

Digitalize your brokerage for speed and agility

Brokers can use AdInsure to digitalize their front and back-office operations and streamline business processes across different business units to improve productivity, collaboration, and efficiency.



Aging legacy is a key obstacle to agility for many brokers

Many industrial and commercial brokers struggle to ensure the agility to meet the changing market demand due to the aging legacy technology and siloed IT architecture.

Some of the major challenges include:

- Use of disparate IT systems, tools, and forms across different functions and lines of business
- End of life of IT systems
- High cost of maintenance
- Low data quality due to manual data entrance and non-integrated systems
- Tech talent shortage
- No support for custom broker products (bundled coverages of different insurance partners)



Adinsure helps industrial & commercial brokers to fully digitalize their business

- Digitalization of processes, including placement, contract, claims, and financial management
- Communication between insurers and brokers
- Customer management
- Digital tools for front and back-office teams
- Support for all standard and custom insurance products.
- Low code Product and process configuration tools
- Option for a full migration to the Cloud
- An agile and future-oriented technology platform



*External systems

Support for all your business teams, from sales to the back office

AdInsure supports industrial and commercial brokers to digitalize their entire back and front-office operations to streamline business processes across different lines of business and regions.

It provides all the features they need to meet existing and future customer demands and introduce a more agile approach toward carriers.

Opportunity and placement management

Manage opportunities and fast-track your tendering process to reduce the time needed to select the best offer.

Contract management

Design insurance quotations, conclude contracts, and manage contract changes.

Custom broker products

Ability to manage custom broker products, from Sales, Policy management to Claims.

Claims handling

Support for a complete claims process, dependent on the insurance contract or participating insurers.

Commission management

Support for various models of brokerage calculation and payments assures flexibility and operations across different regions.

Billing and Collection

Automated processes for sending of invoices, reminders, and other documents related to payment obligations.

Technical accounting

AdInsure features analytical data in subledger and integration with external general ledger.



Handle all your new sales opportunities

- Standalone AdInsure or integration with a third-party CRM system
- CRM: lead management and information gathering
- AdInsure: design the most suitable coverage/proposal
- Sales expert-focused UI and workflow dashboard



Manage the end-to-end placement process

- Communication between brokers and clients and participating insurers
- API integration for importing clients, policies, claims, and payments
- Support for automated or manual editing of terms and conditions
- Sales-focused UI and workflow dashboard
- Portal access for self-service applications











RFQ management


- RFQ Creation
- RFQ Pre-submission approval workflow
- RFQ Response evaluation
- RFQ Risk Share adjustment

← REQUEST FOR QUOTE SMI-0000006/2022 (ACTIVE)




PARTICIPANTS TERMS COVERAGE GROUP FLEET GROUPS PREMIUM RATES LIMITS & DEDUCTIBLES CONDITIONS & CLAUSES PAYMENT TERMS ORGANISATION **INSURERS**


INSURERS

INSURER	APPROVAL STATUS	APPROVED BY	APPROVAL DATE	
Kaigun Insurer	Disapproved	Lenny	27.10.2022	 
Allianz Direct Versicherungs-AG	Approved	System	27.10.2022	 
AXA Versicherung AG	Approved	System	27.10.2022	 
Generali Deutschland AG	Approved	System	27.10.2022	 
Bavaria Reinsurance Malta Ltd	Approved	System	27.10.2022	 

