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 Adlnsure, the best-in-class insurance platform.





An end-to-end solution for your commercial Business

Adlnsure 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 Adlnsure'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.

Agent and underwriting portal

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

New products, rules and workflows

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

Data Analytics

Insights into your operations and clients.

Back-office functionality

Empower your teams with rich policy management, claims, billing and collection, and reinsurance features.

Digitalized underwriting

Digitalize and redesign even the most complex underwriting process.

Client Self-service portals

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

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.

SGroup policies

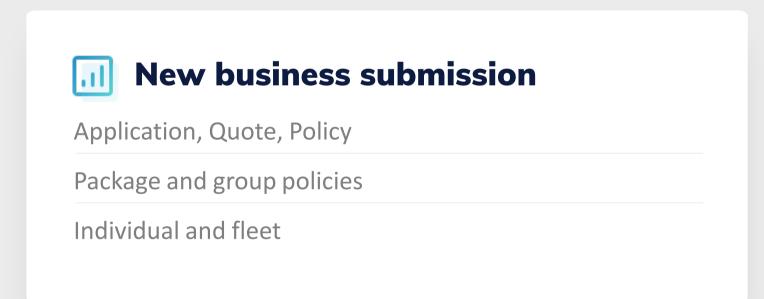
Manage offers and policies that require coverage (such as accidents) for many different objects on the same policy.

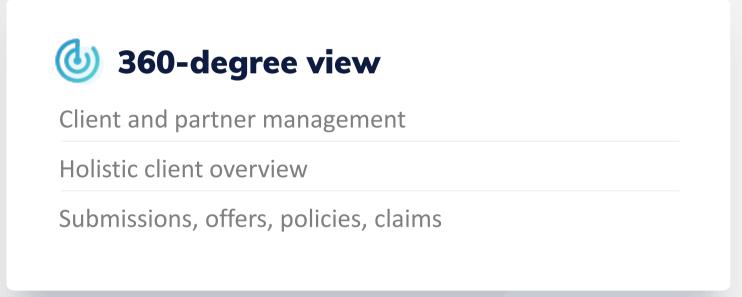
Complex property insurance
Insure all types of corporate property and serve companies of any size and industry.

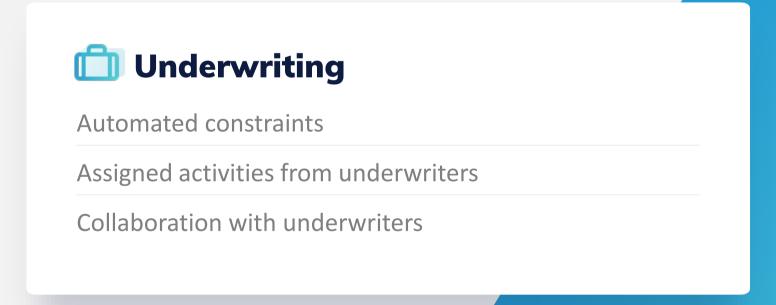
Support for International Clients
Support for multi-currency policies with insured objects across different national regulations.

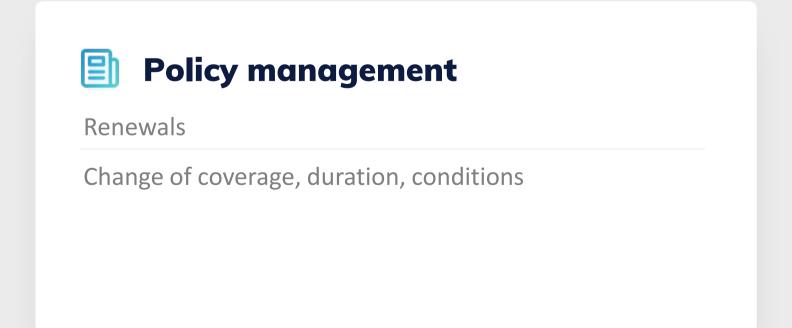
Empower your saleschannel with digital and collaboration tools

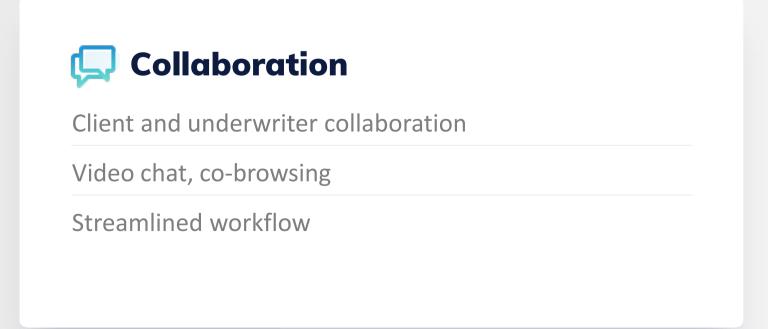
Adlnsure Sales Portal is an essential tool that provides your sales teams with a comprehensive range of features, including new business submissions, underwriting, client overviews, and commission overviews.

