



ADINSURE

# AdInsure platform for agile and digital insurance

AdInsure unites your teams, streamlines your processes and helps you adapt to change.



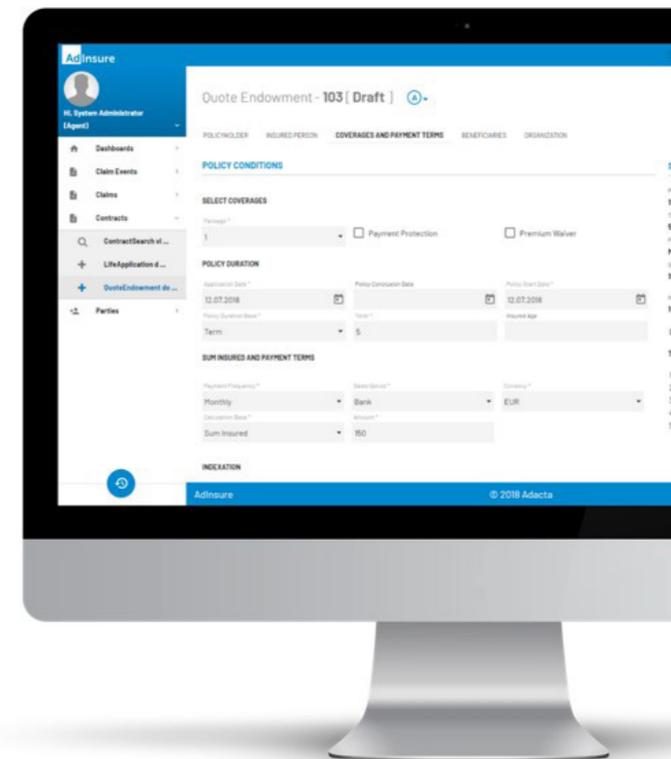
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# Meet the platform

AdInsure is a powerful insurance platform that makes running your business easy. Designed for Life and P&C insurers, it gives you the functionality and capability to streamline business processes, improve user experience and manage change effectively.

Built around industry best practices, AdInsure combines comprehensive features in a single, unified platform. It delivers an innovative environment that connects your organisation with emerging technologies, service providers, partners, and clients.