 ADD NEW

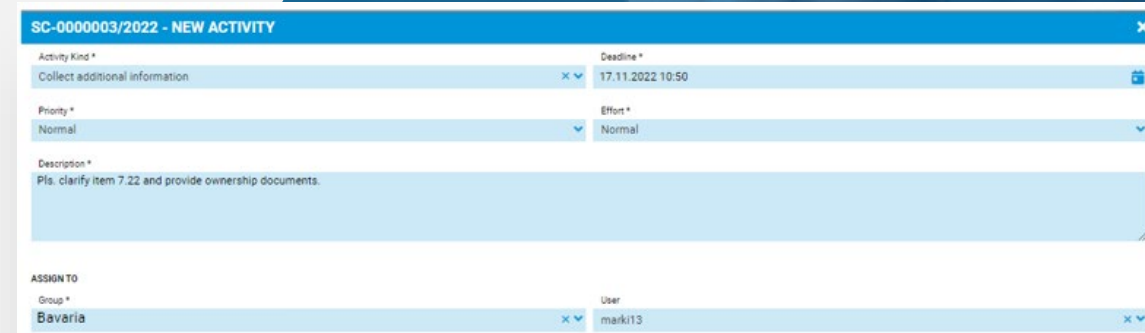
ATTACHMENTS

ATTACHMENT TYPE	NAME	DESCRIPTION	RECEIVED DATE	
Vehicle Specification	Vehicle Specification	Vehicles	27.10.2022	  

 ADD

Improve collaboration with clients and insurance partners

- Client self-service: submit applications, approve quotes and manage policies
- Client-broker communication supporting workflow-enabled activities
- Self-service RFQ response portal
- Insurer-broker communication channel supporting workflow-enabled activities
- Access management through user groups
- Workflow management
- Customizable user Dashboards



SC-000003/2022 - NEW ACTIVITY

Activity Kind *	Collect additional information	Deadline *	17.11.2022 10:50
Priority *	Normal	Effort *	Normal
Description *	Pls. clarify item 7.22 and provide ownership documents.		
ASSIGN TO			
Group *	Bavaria	User	marki13

Manage the whole contracting cycle

- Contract creation and change management,
- Manual or automated creation of new contracts
- Automated document creation
- Bundling option that supports multiple coverages on a single contract
- Combining several products
- Amendments for terms adjustments, insured object changes, and renewals
- Automated premium calculations

The screenshot displays the AdInsure interface for a 'RS QUOTE (DRAFT)'. The main navigation bar includes tabs for PARTICIPANTS, QUESTIONNAIRE, TERMS, INSURED OBJECTS, OBJECT GROUPS, LIMITS, CONDITIONS & CLAUSES, ORGANISATION, and INSURERS. The 'PARTICIPANTS' tab is selected, showing the following sections:

- Policyholder general information:**
 - Policyholder Name: ERGO Versicherung AG
 - Address: ERGO-Platz 1, 40198 Düsseldorf, North Rhine-Westphalia, Germany
- Additional insureds, co-brokers, others:**

PARTICIPANT NAME	PARTICIPANT ROLE	ADDRESS
Kaijun Insured	Affiliated Company	Some Street 1, Somewhere, 123456, 80331 München, Bayern, Germany
- COMMENTS:**

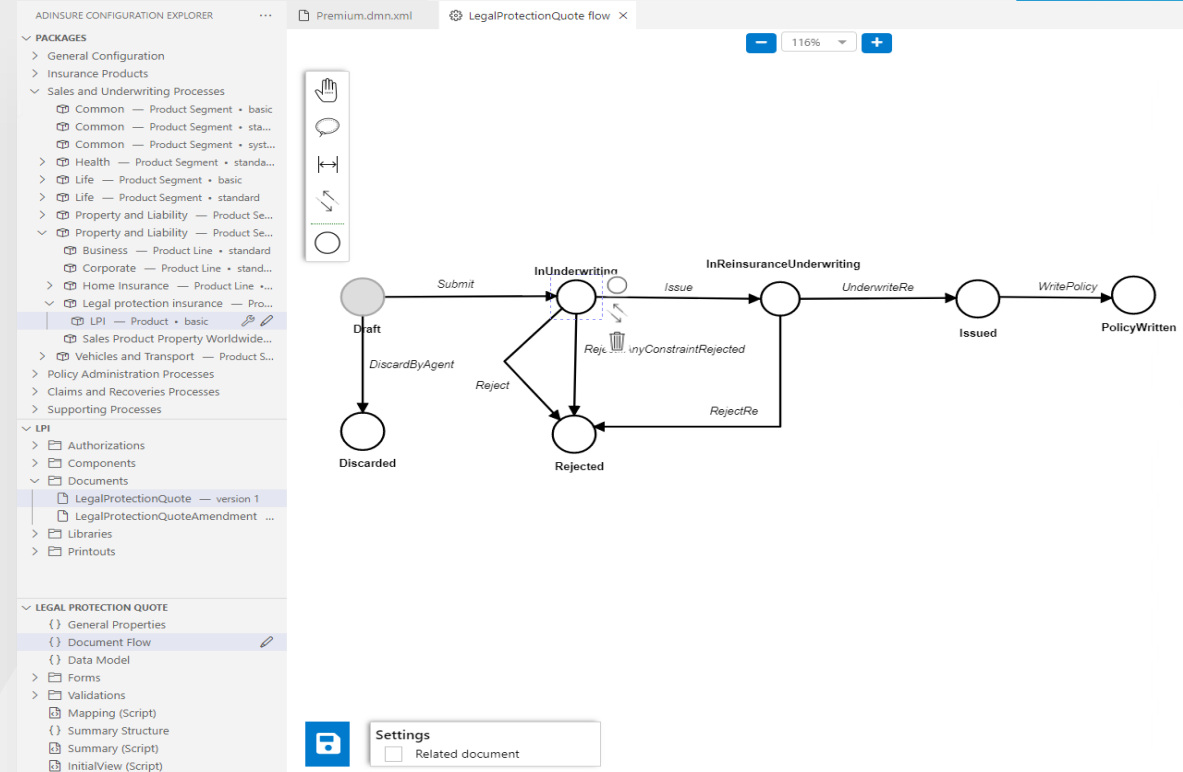
MESSAGE: There is no data to display
- ATTACHMENTS:**

