



ADINSURE

# AdInsure platform for agile and digital insurance

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



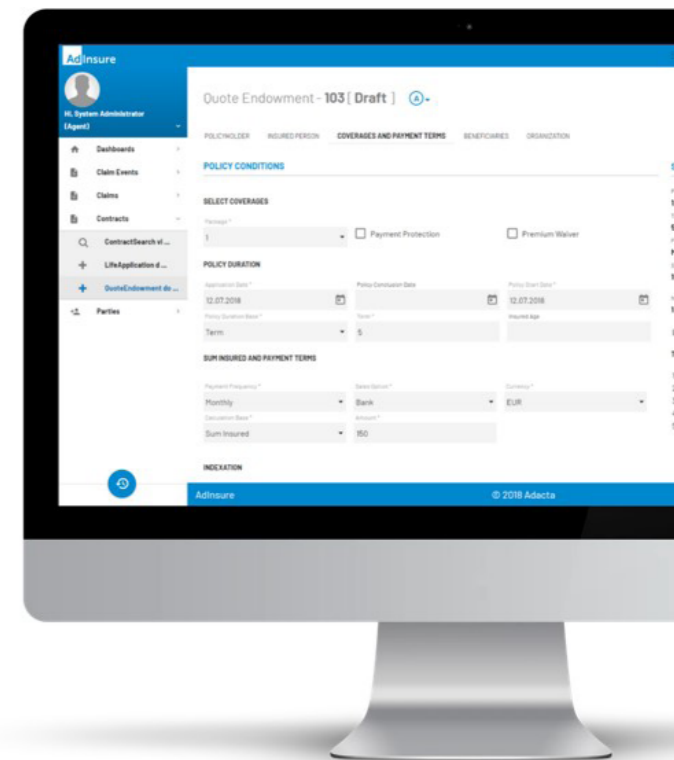
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# Meet the platform

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.