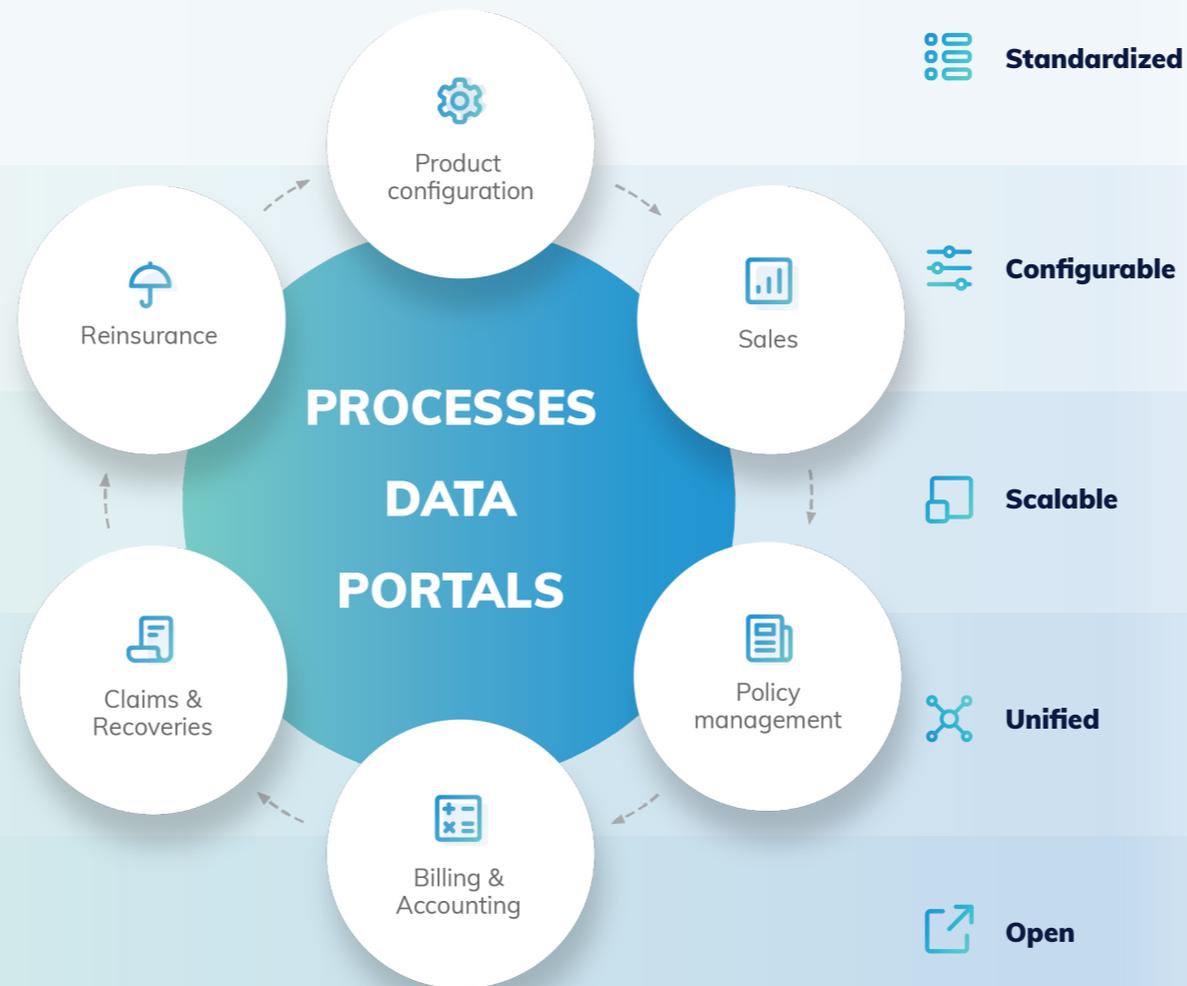


# Support for insurance business departments

**Insurance processes:** AdInsure supported processes cover the whole Insurance product life-cycle from configuring products, providing offers and concluding policies to collecting the money and managing claims.

**Data insight:** while the out-of-the-box reports and 3rd party BI tools provide insight into data, the Party module provides a 360 view of your clients and can act as a mini-CRM and CDI hub.

**Role based portals:** every insurance user (sales, claims, back-office, underwriter) can enjoy a role specific web-based portal providing access to module functionalities, user activities, dashboards and analytics.



# The essence of business agility

**Upgrade:** adapt the modules to your needs and enjoy the regular updates.

**Configure:** implement changes quickly and conveniently, without touching the source code.

**Cloud-ready:** run on-premises or in Cloud, with great performance.

**Open:** the out-of-the-box integration framework and the open API make connecting to external systems simple

# Modules built around key areas of insurance

AdInsure platform comes with a set of predefined insurance functionalities provided as a set of integrated and configurable modules. Built-in industry knowledge and best practice lets Life and P&C insurers accelerate time-to-market while being able to configure everything from products and insurance documents, workflows and business processes, rules and views.

## Sales

- Application, Quote, Policy
- Package and group Policies
- Underwriting
- Invoices and invoicing plans

## Commissions

- Commissions rule management
- Intermediary contract management
- Calculations and payments
- Portfolio transfer

## Billing & Collection

- General billing
- Direct debit management
- Reminders
- Debt rescheduling

## Policy management

- Renewals: rules and automation
- Change of coverage, duration, conditions
- Business and technical amendments
- Payment rescheduling

## Reinsurance

- Contract registration: proportional, facultative, coinsurance
- Bordereau management
- Risk identification and allocation
- Premiums/Claims: calculation & settlement

