

ADINSURE

Transform your Commercial insurance with a modern digital platform

Streamline the application, quote, policy flow, re-design underwriting, and exceed your customers' expectations with best-in-class insurance platform AdInsure.





An end-to-end solution for your Commercial lines

AdInsure is a modern insurance platform used by insurers across personal and commercial lines to digitalize their products, transform processes, and business models, launch new offerings faster, and manage change effectively.

Take control of your digital strategy with AdInsure's extensive functionality built for Commercial carriers.



Commercial lines products

Leverage the vast library of existing or design new products and processes.



Sales and Underwriting portal

Strengthen internal and partner distribution channels with Sales and Underwriting functionality.



Back-office functionality

Empower your teams with rich Policy management, Claims, Billing and Collection, Reinsurance features.



Fully digitalized underwriting

Digitalize and redesign even the most complex underwriting processes.



Low-code configuration tools

Design, implement, and deploy products and processes quickly and easily with AdInsure Studio.



Compliance

Ensure regulatory compliance such as GDPR and IFRS17.



Offer a comprehensive Commercial line portfolio

Adacta's clients use AdInsure to design and manage numerous Commercial lines.

Commercial Auto and Fleet

Commercial Property

Liability

Commercial General Liability

Goods-In-Transit

Agriculture

Wholesale

Construction

Manufacturing

All-risk

Specialty lines

International programs

AdInsure provides support a wide range of Commercial products, even the most complex ones.



Fleet-group policies

Manage corporate offers for legal entities which require insurance coverage for a large number of different objects on the same policy.



Commercial property

Insure all types of corporate property, from small objects to cosmodrome, and serve companies of any size and industry.



International programs

Leverage master policies to sell property insurance on global markets.



Empower your sales force with digital and collaboration tools

AdInsure Sales Portal is an essential tool that provides end-to-end features to your sales teams – workflows for quotes, policies, underwriting, overview of clients and commissions.



New business submission

Application, quote, policy

Package and group policies

Individual and fleet



360 view

Clients and partners management

Holistic client overview

Submissions, offers, policies, claims



Underwriting

Automated constraints

Assigned activities from UW

Collaboration with underwriters



Policy management

Renewals

Change of coverage,

duration, conditions



Collaboration

Client and underwriter collaboration

Video chat, co-browsing

Streamlined workflow



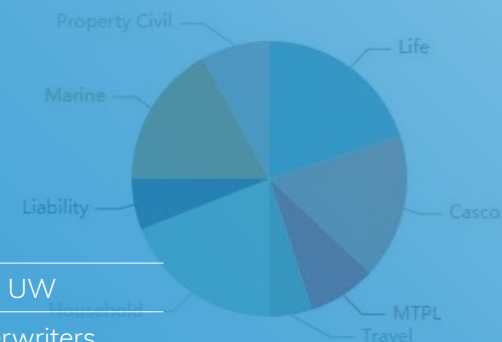
Personalisation

Custom dashboards

Drag-and-drop widgets

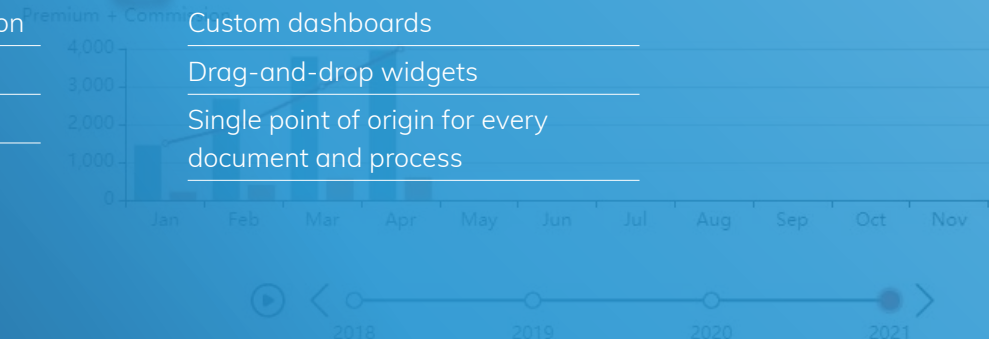
Single point of origin for every document and process

