ADINSURE for COMMERCIAL

Transform your commercial insurance with a modern digital platform

Streamline the application, quote, and policy flows, redesign underwriting, and exceed your customers` expectations with AdInsure, the best-in-class insurance platform.

ADACTA

An end-to-end solution for your commercial business

AdInsure is a modern insurance platform used by insurers across personal and commercial lines to digitalize their products, transform processes, and offer new coverages faster. Support for Commercial lines includes SME and Industrial sectors.

Take control of your digital strategy with AdInsure`s extensive functionality built for commercial insurers.

Commercial lines and coverages
Provide a wide range of insurance lines and coverages to your SME and Industrial clients.

Back-office functionality
Empower your teams with rich policy management, claims, billing and collection, and reinsurance features.

Agent and underwriting portal
Productivity tools for internal and partner channels covering sales and underwriting functionality.

Digitalized underwriting
Digitalize and redesign even the most complex underwriting process.

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

Client Self-service portals
Provide your clients with easy-to-access portals supporting features such as group policy changes.

Data Analytics
Insights into your operations and clients.

Capacity management
Manage capacity with single, coinsurance lead/follow, and reinsurance partners.

Offer your corporate clients a comprehensive set of coverages

Adacta`s clients use AdInsure to offer Solutions and Coverages for Employees, Businesses, and Management.

Commercial Motor Fleet	Wholesale
Commercial Property	Construction
Marine, Aviation	Manufacturing
Liability	All-risk
Goods-In-Transit	Specialty lines
Agriculture	Legal protection
Accident	Fire

AdInsure supports any kind of commercial line coverage, including single and complex group policies.

Group policies
Manage offers and policies that require coverage (such as accidents) for many different objects on the same policy.

Complex property insurance
Insure all types of corporate property and serve companies of any size and industry.

Support for International Clients
Support for multi-currency policies with insured objects across different national regulations.

Empower your sales channel with digital and collaboration tools

AdInsure Sales Portal is an essential tool that provides your sales teams with a comprehensive range of features, including new business submissions, underwriting, client overviews, and commission overviews.