## Party & Organization

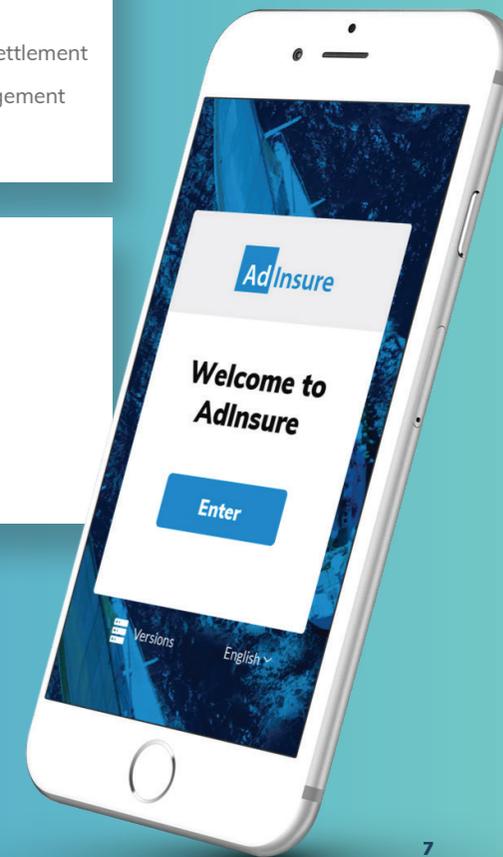
- Central repository of User and Actor data
- Provides "mini CRM" functionality
- Versioning and deduplication, GDPR
- Organization roles management

## Claims & Recoveries

- FNOL, Claims registration and claim event management
- Claim assessment, handling and settlement
- Recoveries registration and management
- Court case management

## Accounting

- Journals
- Accounting reports
- Accounts receivable and payable
- Payment management



# Data functionality

With the provided BI integration and user data functionality, you always have the right information at your fingertips.



## 360-degree views of every customer

The Party module can be used as the single central repository for all Client related data providing a 360-degree view of the customer and acting as a mini CRM. The 360 view offers overview of Clients Personal information, Sales opportunities (applications, offers), Contracts (active, closed and for renewal Policies), financial data (invoices, payments), overview of Claims status.



## Full customer data integration

The Party module can also act the role of Corporate CDI hub- centralisation of user data across all systems. This allows managing different versions of data via deduplication functionality, managing Consensus and Preferred way of communication to increase compliance and exceed customer expectations.



## Multiple reporting options with BI integration

Get operational reports for policies, claims, and accounting straight out of the box, with AdInsure's pre-defined reports. When you need more in-depth data analysis, AdInsure enables business intelligence integration with Qlik to give you the exact insights you need.

## Role-based portals

- Every insurance role (sales, claims, back-office, underwriter) can enjoy a role specific web-based portal
- The portal provides access to functionalities of the AdInsure modules based on user role permissions and role in the process
- Portal provides access to Users activities and supports creation of custom dashboards to access analytics, predefined queries
- The UI is configurable and can be performed by non-IT users

### Key benefits

- **Unified user experience** - the same web-based functionality for all users and across all devices
- **Lower cost of ownership** - no necessity to build custom portals and role-specific applications
- **Ease of change** - does not require AdInsure code change

## Key features

### Sales functionality

- Complete Application-Quote-Policy workflow
- Management of renewals
- Management of Amendments
- Collaborative Workflows involving underwriters
- Powerful search
- Payment processing

### Activities & Notifications

- Underwriters notifications
- User activities
- Upcoming renewals and expired policies
- List of non-payments
- Overview of monthly commissions
- Issued policies and net premium overview

### 360 degree user view

- New prospect registration and modification
- Client portfolio overview; Policies, Claims, Offers overview
- Policy history overview: amendments for selected policies
- Policy payments: payment information on selected policies