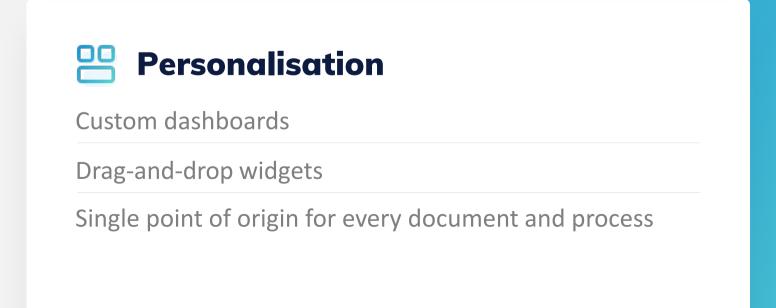






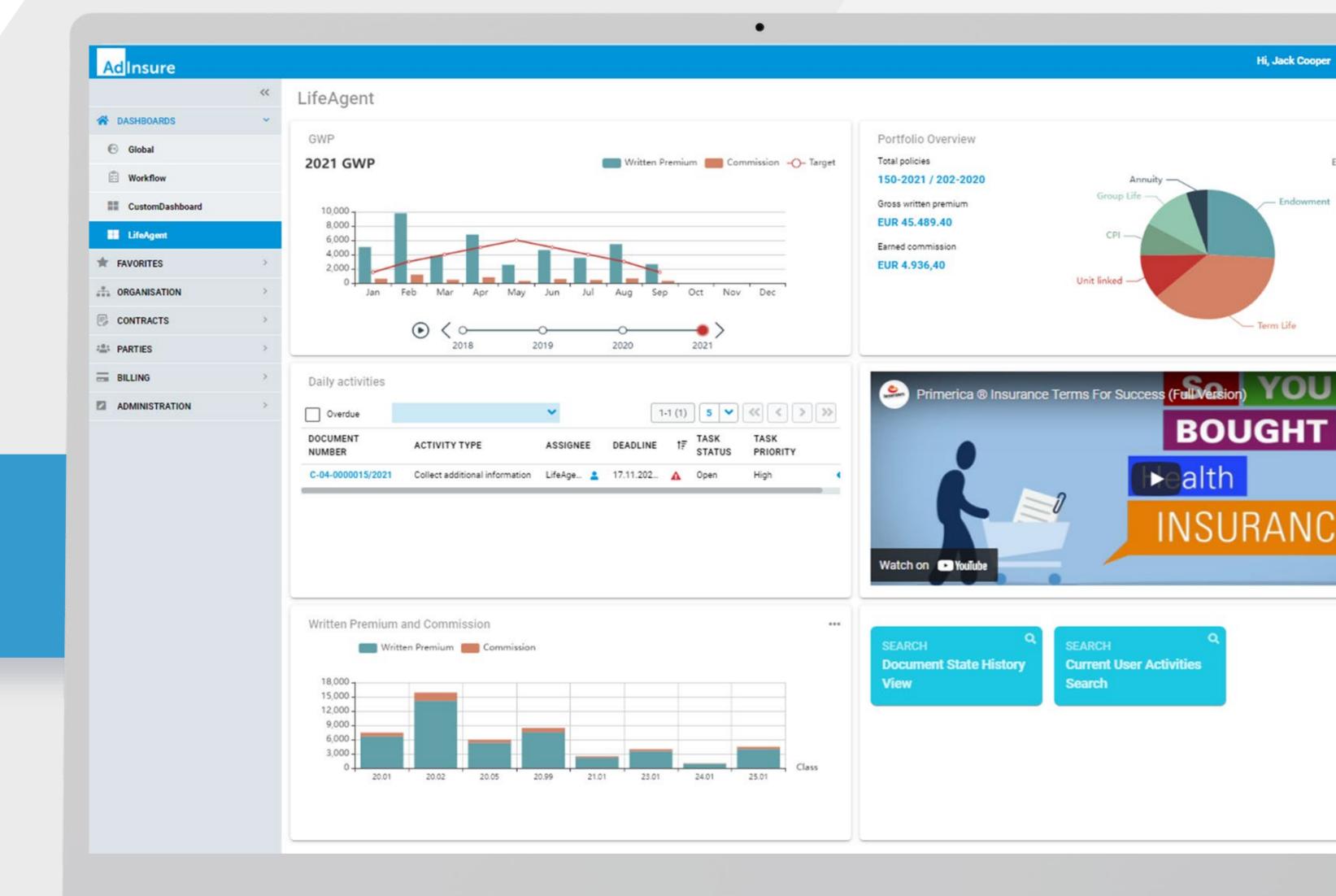






AGENT PORTAL

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

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

Standardized set of rules

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

