



BUILDING A MODERN MOTOR CLAIMS SYSTEM FROM THE GROUND UP FOR A POLISH INSURER

ADINSURE P&C

About the client

A Polish insurance company, part of an international financial services group, was expanding into motor insurance. With no existing claims infrastructure in place, the company needed a comprehensive claims management system built from the ground up.

Challenge

The client sought a technology partner to develop an end-to-end digital claims management system, compliant with local insurance regulations and operational requirements. As a greenfield project, it faced several key challenges:

- Complete design and implementation of claim processes and IT systems
- Compliance with Polish insurance regulations, including UFG integration and mandatory reporting requirements
- Integration with existing policy systems and external assessment platforms
- High degree of process automation to ensure operational efficiency

Solution

Adacta implemented AdInsure Claims as the insurer's central platform for motor claims management, delivering a complete, automated, and compliant end-to-end claims process. The solution includes:

- **End-to-End Claims Handling.** Complete claims lifecycle management from first notice of loss through accounting, reserves management, recoveries, and legal procedures.
- **Claims Financials.** Decision document-based calculation approval, reserves management, automated payment order generation and packaging, cash flow management, VAT deduction handling, and postal payment processing, configured for Polish tax and accounting regulations.
- **FNOL Processing.** Registration of the First Notice of Loss with automated data validation across policy and client management systems, as well as integration with external vehicle data sources.
- **Regulatory Compliance.** UFG integration for claim reporting and collection of police notes and claims history, mandatory client notifications, and fraud scoring. Management of recoveries and legal proceedings ensures compliance in claims settlement.
- **System Integrations.** Integration with existing policy and client data systems, Audatex/Autotex and Eurotax for automated assessments and vehicle valuations, and UFG for regulatory reporting and claims history.
- **Automation.** Automated payment order generation and packaging for near-STP processing, automatic decision document generation and encrypted delivery, FNOL routing with track selection and claims file management, real-time UFG reporting with fraud detection, and automated motor assessment status updates with document transfers from external assessors.

By aligning AdInsure's flexible core with market-specific features, Adacta delivered a robust and fully compliant claims management system supporting both MTPL and Auto Casco product lines.

Project results

The project delivered a fully operational claims system that enabled:

- **Market Entry:** The insurer launched its motor insurance business and successfully entered the Polish market
- **Compliance:** All regulatory, communication, and reporting obligations are handled automatically and in compliance with local regulations
- **Efficiency:** Digitalized workflows and automated payment processing have significantly reduced manual effort and accelerated claims processing times
- **Scalability:** The platform architecture supports future product expansion and process improvements

About Adacta

Adacta is a leading software provider for the insurance industry. Its insurance platform offers insurance industry organizations a future-proof way to streamline their operations and processes. Adacta's award-winning solutions were built with the specifics of P&C, commercial, life insurers, and insurance brokers in mind, and come with client praise and features in multiple [Gartner](#), [Celent](#), [ISG](#), and [Everest Group](#) reports. Through their years on the market, the Adacta's mission remains clear; Empower tomorrow's industry leaders to realize their potential through technology.