New business submission

Application, Quote, Policy

Package and group policies

Individual and fleet

360-degree view

Client and partner management

Holistic client overview

Submissions, offers, policies, claims

Underwriting

Automated constraints

Assigned activities from underwriters

Collaboration with underwriters

Policy management

Renewals

Change of coverage, duration, conditions

Collaboration

Client and underwriter collaboration
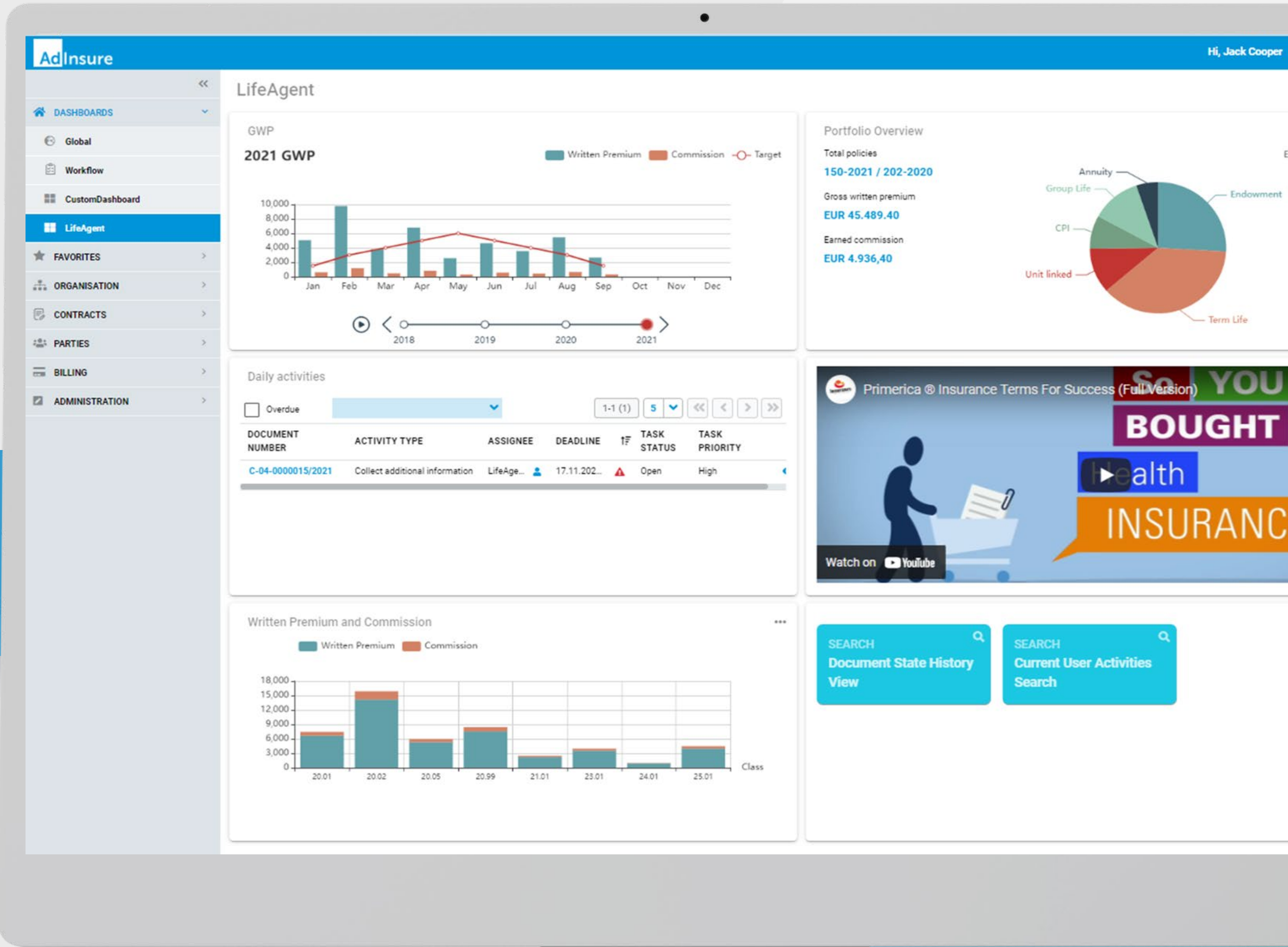
Video chat, co-browsing

Streamlined workflow

Personalisation

Custom dashboards

Drag-and-drop widgets

Single point of origin for every document and process

AGENT PORTAL

The productivity workspace for your sales channel featuring an overview of the new business, tasks and assignments, 360-degree client view, underwriter collaboration, readily available reports, and customizable dashboards

Boost the productivity of your back-office team

Policy management

Renewals: rules and automation

Change of coverage, term, conditions

Business and technical amendments

Indexation, cancelation

Reinsurance

Bordereaux management

Risk identification and allocation

Premiums/Claims: calculation and settlement

Contract registration: proportional, facultative, coinsurance

Billing and 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 and standardize your commercial business underwriting

Customize underwriting for every commercial line

AdInsure provides a flexible underwriting process that can be tailored for each line of business or even for each insurance product separately.

A streamlined process

Automatically assign tasks to your sales personnel, underwriters, and fraud detection specialists to steer the process based on your own business rules.

Standardized set of rules

The underwriting process can be predefined to a set of Corporate UW rules to ensure process quality and standardization.

Underwriter`s dashboard

AdInsure custom dashboards offer an overview of the entire quote and policy process, including sales activities, a comprehensive 360-degree client view, and integration with 3rd party risk scoring tools.

Underwriting automation

Process automation is powered by robust workflow and business rule capabilities and includes automated generation of constraints (configured business rules), confirmation or rejection of quotes, and support for 3rd party data integration.