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.

Underwriter's dashboard

Adlnsure 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

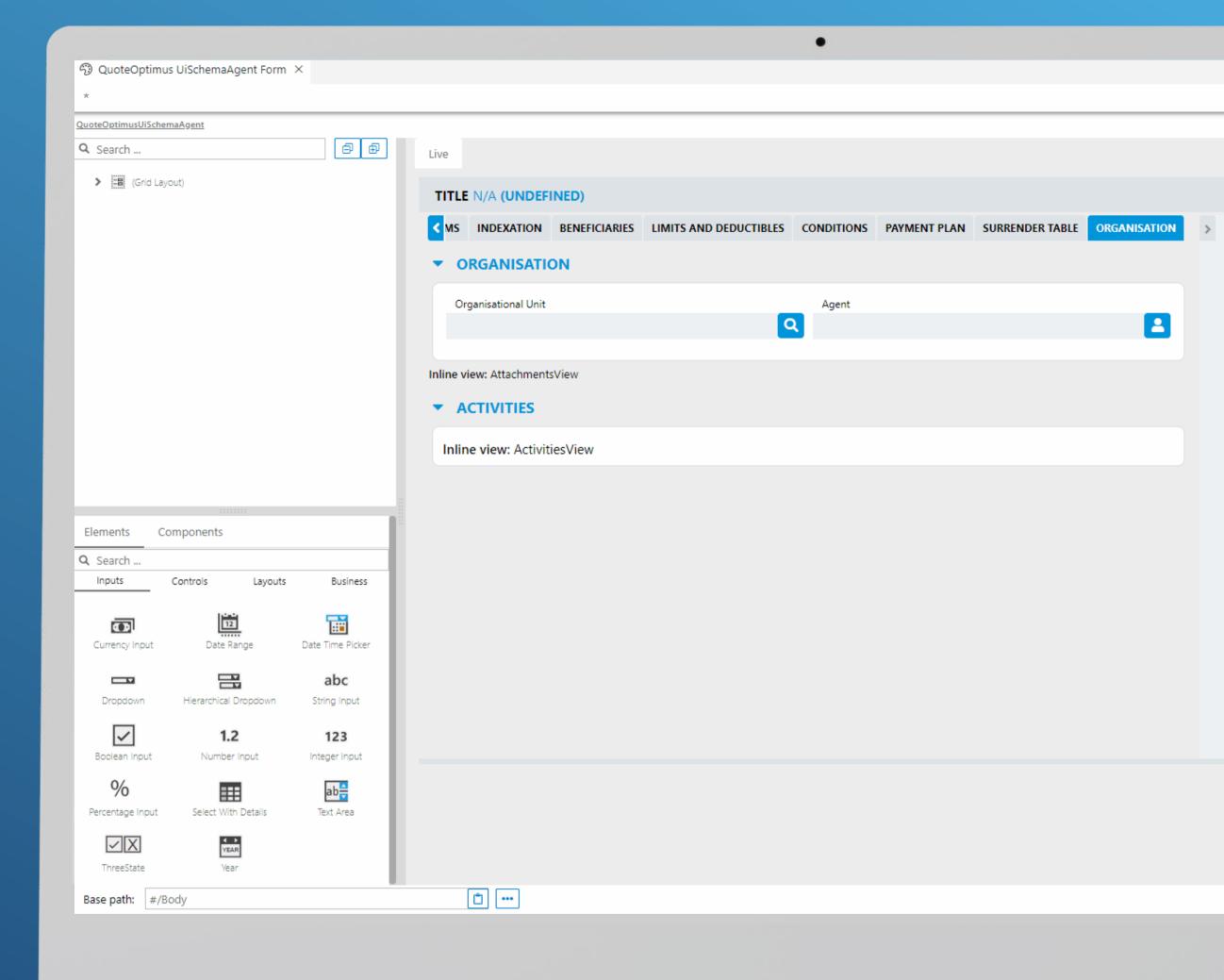
Insurance products	UI forms
Process workflows	API
Data model	Integrations
Business rules	