ATTACHMENT TYPE	NAME	DESCRIPTION	PACKAGE DATE
There is no data to display			

On the right side, a sidebar displays key metrics: Sales Executive (N/A), Five Year Loss Ratio Average (N/A), Product Line (N/A), Application Date (N/A), Inception Date (N/A), Expiring Offer (N/A), Policyholder (N/A), Net Premium (N/A), Standard Limit (N/A), and Number of comments (0). The footer of the interface shows '© 2022 Adacta'.

Create custom products based on your unique market insight

- Design and Configuration of custom products
- Bundling of different coverages from different insurance partners
- Configuration of custom risk groups, tariffs, and other product elements
- Support for Sales, Contract management, and Claims processes
- Reusable configuration components
- No code approach to changes for Business users



Manage claims for your custom products

- FNOL
- Claim registration
- Claim reserve automation
- Claim handling, calculation, and liquidation
- Automated deductibles and limits
- Claims underwriting
- Refund management
- Mass Claim management
- Legal procedures

The screenshot displays the Adinsure web application interface for managing a claim. The header shows the Adinsure logo and the claim identifier: «NON LIFE CLAIM: SD-00022/2022 (ACTIVE)». The main navigation bar includes tabs for CLAIM BASIC DATA, REGISTRATION, RESERVE, CALCULATIONS, RELATED DOCUMENTS, CLOSING DETAILS, and LETTER ADDITIONAL PROPERTIES. The interface is divided into three main sections:

- CONTACTING PARTY:** Contains fields for Contacting Party * (Testing Supply Company, Inc.), Contact Method, First Name, Last Name, Phone (555-444-333), and Email (main@tester.de).
- CLAIMANT:** Contains fields for Claimant Party * (Testing Supply Company, Inc.), First Name, Last Name, Phone (555-444-333), Email (main@tester.de), Country (DE), and City (München).
- CLAIM EVENT:** Contains fields for Claim Event Number * (SE-00019/2022), Event Date * (02.12.2022), Country (Germany), Event Cause (Improper handling / bad workmanship), and Event Description.

