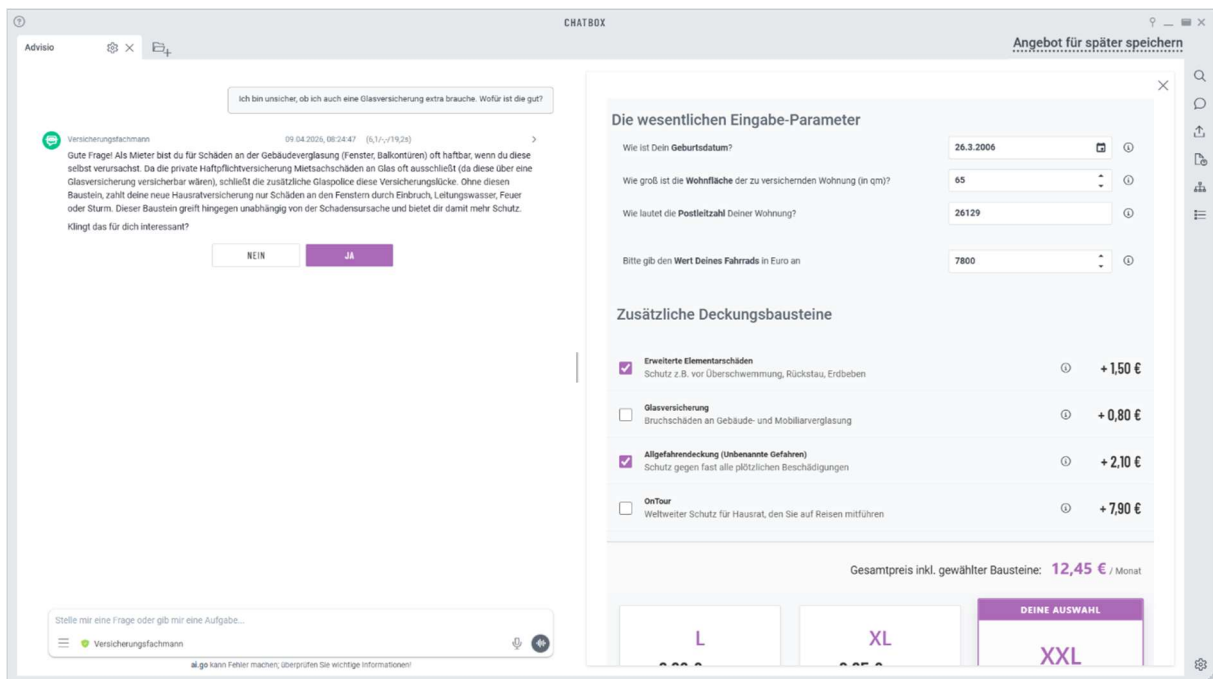


Abb. 8: Frage zu den Zusatzbausteinen

Because Alexandra hasn't made a final decision on these optional add-ons, Advisio automatically shifts this part of the dialogue into a dedicated side panel. This panel remains pinned until she makes an informed decision, allowing her to chat freely without ever losing sight of the available coverage modules.

After brief consideration, she deems the glass coverage unnecessary for her current situation—especially since she clearly remembers Advisio's transparent advice from the beginning of the conversation.

She confirms her final list of coverage modules. Advisio performs one last evaluation of her profile and generates a clear, comprehensive summary of the customized quote.

The screenshot displays the Advisio chat interface. On the left, a chat window shows a message from 'Versicherungsfachmann' dated 09.04.2026, 08:25:23. The message discusses the user's choice of insurance tariff and provides instructions on how to download the offer documents. Below the chat, a table titled 'Deine Wahl: Tarif XXL' compares monthly and annual payments for different tariff levels (L, XL, XXL). The 'XXL' tariff is selected, showing a monthly payment of 12,45 € and an annual payment of 149,40 €. On the right, a panel titled 'Angebot für später speichern' displays the 'Die wesentlichen Eingabe-Parameter' (essential input parameters) and 'Zusätzliche Deckungsbausteine' (additional coverage modules). The input parameters include: Birth date (26.3.2006), Floor area (65 sqm), Postal code (26129), and Bike value (7800 €). The coverage modules include: 'Erweiterte Elementarschäden' (+1,50 €), 'Glasversicherung' (+0,80 €), 'Allgäherdeckung (Unbenannte Gefahren)' (+2,10 €), and 'OnTour' (+7,90 €). The total price including the selected modules is 12,45 € per month. At the bottom, three buttons represent the tariff options: L, XL, and DEINE AUSWAHL (XXL).

Abb. 9: Coverage Summary

Phase 5: Summary and Closing

At this stage, Advisio offers maximum flexibility. Alexandra could now:

- Return to any previous point (Advisio fully automates an interactive table of contents as well as a complete transcript of the conversation—effortlessly generating the perfect, individualized consultation record in the background).
- Ask about further potential savings.
- Save the quote to revisit it in the coming days.
- Download the documents or proceed directly to the application.