Design, configure, test and deploy changes with ease

Configure everything

Leverage the platform`s capabilities and configure all aspects of the AdInsure insurance platform

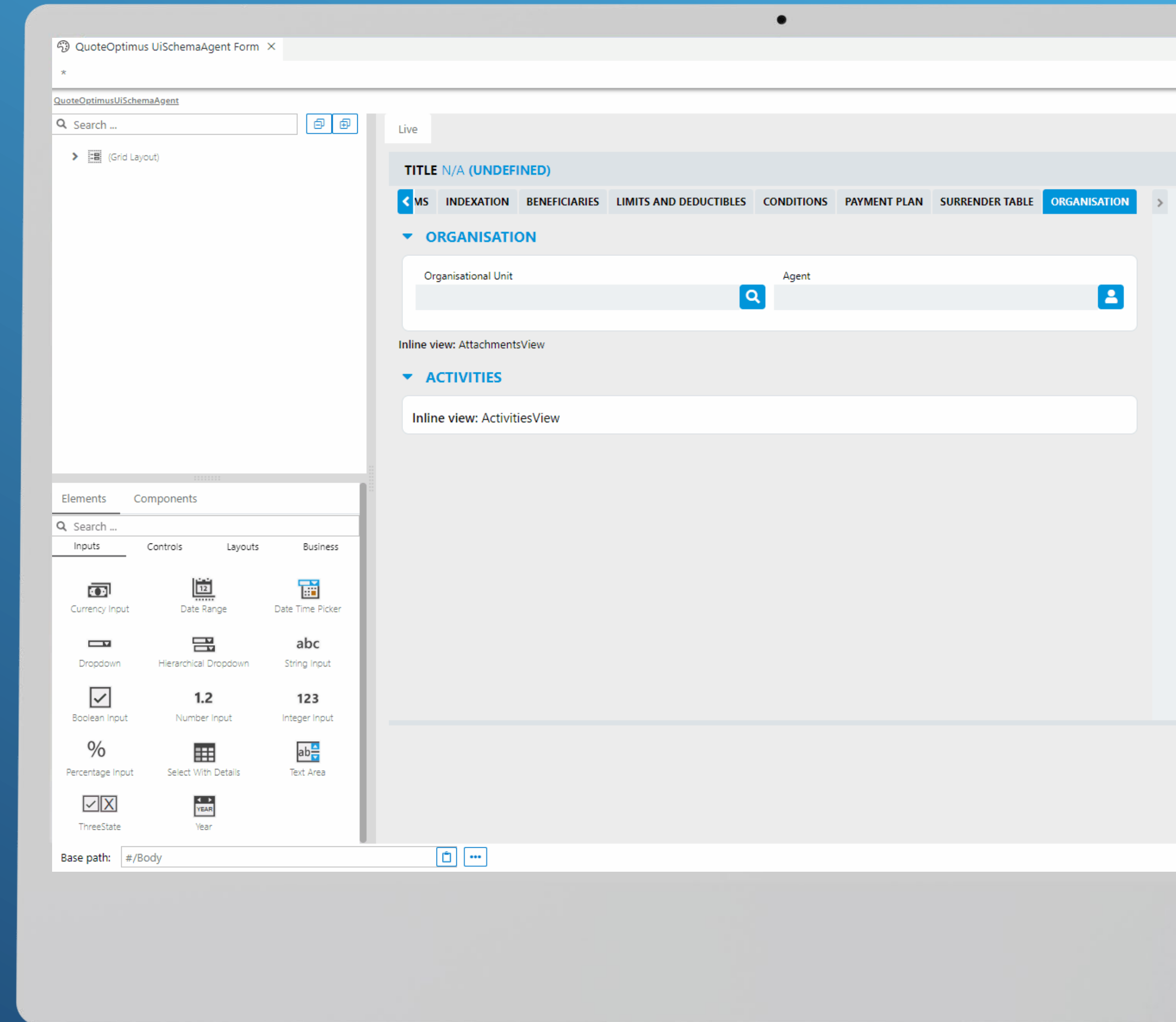|	
Insurance products	UI forms
Process workflows	API
Data model	Integrations
Business rules	

From design to deployment

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

Configurable processes

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

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Empower your Clients with digital tools.

The Business Self-service pportal is an essential tool that provides your SME clients a comprehensive range of features – from managing employee accident group policies to submitting notifications of loss.