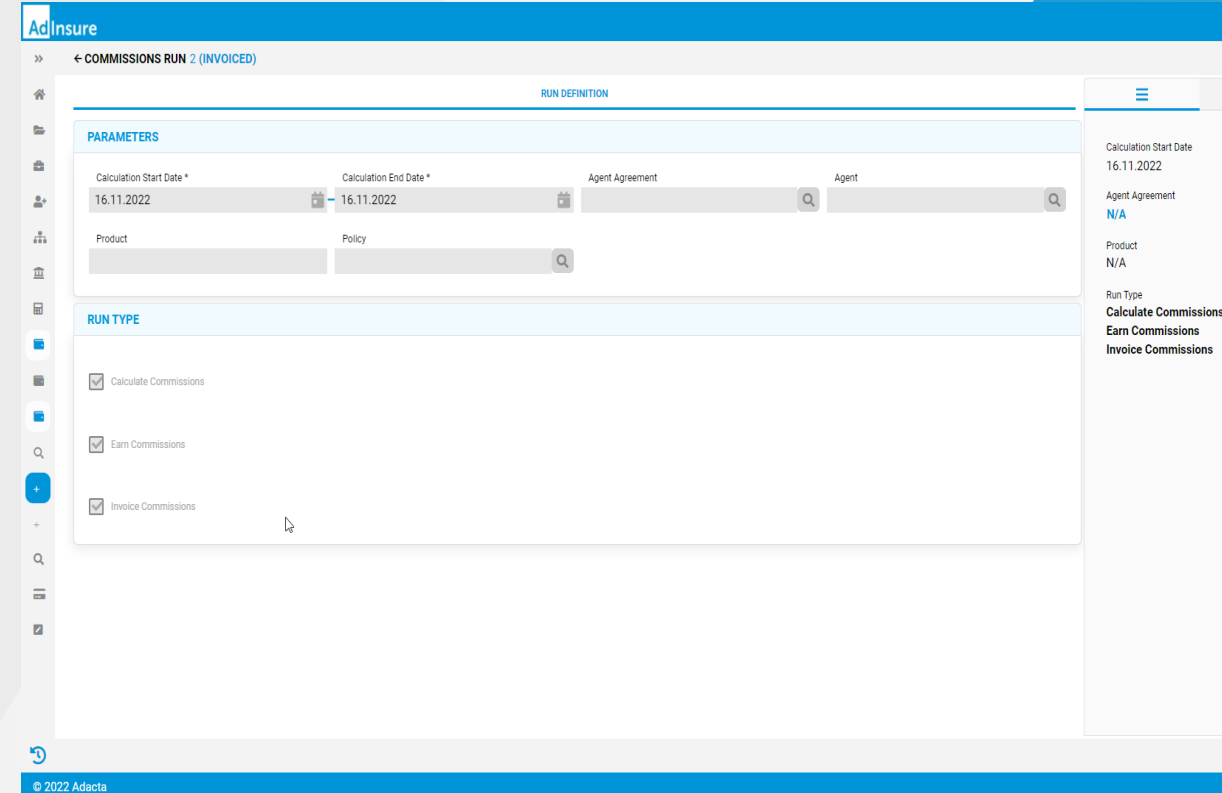
On the right side, there is a sidebar with additional information: Claim Handler (Administrator), Contract Number (UNF-VT-00028/2022), Insurer Claim Number (N/A), Product (Accident), Claim Event Date (02.12.2022), Requested Amount (50.00 EUR), Amount of Reserves (50.00 EUR), and Final Amount (0.00 EUR). A Loss Ratio Overview table is also visible at the bottom right.

PREMIUM	CLAIMS	R
100.00 EUR	0.00	3

© 2022 Adacta

Manage commission for all your business partners

- Support for different payment models
- Compatibility with different markets and lines of businesses
- Automated commission calculations (per insurer, product, or line of business)
- Commissions calculated as monthly settlements or as a retained brokerage model



Automate invoicing and payment obligations

- General Invoicing
- General Billing
- Collection
- Dunning Management
- Support of payment methods, including SEPA, UPN, and CC

Prepare everything your general ledger needs

- Journal, accounting, and entry period management
- Accounts receivable, payable
- Bank statements
- Posting schemas
- Payment order management
- Chart of accounts and general ledger
- Accounting card Management

Adinsure | HI, Administrator

INVOICE OVERVIEW

Debtor: [Contract Number] [Invoice Number] [Product]

Invoice Date From: 01.01.2022 | Invoice Date To: [Due Date From] [Due Date To]