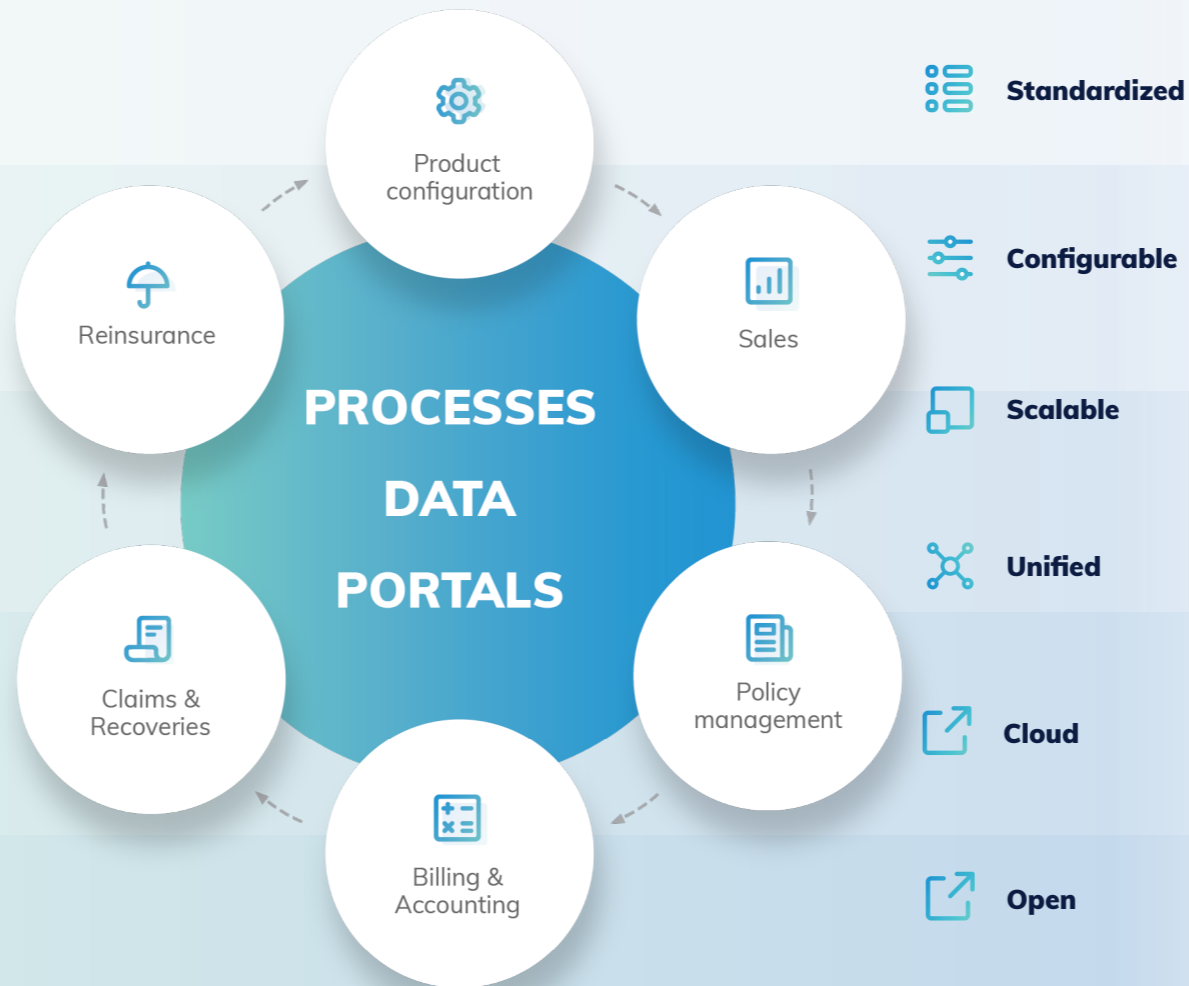


# Improved productivity for every insurance team

**End-to-end process support:** supported insurance processes cover the whole 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.

**Productivity tools:** 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 Non-Life insurers accelerate time-to-market.

## Sales

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

## Policy management

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

## Compliance

- FATCA/CRS
- Comprehensive GDPR support
- IDD, AMF/CFT
- IFRS17 support

## Claims & Recoveries

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

## Reinsurance

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

## Accounting

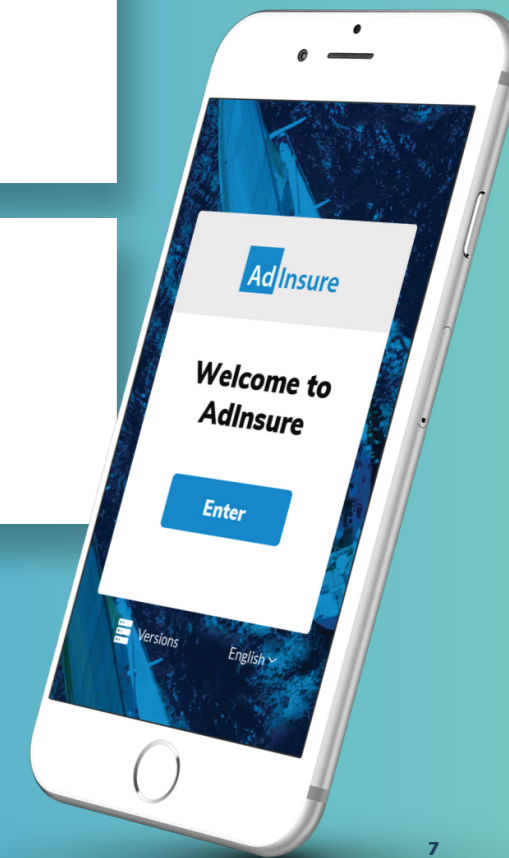
- Journals
- Accounting reports
- Accounts receivable and payable
- Debt rescheduling

## Billing & Collection

- General billing
- Direct debit management
- Reminders
- Payment management

## Party & Organization

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



## The right information at your fingertips

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.