Property - Civil Fire



GWP

2021 GWP



Written Premium and Commission

Net Written Premium Commission Amount

Daily activities

DOCUMENT NUMBER ACTIVITY TYPE ASSIGNEE DEADLINE TASK STATUS TASK



Boost the productivity of your operations team



Policy management

Renewals: rules and automation

Change of coverage,
duration, conditions

Business and technical amendments

Indexation, cancelation



Reinsurance

Contract registration: proportional,
facultative, coinsurance

Bordereaux management

Risk identification and allocation

Premiums/Claims:
calculation & settlement



Billing & Collection

General billing

Direct debit management

Reminders

Debt rescheduling



Claims

FNOL, Claims registration and claim
event management

Claim assessment, handling
and settlement



Accounting

Journals

Accounting reports

Accounts receivable and payable

Payments management



Commissions

Commissions rule management

Intermediary contract management

Calculations and payments

Portfolio transfer



Transform your Commercial business underwriting

Customize underwriting for every Commercial line

The configurable underwriting process provided by AdInsure, can be adjusted for each line of business, or even for each insurance product separately.

Complex UW process support

With AdInsure, your teams can design the underwriting process from scratch or adopt it to your specific needs and requirements.

A streamlined process

With AdInsure, your teams will be able to assign tasks to your sales personnel, underwriters, fraud detection specialists automatically to steer the process based on your own business rules.

Underwriter's dashboard

Your underwriters will have an overview and control over the process for each particular quote or policy. They will have all the data and only the data they need to make a decision. This includes a comprehensive 360 degree view on each client, as well integrations with different 3rd party data providers.

Underwriting automation

The process can be automated to a large degree thanks to the workflow and business rules capabilities. Automation includes automated generation of constraints (based on configured business rules), confirmation or rejection of quotes, assessment of risk based on 3rd party data and more.



Design and configure Commercial products and processes with ease

All things configurable

Utilize the platform's capabilities and configure all aspects of the AdInsure insurance platform

Insurance products

UI forms

Process workflows

API

Data model

Integrations

Business rules

From design to deployment

Speed up the process from rapid prototyping to testing and deployment of commercial insurance products.

Configurable processes

Configure all processes from sales, policy management, claims, reinsurance.

Live Data Schema UI schema

TITLE: (UNDEFINED)

POLICYHOLDER INSURED TERMS INDEXATION BENEFICIARIES ORGANISATION

POLICY DURATION

Application Date * Policy Start Date * Policy Duration Bas...
☐ Allow start date in the past

COVERAGES

Program

MAIN COVERAGE TERMS

Payment Frequenc... Sales Channel * Currency *

Calculation Base *

RIDERS

☐ Temporary
Disability



Comply with regulation, support international operations, and much more



Multilanguage

Ease of switching

Current support: German, English, Russian, Croatian

Hungarian in the roadmap due to existing projects



Multi-currency

All international currencies

Contract, claim, accounting documents- all can have multiple currencies



Printing

Configurable HTML templates

PDF or Word as outgoing document format.

Can be extended to support other file formats



Compliance

Comprehensive GDPR support

IDD, AMF/CFT

IFRS 17

FATCA/CRS



Auditing

Technical: application service calls, database access

Business: GDPR ready, internal rules defined on the project level



BENEFITS

Why Commercial Insurers opt for AdInsure

Support for any Commercial product and process

Support for all existing and future commercial lines in one solution provides not only significant savings (infrastructure, knowledge, maintenance), but also ensures support for the future growth.

Self-sufficiency as a choice

Easy to use tools for design of products, process and implementing changes provide insurers with flexibility and control over cost and time while rolling out new offerings.

Future proof solution

AdInsure's modular architecture, cloud support and integration capability, offer flexible operational options. Product design capabilities and tools support the development of innovative products based on emerging risk.

New channels and business models

Extending the reach to new sales channels and partner ecosystems is easy due to ease of integration. New products are automatically exposed via API- no need for customization.

Market-proven platform





With 30 implementations across 9 different countries AdInsure is a proven platform with exceptional client feedback and analyst endorsements.

Reduced time to market

Guided processes, wizards, vast libraries of predefined packages, the intuitive way of use, ability to design and deploy changes in one tool significantly reduces the time required to bring new products to the market.

About Adacta

Adacta is a leading software provider for the insurance industry. Its insurance platform – AdInsure – provides Life and P&C insurers with a future-proof way to streamline their operations and processes. Since 1989, Adacta has spent decades helping insurance organizations grow their digital capabilities and drive increased profit. Their mission is simple: Empower tomorrow's industry leaders to realise their potential through technology.

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