Export | Clear | Search

INVOICE NUMBER	CONTRACT NUMBER	INVOICE DATE	DUE DATE	DEBTOR	PAYMENT MODE	NET AMOUNT	TAX AMOUNT	TOTAL AMOUNT	LAST SENT DATE
RSA-FR-0009/2022	RSA-VT-0003/2022	15.11.2022	01.01.2021	Rival Broker Company	Invoice	489.60 EUR	93.02 EUR	582.62 EUR	N/A
KFZ-FR-0007/2022	KFZ-VT-0003/2022	16.11.2022	01.01.2022	Rival Broker Company	Invoice	5,000.00 EUR	950.00 EUR	5,950.00 EUR	N/A
KFZ-FR-0008/2022	KFZ-VT-0004/2022	16.11.2022	01.01.2022	Rival Broker Company	Invoice	100.00 EUR	19.00 EUR	119.00 EUR	N/A
KFZ-FR-0010/2022	KFZ-VT-0005/2022	16.11.2022	01.10.2022	Amton Sepa	Wire Transfer - SEPA	5,000.00 EUR	950.00 EUR	5,950.00 EUR	16.11.2022 09:20
RSA-FR-0009/2022	RSA-VT-0001/2022	16.11.2022	01.01.2021	Rival Broker Company	Invoice	489.60 EUR	93.02 EUR	582.62 EUR	N/A

Premium Items

INSURER	INSURER CONTRACT NUMBER	AMOUNT
Berkshire Hathaway Specialty Insurance	N/A	97.92 EUR
ERGO Versicherung AG	N/A	48.94 EUR
MSB Insurance Europe AG	N/A	171.34 EUR
Swire Re International SE Niederlassung Deutschland	N/A	97.92 EUR
XL Insurance Company SE, Direktor für Deutschland	N/A	73.44 EUR

Tax and fee Items

© 2022 Adacta

Adinsure | HI, Administrator

SUBLEDGER OVERVIEW

Posting Date From: [Posting Date To] | GL Account: [Currency]

Person: [Contract Number: RSA-VT-0003/2022] | Document Number: [Document Type]

Cost Centre: [Category] | Person Type: [Booking Type]

ICP: [Non ICP]

Insurance Product: [Insurance Product]

More Filters | Export | Clear | Search

POSTING DATE	GL ACCOUNT	DEBIT	CREDIT	CURRENCY	CONTRACT NO.	POSTING DOCUMENT	CATEGORY	BOOKING TYPE	ICP	PRODUCT CODE	COST CENTRE	PERSON CODE	PERSON TYPE	EVENT DATE	DOCUMENT NO.
15.11.2022	26200001SA Dreha-1-(Stammkonto)	582.62	0.00	EUR	RSA-VT0003/2022	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	29.11.2022	64
15.11.2022	2301100001A Debitoren-Forderungen Inland	0.00	93.02	EUR	RSA-VT0003/2022	RSA-VT0003/2022	Tax	Real	0	RollingStockAI	831	1	Customer	29.11.2022	64
15.11.2022	2301100001A Debitoren-Forderungen Inland	0.00	489.60	EUR	RSA-VT0003/2022	RSA-VT0003/2022	Premium	Real	0	RollingStockAI	831	1	Customer	29.11.2022	64
15.11.2022	4201100001A Kreditoren-Verbindlichkeiten Inland	9.79	0.00	EUR	RSA-VT0003/2022	RSA-VT0003/2022	Brokerage	Real	0	RollingStockAI	831	4	Insurer	15.11.2022	INSBRN-4-00006-1/
15.11.2022	530101801A Umsatzerlöse Versicherung Provisionserlöse	0.00	9.79	EUR	RSA-VT0003/2022	RSA-VT0003/2022	Brokerage	Real	0	RollingStockAI	831	4	Insurer	15.11.2022	INSBRN-4-00006-1/
15.11.2022	4201100001A Kreditoren-Verbindlichkeiten Inland	4.90	0.00	EUR	RSA-VT0003/2022	RSA-VT0003/2022	Brokerage	Real	0	RollingStockAI	831	5	Insurer	15.11.2022	INSBRN-5-00006-1/
15.11.2022	530101801A Umsatzerlöse Versicherung Provisionserlöse	0.00	4.90	EUR	RSA-VT0003/2022	RSA-VT0003/2022	Brokerage	Real	0	RollingStockAI	831	5	Insurer	15.11.2022	INSBRN-5-00006-1/
15.11.2022	4201100001A Kreditoren-Verbindlichkeiten Inland	17.14	0.00	EUR	RSA-VT0003/2022	RSA-VT0003/2022	Brokerage	Real	0	RollingStockAI	831	6	Insurer	15.11.2022	INSBRN-6-00006-1/
15.11.2022	530101801A Umsatzerlöse Versicherung Provisionserlöse	0.00	17.14	EUR	RSA-VT0003/2022	RSA-VT0003/2022	Brokerage	Real	0	RollingStockAI	831	6	Insurer	15.11.2022	INSBRN-6-00006-1/
15.11.2022	4201100001A Kreditoren-Verbindlichkeiten Inland	9.79	0.00	EUR	RSA-VT0003/2022	RSA-VT0003/2022	Brokerage	Real	0	RollingStockAI	831	7	Insurer	15.11.2022	INSBRN-7-00006-1/