She decides to download the quote documents. However, as is often the case with contracts, Alexandra is intimidated by the sheer volume of text. She leverages Advisio's AI power and asks the system: "Briefly summarize the most important points for me." Advisio now accomplishes what customers have desired for decades: in a matter of seconds, it extracts the relevant clauses and translates dry "insurance speak" into clear, understandable, everyday language. Alexandra instantly understands exactly what she is buying. Through this transparency, the price suddenly becomes highly tangible and attractive relative to the value provided, cementing her feeling of having received excellent advice.

Another glance at the price reveals a further positive surprise: because Advisio recognizes her status (or rather, her parents' status) through intelligent backend integration, an attractive loyalty discount has already been factored in fully automatically, without her having to ask.

The frictionless process, Advisio's well-founded and comprehensible recommendations, and the excellent price-to-performance ratio have completely won Alexandra over. She decides to complete the application immediately and purchase her renters insurance from Pfefferminzia. After all, her parents' trust in Pfefferminzia has just been validated in the most modern way possible.

She fills out the smart application form and clicks "Apply Now." A glance at the clock: it is 11:26 PM.

In just 11 minutes, Alexandra has completely organized her insurance coverage—well-informed, fully understanding the product, and with absolute peace of mind.

By the way: Alexandra was never chained to her keyboard during this entire process. She was able to fluidly type her questions to Advisio on her tablet or conveniently speak them directly into the microphone. She simply combined both worlds intuitively. That is the customer journey of the future. That is Advisio.

Advisio & Nexure: Digital Advisory Redefined

Behind Advisio's impressive customer experience lies a technological architecture that redefines the standard for the insurance industry. The following facts demonstrate why Advisio is far more than just a chatbot:

Record-Breaking Time-to-Market

All the intelligence operating in the background—from dynamic dialogues, complex plausibility checks, and precise calculations to fully automated document generation—is powered by Nexure's high-performance quoting system. The result is an absolute paradigm shift in implementation speed: what previously required months of resource-intensive IT projects was designed, implemented, and successfully launched by Pfefferminzia's business department in a single week, thanks to the power of Nexure.

Maximum Flexibility for Every Quote-to-Bind Process

Advisio is not a rigid system, but a highly adaptable technological chameleon. It can be configured to precisely map countless variations of a quote-to-bind process (rating, quoting, and application). The spectrum ranges from a smart chatbot acting as an intelligent assistant alongside traditional quote-to-bind journeys, to a fully autonomous digital advisor that proactively and confidently guides the customer through the entire process.

Seamless Integration and Straight-Through Processing

Advisio thinks holistically. Through seamless integration with existing policy administration and claims systems, the AI captures the customer's comprehensive 360-degree situation in real time and acts with absolute contextual awareness. Because behind Advisio lies much more than "just" sophisticated artificial intelligence: it is a comprehensive advisory, quoting, and application system equipped with highly flexible interfaces to any policy administration system. In practice, this means applications are issued as policies seamlessly, without manual intervention or system breaks, and made available to the customer immediately. This is

crowned by an integrated, legally compliant digital signature solution from a renowned third-party provider. As a result, fully automated straight-through processing (STP) becomes a lived reality, even for complex life insurance applications.

Omnichannel Excellence with Tailored UX

In a connected world, omnichannel capability is a given for Advisio. The system offers the option to equip different quote-to-bind processes with process and user guidance (UI/UX) tailored exactly to the respective channel. No matter where or how the user interacts with their insurer, the user experience is always perfectly calibrated to the specific touchpoint.

The Smart Next-Generation Customer Portal

Even after the policy is bound, Advisio does not leave the end customer alone. The system provides a state-of-the-art portal where all relevant overviews and subsequent processes are seamlessly integrated. Here, too, Advisio shines with absolute adaptability: companies can choose between traditional self-service processes with intelligent chat support or fully AI-based, highly flexible, and forward-looking workflows.

The Ultimate All-In-One Ecosystem

In its powerful combination with Nexure, Advisio merges into an unbeatable all-in-one system. It is the ultimate platform for the design, implementation, and lightning-fast deployment of quote-to-bind journeys across all distribution channels. Whether for captive agencies, independent brokers, tied agents, or direct-to-consumer channels—this symbiosis provides the infrastructure for the digital insurance distribution of tomorrow.

BISS GmbH

Since its founding in 1989, BISS GmbH has been developing innovative solutions for the insurance and financial services industries. BISS has proven its expertise through numerous projects in collaboration with leading German and Austrian insurance companies. These partnerships have yielded pioneering, award-winning solutions specifically designed for distribution channels and service centers. Additionally, since 2008, BISS has been an active contributor to BiPRO, an insurance industry initiative dedicated to process optimization.

siaris GmbH

siaris GmbH is a dynamic startup with a clear mission: to empower people through modern AI technologies by alleviating their workloads and creating space for what truly matters. siaris GmbH develops innovative solutions that handle routine tasks, automate processes, extract actionable knowledge from corporate data, and unlock the creative potential of employees, thereby noticeably simplifying everyday business operations. This exact drive led to the creation of ai.go—an intelligent AI agent system that seamlessly integrates into workflows and reliably executes tasks. Designed for developers and end-users alike, it spans the entire lifecycle from the conceptualization and development of AI solutions through to their operational deployment.



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