ADACTA

# EMPOWERING PARTNER **SUCCESS** THROUGH A **BANCASSURANCE** SALES SOLUTION

**ADINSURE DIGITAL**

## About the client

Client is a leading insurance-financial group in South-East Europe. The group operates in six countries, offering a comprehensive range of insurance products, including motor, property, life, health and pension, leisure and more.

## The challenge

The distribution of the client's insurance products through banking channels encountered significant challenges. The sales process was fragmented and heavily reliant on manual operations, limiting efficiency and creating a disconnect between partners.

Traditional physical sales channels dominated, making it clear that an enhanced, streamlined experience was essential. To address these issues, the client recognized the need to unify banking sales operations on a single digital sales platform, simplifying processes and empowering their partners to deliver better outcomes.

# The solution

Adacta delivered a stand-alone Bancassurance Sales Solution, powered by the AdInsure insurance platform. The solution features:

- **Quick-Quote, Quote, Offe**r. Instant "minimal-data" quote based on pre-filled bank CIF data, Quote based on customer profile, complete Offer with payment plan and e-sign.

- **Guided Suitability & Consent (IDD)**. Dynamic questionnaire capturing needs analysis, marketing opt-ins and regulatory consents, all configurable.

- **Integrated Risk Analysis.** The Munich Re risk questionnaire ensured accurate underwriting and seamless risk management.

- **Centralized Tariffs & Instant Rating.** All premium rules reside in a single, config-driven store; the AdInsure engine calculates rates on the fly and checks the back-office system for full auditability.

- **Config-Driven Sales Workflows.** No-code/low-code product factory (AdInsure Studio) allows on-the-fly tweaks to products, tariffs, and UI layouts.

- **Scenario & Rider Support.** Add Critical Illness, Accident, Travel Health, or Unit-Linked riders instantly; view multi-scenario projections for investment-linked products.

- **Bank-Channel Overlays.** Per-bank branding, product allowlists/blocklists, sum-assured limits, field visibility rules, and prefill mappings (CIF/KYC/IBAN).

- **Straight-Through Core Integration**. Hand-off of signed offers to the insurer's policy admin system, with real-time status and error-handling back to the sales portal.

# Project results

- **Scalable, Cloud-Based Deployment**

- **Fully Digitalised and Standardised Bancassurance Sales Process**

- **Sales Performance Support**

- **Enhanced User Experience**

# About Adacta

Adacta is a leading software provider for the insurance industry. Its insurance platform – AdInsure – provides insurance organizations a future-proof way to streamline their operations and processes. The mission is simple: Empower tomorrow's industry leaders to realize their potential through technology. AdInsure has earned recognition from leading research firms, featuring in reports by Gartner, Celent, ISG, and Everest Group, and is praised by clients for enabling faster time to market, improved user experience, and enhanced operational efficiency.