© 2022 Adacta

AdInsure covers all your operation team needs

AdInsure for industrial insurance brokers is an advanced insurance solution that provides industrial brokers with all the features they need to meet existing and future customer demands and introduce a more agile approach toward carriers.

Digitalize your entire back and front-office operations to streamline business processes across different business units.

Low code approach to change management

User-friendly and fast configuration and deployment of insurance products with AdInsure Studio,

Modern integration framework

Easy integration with existing and future systems and technologies via APIs or service buses.

Cloud based

Fast-track your tendering process with an end-to-end solution and reduce the time needed to select the best offer.

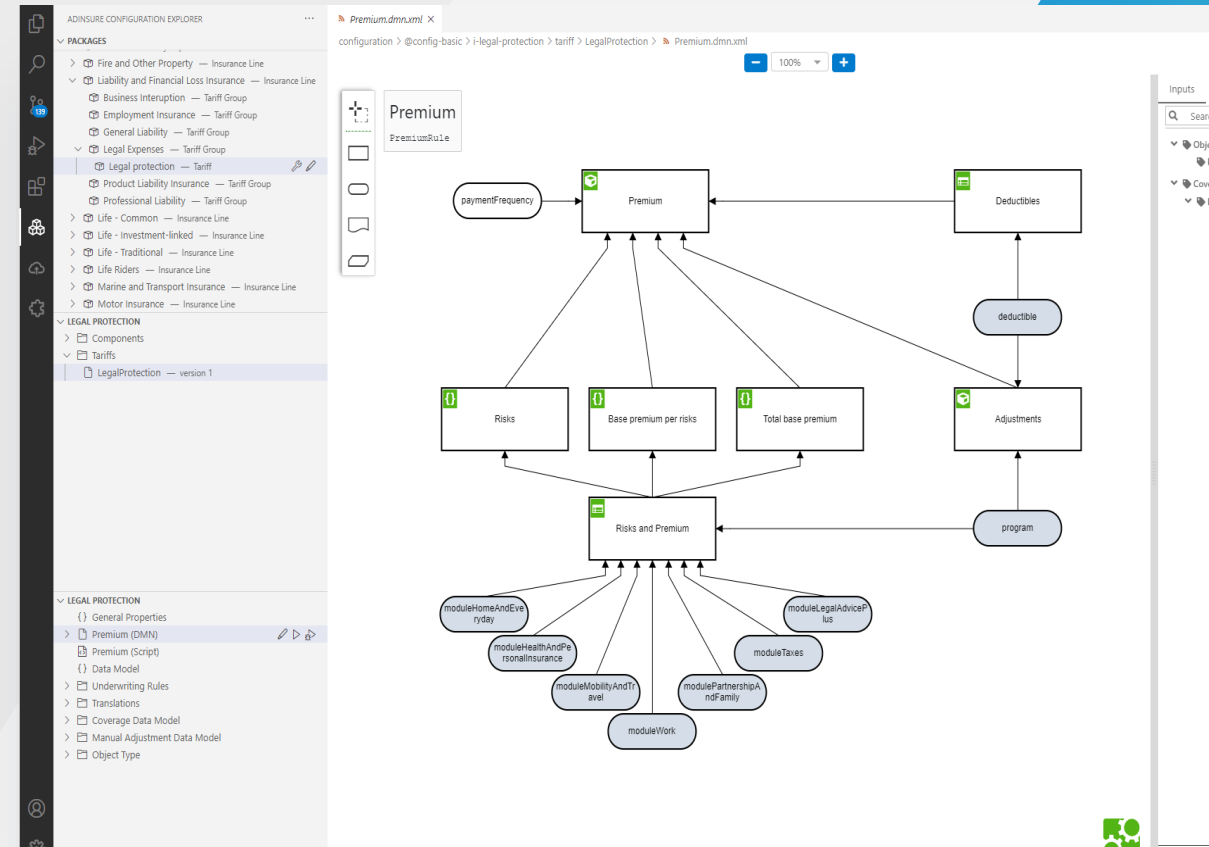
Layered architecture

Easy outside integration and integration with DMS, CRM.



Manage changes to the entire product portfolio with AdInsure Studio

- Design standard and custom coverages and products
- Accelerate product development from rapid prototyping to testing and deployment
- Define and manage risk groups, coverages, tariffs, and other items
- Modify various product components to create custom insurance products
- Hierarchical definition of insurance conditions across business lines.
- Product configurations testing in a controlled environment.
- Reusable configuration components enable the swift design of new products and product variants