From design to deployment

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

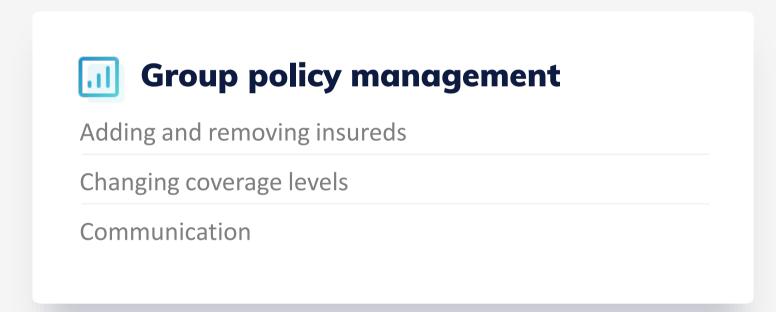
Configurable processes

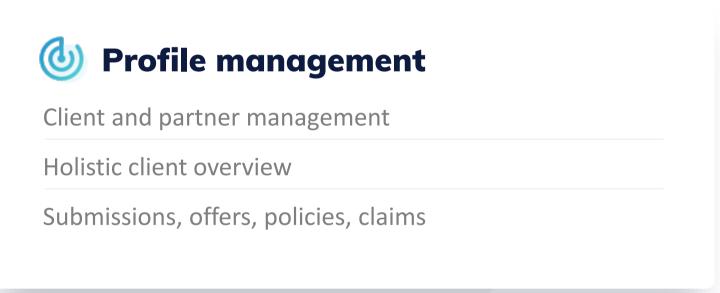
Configure all sales, policy management, claims, and reinsurance processes.

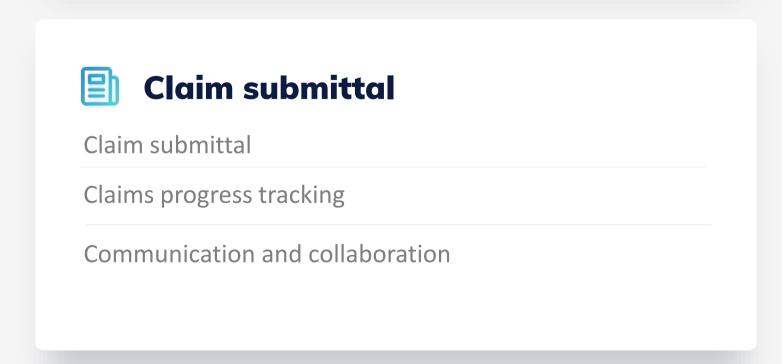


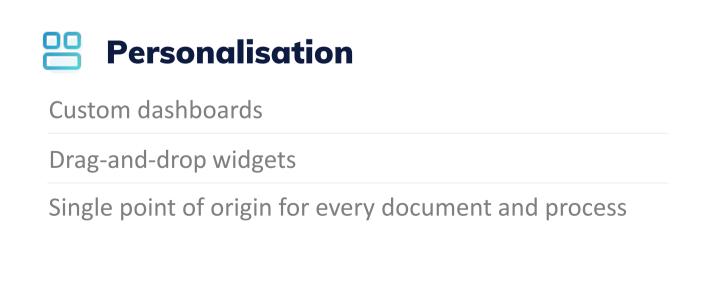
Empower your Clients with digital tools

The Business Self-service poortal 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.