### Customer master data

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.

# Productivity tools

- 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

# Sales portal

## Sales & Policy

- Complete Application-Quote-Policy workflow
- Management of renewals and amendmends
- Collaborative Workflows involving underwriters
- Powerful search

## Activities & Notifications

- User calendar
- Underwriters notifications
- User activity list

## Remote sales support

- Embedded video chat
- Send offers via e-mail
- Content sharing
- E-Signature

## Contact management

- New prospect registration and modification
- 360 Client view
- Portfolio overview: offer, policies, claims
- Policy overview: history, amendments, payments

## Dashboards

- Earned commissions overview
- Sales data: sold policies, net earned premium
- Upcoming renewals and expired policies
- Non-payments, reminder levels (Dunning related)

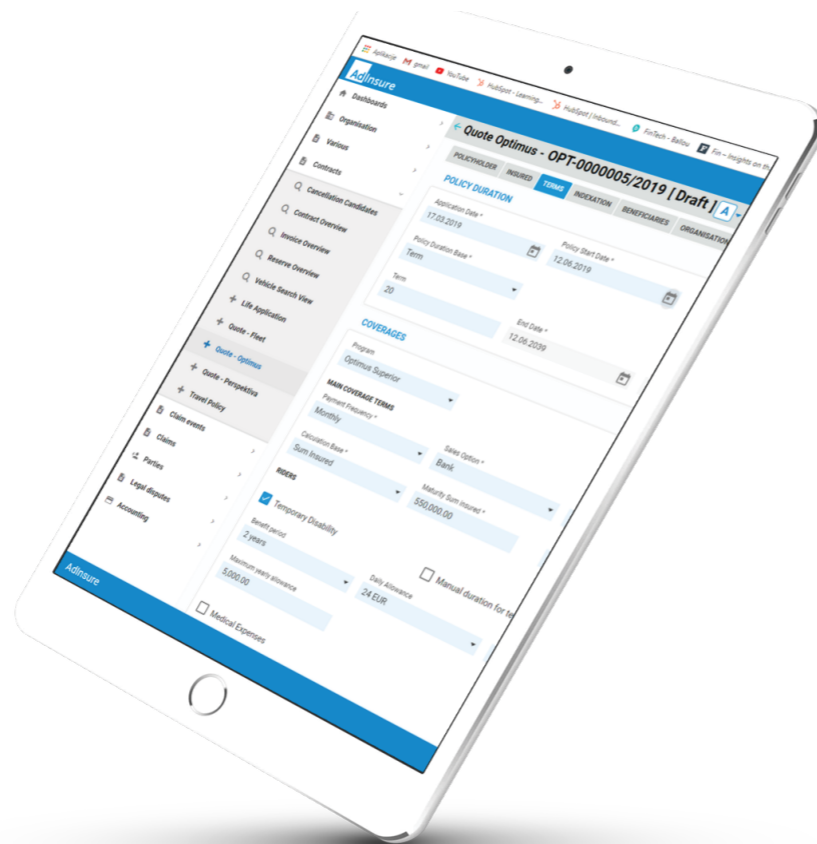
# AdInsure Studio

AdInsure Studio allows you to design, test, and deploy all types of AdInsure configurations - it allows you to easily configure and adopt products, processes, and UI forms.

You can also change all aspects of the predefined functionalities to meet your own needs without changing the source code.

**Ease of use** - AdInsure Studio allows also non-IT users to design new and adopt existing configurations.

**Configuration management** - AdInsure Studio provides support for the whole configuration life-cycle: from design, to testing, and deployment.



## Product configuration

Product configuration capabilities allow users to configure all aspects of insurance products including coverages, insured objects, risks, limits, deductibles, conditions, clauses.