### Dashboards

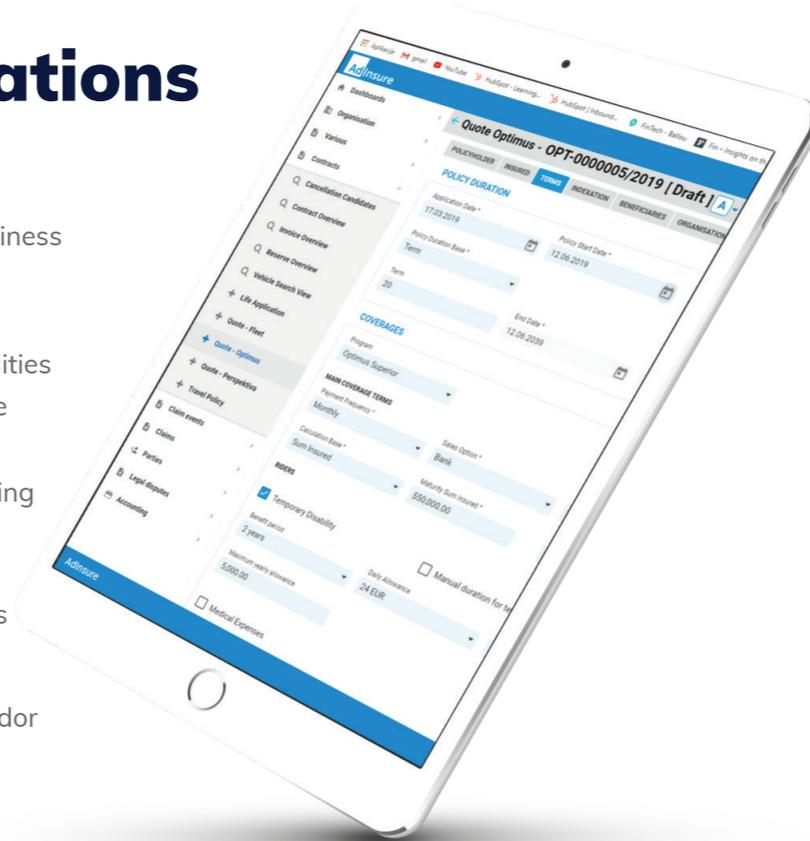
- Commissions: earned commissions overview, list of included policies
- Sales data: number of sold policies, net earned premium
- Upcoming renewals
- Non-payments, reminder levels (Dunning related)
- Expired policies

# Simple, swift configurations

When industry best practice just doesn't cut it, make quick configurations of your products, workflows, processes and business rules in a simple, timely and inexpensive manner.

You can change almost all aspects of the predefined functionalities to meet your own needs without needing to change the source code. This includes key elements of products (coverages, risks, limits, deductibles), processes (Quote, Policy, Claim), underwriting rules, business rules, and even the user interface.

- **Save time** - products and forms can be updated in minutes
- **Simplicity** - modifications do not require coding
- **Lower costs** - changes can be performed without the vendor
- **Continuous improvement** - you can adapt and improve processes



## Product configuration

Product configuration capabilities allow users to configure all aspects of insurance products and provide the necessary definitions and rules for Sales, Policy, Claims, and Reinsurance functionality. Re-usable content repositories for insured objects, coverage, payment conditions, tariffs, business rules can be used. Key part of product configuration are Tariffs, used for coverage classification, risk codes, business rules, calculation of premiums and underwriting rules.

**AdInsure Studio** - a set of tools for IT and non-IT teams to define new or change existing configurations

**Configuration tools** - support for the complete content life-cycle, Build, Publish, Deploy

**Business rules** - defined in Decision Model Notation in a simple Excel or JavaScript



## Workflow & Process configuration

Sales, Policy and Claims processes are configurable with easy-to-create workflows that support process automation (and straight through processing) by using business rules.

The platform also provides Activity management capabilities.