Easily integrate with existing systems and emerging technologies

- Out-of-the-box API for all configuration changes
- Service bus integration frameworks
- Open for integration with Insurtech
- Sales-side CRM rest API integration framework (Party integration, CRM opportunity creating Application)
- Insurer-side CRM rest API integration framework (Party integration, RFQ submission creating a CRM opportunity)

The screenshot shows an API documentation interface. At the top, there's a 'Servers' dropdown menu with the URL 'http://localhost:60000/api/pas/contracts/GroupTravelQuote/1/'. Below this is a 'Filter by tag' input field. The main content is organized into two sections: 'Basic operations' and 'Workflow'. Each section contains a list of API endpoints with their methods (POST, GET, PUT) and descriptions. The endpoints are color-coded: green for POST, blue for GET, and orange for PUT.

Basic operations

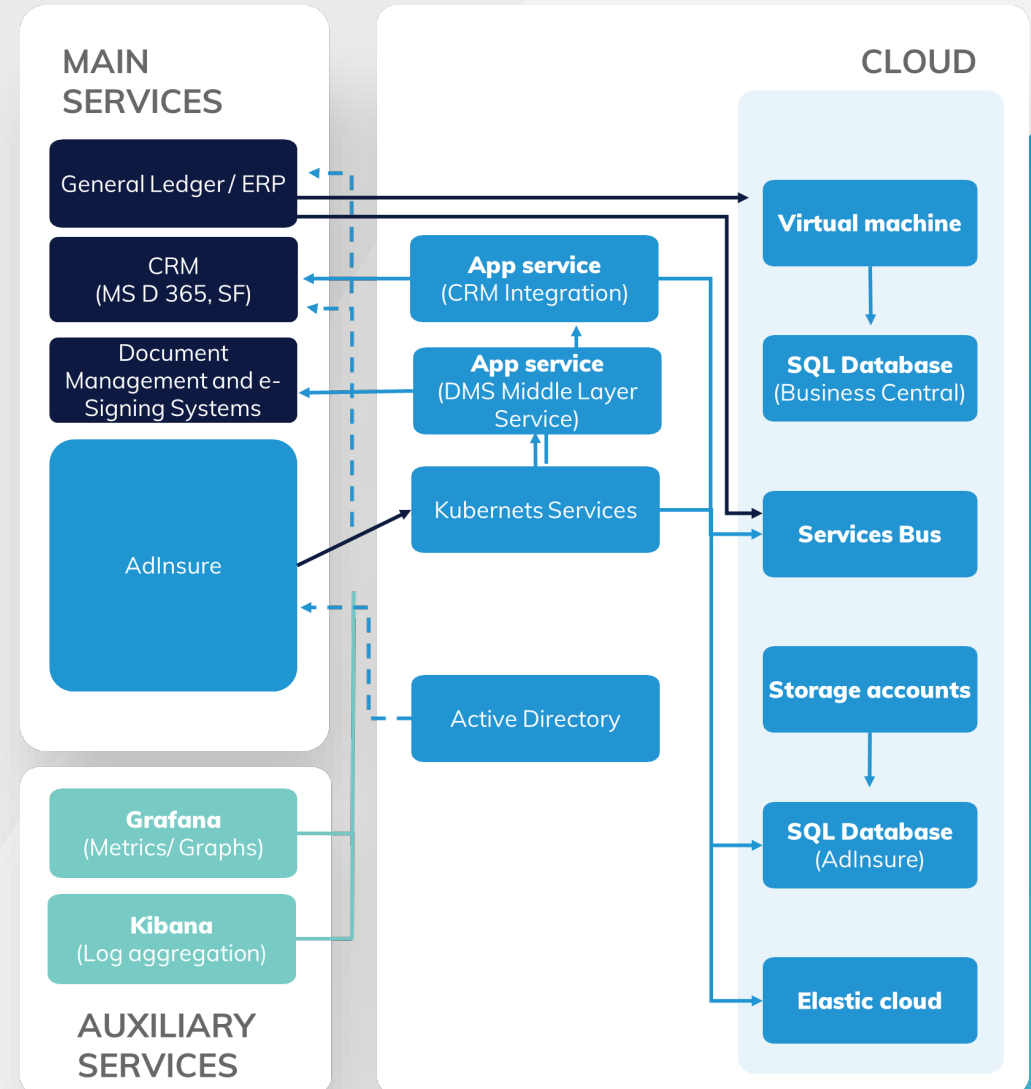
- POST** / Create a new GroupTravelQuote contract.
- POST** /evaluation Evaluate the provided a GroupTravelQuote contract document.
- POST** /{number}/evaluation Evaluate the provided a GroupTravelQuote contract document.
- GET** /{number}/operations Get the available operations for a specific GroupTravelQuote Contract.
- GET** /id/{id} Retrieve a GroupTravelQuote Contract by ID.
- GET** /{number} Retrieve a GroupTravelQuote Contract document by document number.
- PUT** /{number} Update the specified GroupTravelQuote Contract.
- PUT** /{number}/update-ownership Update ownership on document GroupTravelQuote Contract.