Group policy management

Adding and removing insureds

Changing coverage levels

Communication

Profile management

Client and partner management

Holistic client overview

Submissions, offers, policies, claims

Claim submittal

Claim submittal

Claims progress tracking

Communication and collaboration

Personalisation

Custom dashboards

Drag-and-drop widgets

Single point of origin for every document and process

CUSTOMER SELF-SERVICE PORTAL

Self-service portal with comprehensive support for group policies

Gain data Insights to Optimize Performance

AdInsure Data Analytics provides an overview of the company's performance. Insight generation and explanations help insurance professionals explore and analyze data more effectively than they could do manually..

New business submission

Application, Quote, Policy

Package and group policies

Individual and fleet

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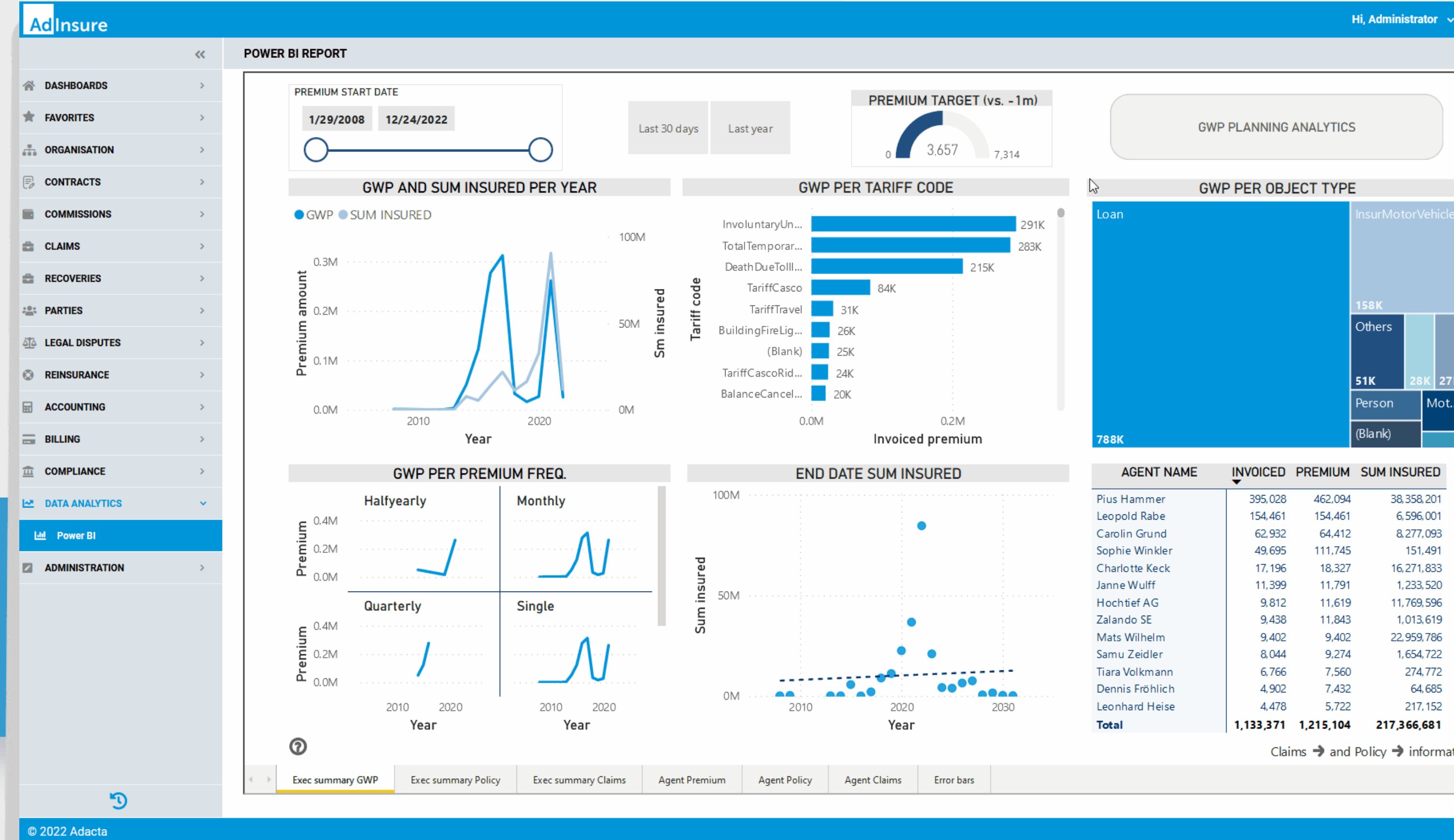Streamlined workflow