**Authorization** - workflows are tightly related to roles, defined by Party and Organization module

**Automation** - with rules, cases can be assessed for straight through processing

**Activity management** - users can easily manage their workloads.

STANDARDISED

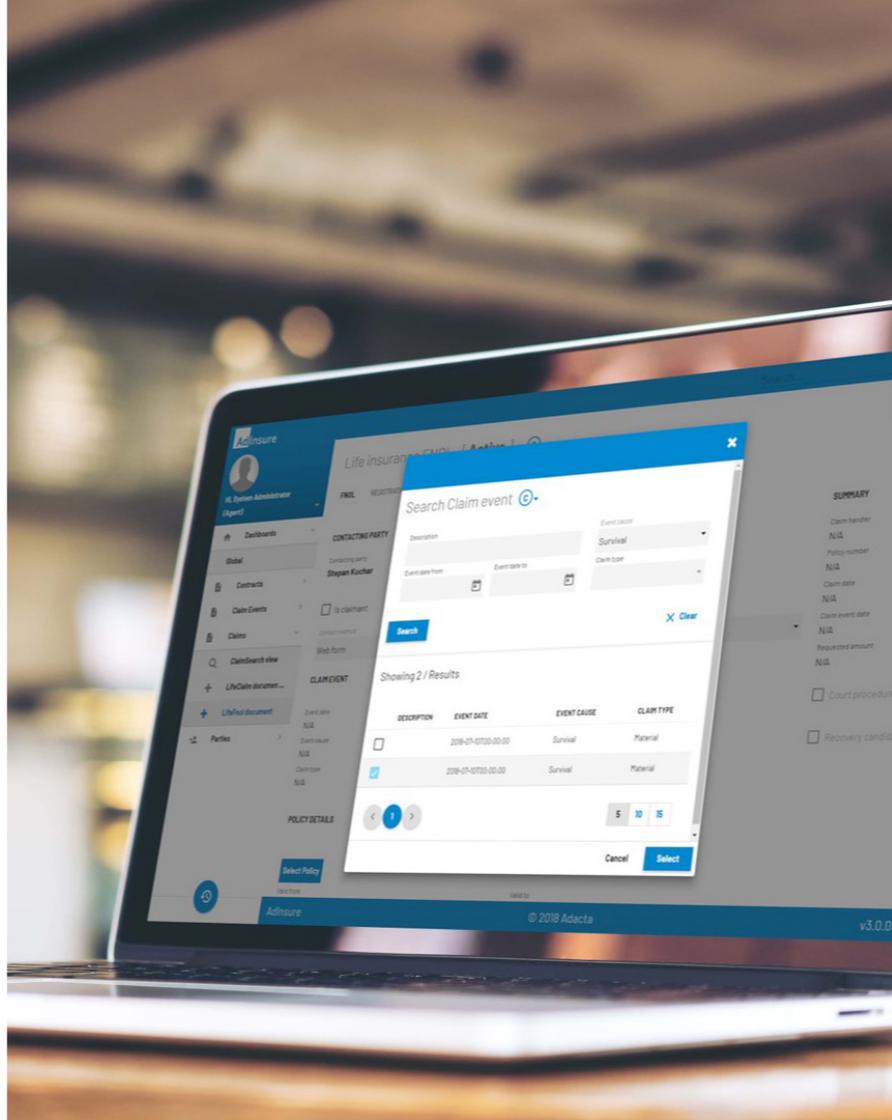
## Best practice for a head start

We designed the platform the way that there is always an upgrade path. Clients can freely modify the predefined configurations to meet their specific needs, and still enjoy the benefits of platform updates.

SCALE

## Go as you grow

Adinsure has nine modules available, but you can make your project roll-out more manageable by starting with the modules you need, then add more later. Plus, modules are not the only way to scale up. You can also configure new products, develop integration accelerators, and add plug-ins.



MOBILE

## Work where the business takes you

Adinsure delivers a seamless, continuous experience across computer, tablet and mobile. Every action you do is quickly synced across all your devices, so your teams can stay productive with Adinsure, whatever they're doing.

OPEN

## And ready to integrate

Adinsure is an important part of your digital journey and a gateway to embracing emerging technologies. Platform services, functionality and custom configurations come with an open interface, allowing systems to interact with all the aspects of your platform.

# General platform functionality

## Multi-language

- Ease of language switching
- New dictionaries defined during projects
- Current support: German, English, Russian

## Multi-currency

- Support for all international currencies
- Contract, claim, accounting documents- all can have multiple currencies

## Printing

- Configurable HTML templates
- HTML to PDF converter needed
- Preferred 3rd party can be bundled

## Activity management

- When User or Group action is required, you can create, assign, schedule
- Can be created automatically during state transitions

## Versioning

- All types of Documents
- Configurations

## Auditing

- Technical: application service calls, database access
- Business: internal rules defined on the project level

## Document import

- Provided framework for import of data packages
- Attachments

## Regulation

- Adjustable to local taxation and insurance regulation
- GDPR ready, IFRS compliant, IDD
- Integration capabilities

# AdInsure architecture

## Users



Sales



Underwriters



Claims department



Back-office



Management



Customers

## Presentation



Web interface



Desktop



Mobile



Responsive design

## User / Role functionality

Role based UI

Workflow

Activities

Dashboards

Business functionality

## Business logic

✓ Sales

✓ Reinsurance

✓ Policy administration

✓ Accounting

✓ Claims

✓ Billing & Collection

✓ Reporting/BI

## Services

✓ Business rules

✓ Tariff engine

✓ Workflow

✓ Full-text search

✓ Print-outs

✓ Batch processing

## Data

✓ Configurations

✓ Transactions (Documents, Relational)

✓ Data vault

## Integration

✓ CRM

✓ Finance & Accounting

✓ Document management

✓ Service providers

✓ Sales channel

## CONFIGURATION TOOLS

- Products
- Workflows
- Documents
- User interface



IT user



Non-IT

# About us

We are Adacta — a leading software provider for the insurance industry. Our insurance platform, AdInsure, gives Life and P&C insurers a future-proof way to streamline their operations and processes.