Workflow

- GET** /{number}/transitions Get available transitions for the specified GroupTravelQuote Contract document.
- POST** /{number}/transitions/{transitionName} Make the specified transition on the GroupTravelQuote Contract document.
- GET** /{number}/related-documents Get the related documents for the specified GroupTravelQuote Contract document.

On-premise or fully cloud-based

- Flexible deployment options that fit in with your IT infrastructure and operating models
- Cloud deployment in Microsoft Azure, Amazon AWS, and Oracle Cloud
- On-premise deployment on your own infrastructure
- Support for Oracle Cloud
- Support for multicloud: Oracle OCI



AdInsure features a fully configurable, layered architecture

03 – Customization layer

For many clients, their unique way of doing things is what sets them apart from the competition. Customization of solutions is configuration based and supported by AdInsure no-code and low-code tools.

02 – Standard layer

Built-in support based on the experience of our industry and technology specialist for different Solutions. Implemented in the form of AdInsure business modules and system- and regional-specific configurations.

01 – Foundation layer

The AdInsure Framework upon which business functionalities and solutions are built on. It includes technical capabilities (scalability, API generation, and more), the ability to work with insurance data and workflows, the integration framework, and more.



Cloud-ready, future-oriented, open, digital platform for industrial insurance brokers

Fully digitalized and standardized operations

AdInsure provides the capabilities for digitalizing and streamlining all broker processes across different departments and business units.

For Business and IT operation teams

AdInsure provides reach features and productivity tools for all business teams as well all critical capabilities to the operation teams to manage the change.

Future-proof technology

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.

Improved user experience and collaboration

Modern UI, dashboards, and collaboration capabilities improve not only the experience of your teams but also your collaboration with insurers and clients.

Bundling of coverages across markets

AdInsure provides the capability to bundle various coverages and create comprehensive insurance products for a wider public. The new business and policy process is easily streamlined across international partners.

Faster time to market

Rapidly design, test, and deploy new types of coverages to deliver new offerings to market faster. Modify all areas of insurance products to insurance products, including tariffs, coverages, and business to deliver standard or custom insurance products.

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