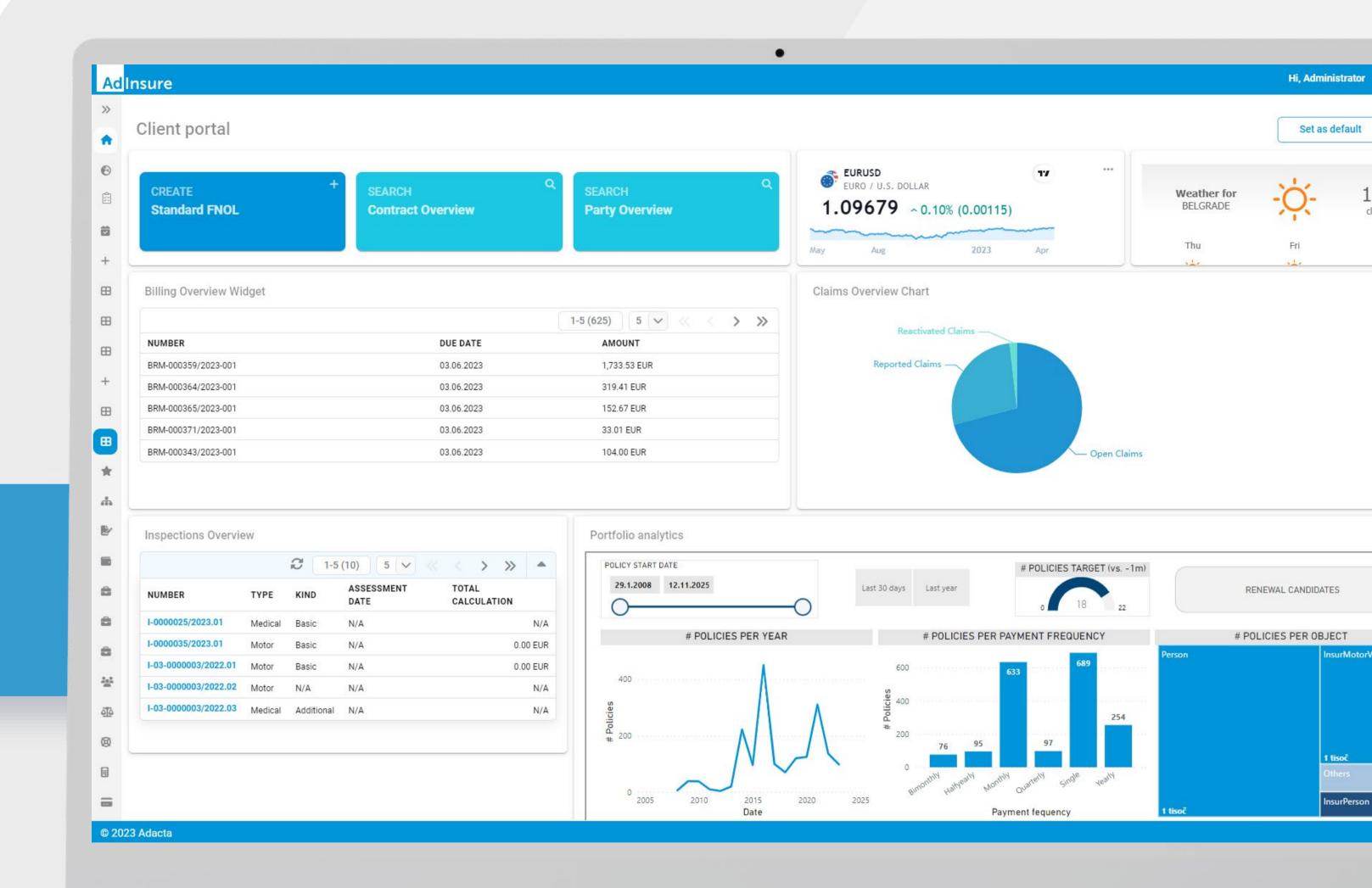






CUSTOMER SELF-SERVICE PORTAL

Self-service portal with comprehensive support for group policies



Gain data Insights to Optimize Performance

Data analytics features provide real-time decision-making capabilities embedded directly into Adlnsure. While Insurance executives can track and analyze company-wide KPIs, the sales team can track individual metrics to spot trends faster, perform more efficiently, and predict outcomes.