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DATA ANALYTICS

Comprehensive data insights, custom dashboards and striking visual data representations

Regulatory compliance, international operations support, and much more

Compliance

Comprehensive GDPR support

IDD, AMF/CFT

IFRS 17

FATCA/CRS

Multi-language

Ease of switching

Supported languages: DE, EN, RU, CRO

Hungarian is on the roadmap

Multi-currency

All international currencies

Contracts, claims, and accounting documents can all have multiple currencies

Cloud Support

On premise or in cloud

Private or public cloud with Microsoft Azure

Document printouts

Configurable HTML templates

PDF or Word as the output document formats

Extensibility to support other file formats

Auditing

Technical: application service calls, database access

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

Regulatory compliance, international operations support, and much more

Support for any commercial product and process
Support for all existing and future commercial lines in one solution not only provides significant savings (infrastructure, knowledge, maintenance) but also supports future growth.

Self-sufficiency as a choice
Intuitive tools for product and process design and implementation of changes provide insurers with flexibility and control over cost and time as they roll out new offerings.

Future-proof solution
AdInsure's modular architecture, cloud support, and integration capabilities offer flexible operational options. Product design capabilities and tools support the development of innovative products based on emerging risks.

New channels and business models
Extending your reach to new sales channels and partner ecosystems is easy due to simple integration. New products are automatically exposed via APIs eliminating the 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, intuitive user experience, and the ability to design and deploy changes with a single tool significantly reduce the time required to bring new products to market.

Leading insurer transforms commercial property underwriting with AdInsure

In less than 6 months, the Client completely transformed one of their most complex processes while ensuring process structure and transparency. Running on AdInsure, the new commercial insurance process works well for insuring the property of organizations of any size, supporting the quotation process for everything from small objects to large corporate properties.

ABOUT THE CLIENT

LOB
Non-life, commercial property

GWP (ADINSURE)
EUR 1 billion

GWP Group
EUR 2.5 billion

ORGANIZATION

1000 + offices
12 000 + employees
130 + products for commercial and private sector

The challenge

Client struggled with manual work since its quotation process was based on paper and spreadsheets. The Client looked to optimise and digitalise the commercial property underwriting line of business and envisioned a simplified, more transparent underwriting workflow to bring more structure to the entire process.

The largest challenge, however, was to find a way to merge a vast number of industries, sales channels and regions, levels of organisation complexity and risk coverages and factors within one process.

The solution

Following business requirements analysis was a clearly defined implementation project scope which consisted of documented processes to be implemented in AdInsure and the project timeline.

The implementation project consisted of (1) Implementing a new quotation approach for the commercial underwriting process, (2) Integrating pre-underwriting stop factors, (3) Providing support for Sales Case management, (4) Integrating the process with reinsurance and accounting systems

Results

AdInsure completely transformed the company's approach to commercial property insurance. In addition to the cost and time savings, the Client was able to simplify one of their most complex insurance processes while ensuring the entire process remains structured and transparent.

The Client can now leverage powerful workflows with built-in business rules and dynamic document management capabilities that bring together regions, people and information needed to get the work done completely and correctly through the entire process.

About Adacta

Adacta is a leading software provider for the insurance industry. Our insurance platform, AdInsure, gives Life and Non-life insurers a future-proof way to streamline their operations and processes.

Formed in 1989, Adacta spent decades helping insurance organisations to grow their digital capabilities and drive new profits. Their mission is simple: empower tomorrow's industry leaders to reach their potential through technology.

ADACTA