Product configuration also provides the necessary definitions and rules for Sales, Policy, Claims, and Reinsurance functionality.



## User interface configuration

The User interface can be tailored to the need of a specific user. At every step of the workflow new product attributes can be added, as well as new UI sections and even new UI layouts.



## Workflow & Process configuration

Sales, Policy and Claims processes are configurable with easy-to-create workflows that support process automation (and straight through processing) by use of business rules. Users can also easily manage their workloads with the provided Activity management functionality.

- **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

STANDARDISED

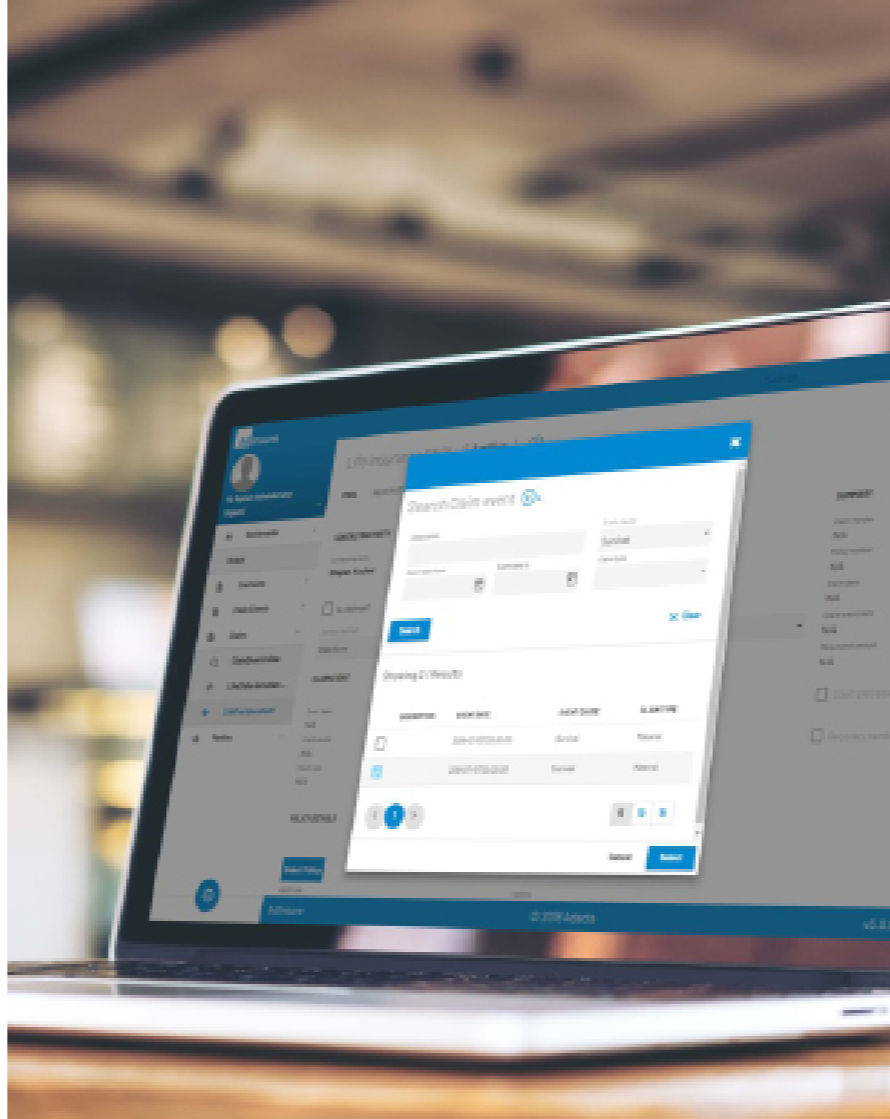
## Enjoy platform upgrades

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 several 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 emerging technologies and partners. Platform services, functionality and custom configurations come with a RESTful API, allowing systems to interact with all the aspects of your platform; the out-of-the-box integration framework makes connecting to external systems and partners simple.