Native BI integration

Insights on premium, policy, claims

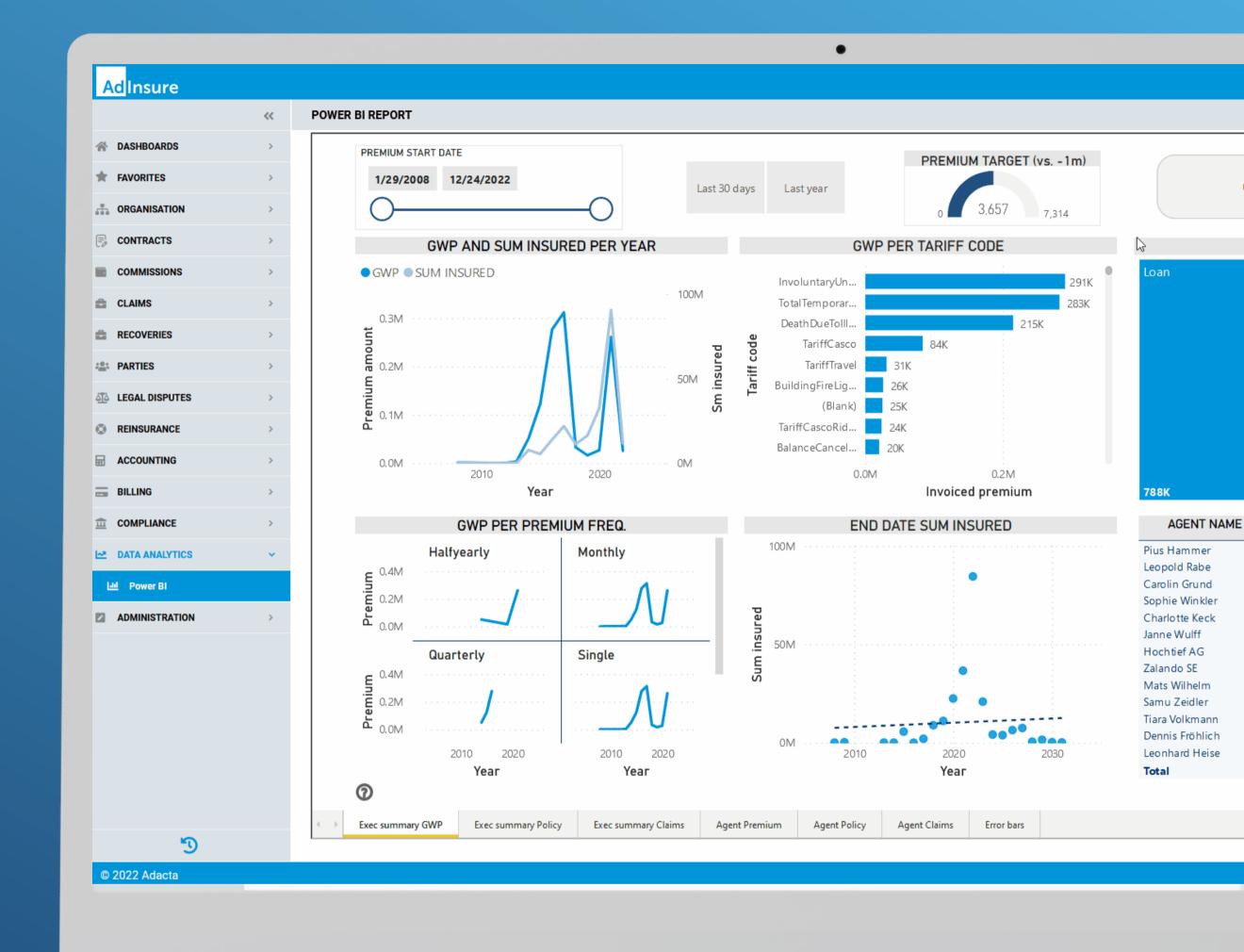
Insights into reinsurance, commissions

Planning overview

Dedicated Data warehouse

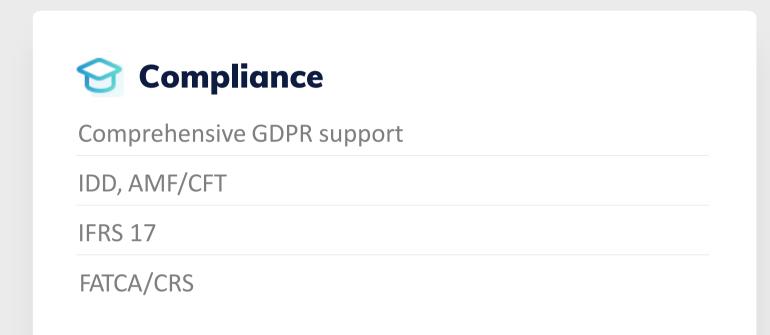
Out-of-the-box reports

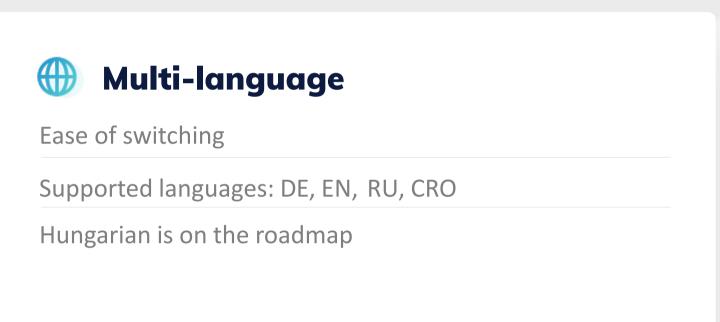
From Corporate to functional insights

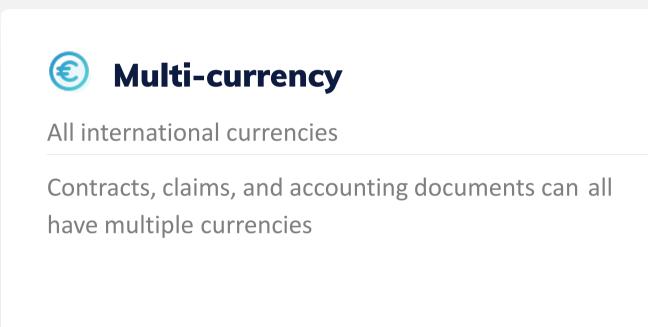


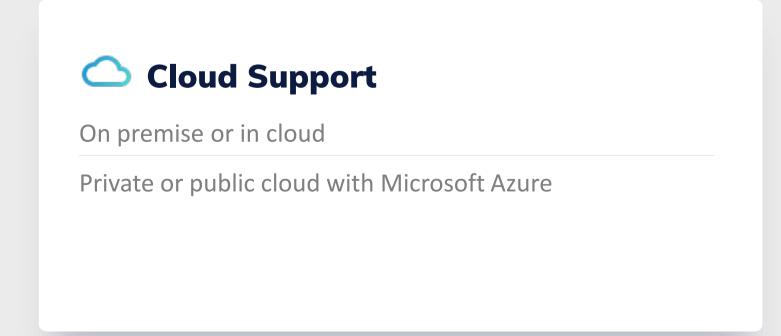
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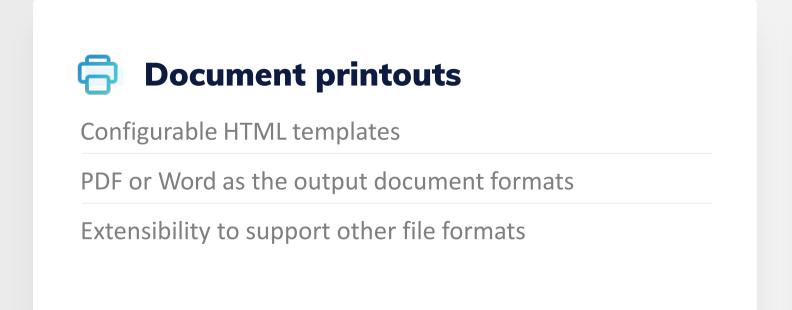
Regulatory compliance, international operations support, and much more

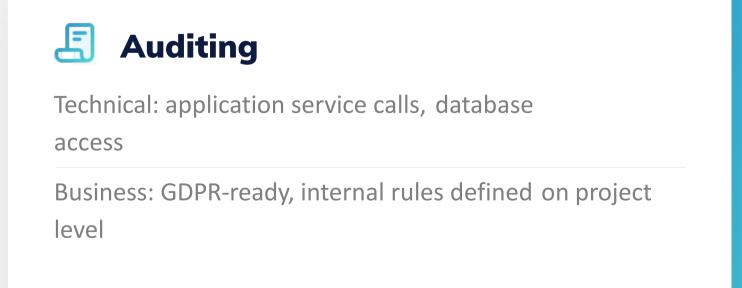












Digital and Change ready support for a wide range of Commercial lines

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.

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.

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.

Market-proven platform

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

Future-proof solution

Adlnsure'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.

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 Adlnsure

In less than 6 months, the Client completely transformed one of their most complex processes while ensuring process structure and transparency. Running on Adlnsure, 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.

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 Adlnsure 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

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

Results

Adlnsure 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, Adlnsure, 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.