So, what's special about us? Formed in 1989, we've spent decades helping insurance organisations to grow their digital capabilities and drive new profits. Our mission is simple: empower tomorrow's industry leaders to reach their potential through technology.



## 30+ years of experience

20+ successful implementations in nine countries



## 180+ dedicated experts

International teams based in five offices across Europe



## Industry approved

AdInsure is recognised by leading research firms



**Slovenia**



**Germany**



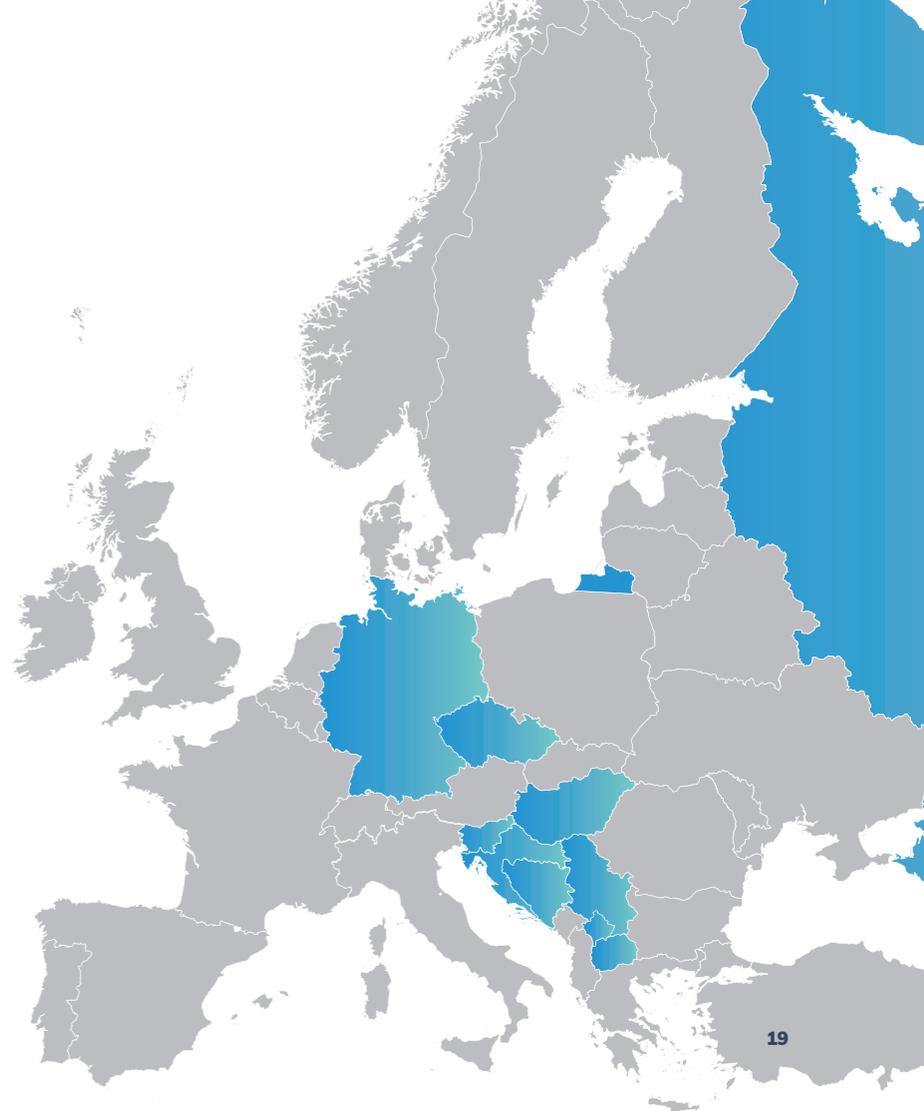
**Serbia**



**Czech**



**Russia**



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