# 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



## Compliance

- Support for EU and other regulatory acts
- GDPR, IDD, FATCA, Solvency II

# 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



## 250+ dedicated professionals

International teams based in five offices across Europe



## Industry approved

AdInsure is recognised by leading research firms



**Slovenia**



**Germany**



**Serbia**



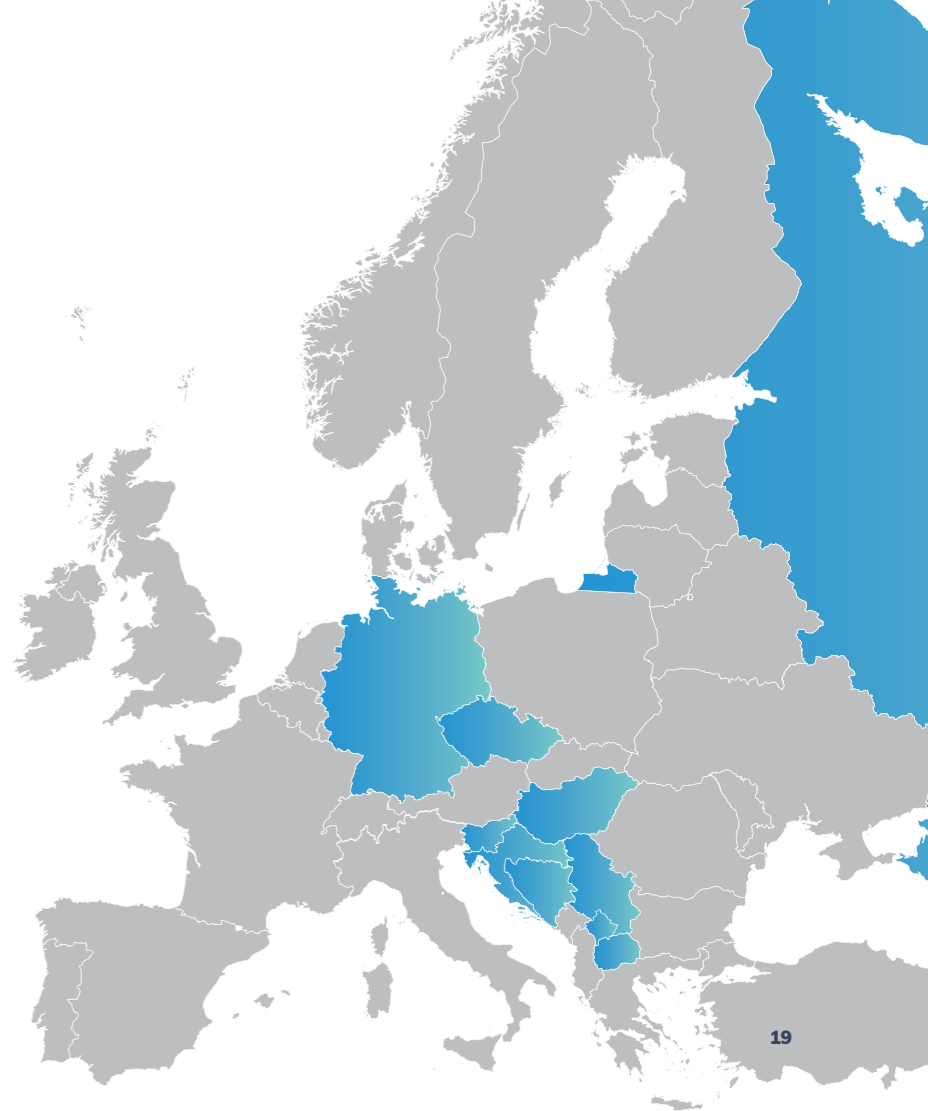
**Croatia**



**Czech**



**Russia**



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