



# Build up capabilities of a modern digital insurer

# CONTENTS

**01 Challenge**

**02 Solution**

**03 Features**

**04 Benefits**

**05 Differentiation**



# 01 Challenge

**As the insurance market gets increasingly competitive, the ability to efficiently utilize digital capabilities makes a difference between winners and losers.**





CHALLENGE —

# Digitalization – the cornerstone of modern insurance

Digital technologies are at the core of insurers efforts to sharpen their competitive edge and improve efficiency, agility, profitability, and customer retention.

Taking advantage of advanced digital capabilities allows insurance companies to successfully transform their business by digitalizing their data, products, processes, and operational models.

Disparate, disconnected, legacy insurance systems create numerous obstacles and hinder insurers' ability to compete with more digitally enabled competitors.



## 02 Solution

**AdInsure is a digital foundation of successful insurance businesses and firm support that empowers digitalization across the entire insurance value chain.**



THE SOLUTION —

# AdInsure – insurers' quickest path to digital future

AdInsure is a modern digital platform that empowers insurers to digitalize operations across the entire insurance value chain.

The comprehensive features allow insurers to digitalize products and core processes across the entire policy lifecycle to ensure that processes are integrated and streamlined.

This results in improved efficiency, team productivity, and operational agility of a digital insurer.

## The 6 areas of insurance digitalisation





## 03 Features

**Adlisnure provides insurers with the necessary digital capabilities to streamline operations, enhance employee productivity, and access digital operational and business models.**

FEATURES —

# Become a digital insurer powered by AdInsure

## Digitalize insurance products

Distribute your products to market in days with out-of-the-box API capabilities.

## Digitalize the product and change the process

Manage changes and design new products and processes easily across IT and Business teams with AdInsure Studio.

## Digitalize core processes

Streamline and digitalize Policy Administration, Claims, Billing, and even non-core processes such as Reinsurance with AdInsure modules.

## Digitalize data and decisions

Get insight into data and make informed decisions with integrated AdInsure Data and Analytics.

## Portals and productivity tools

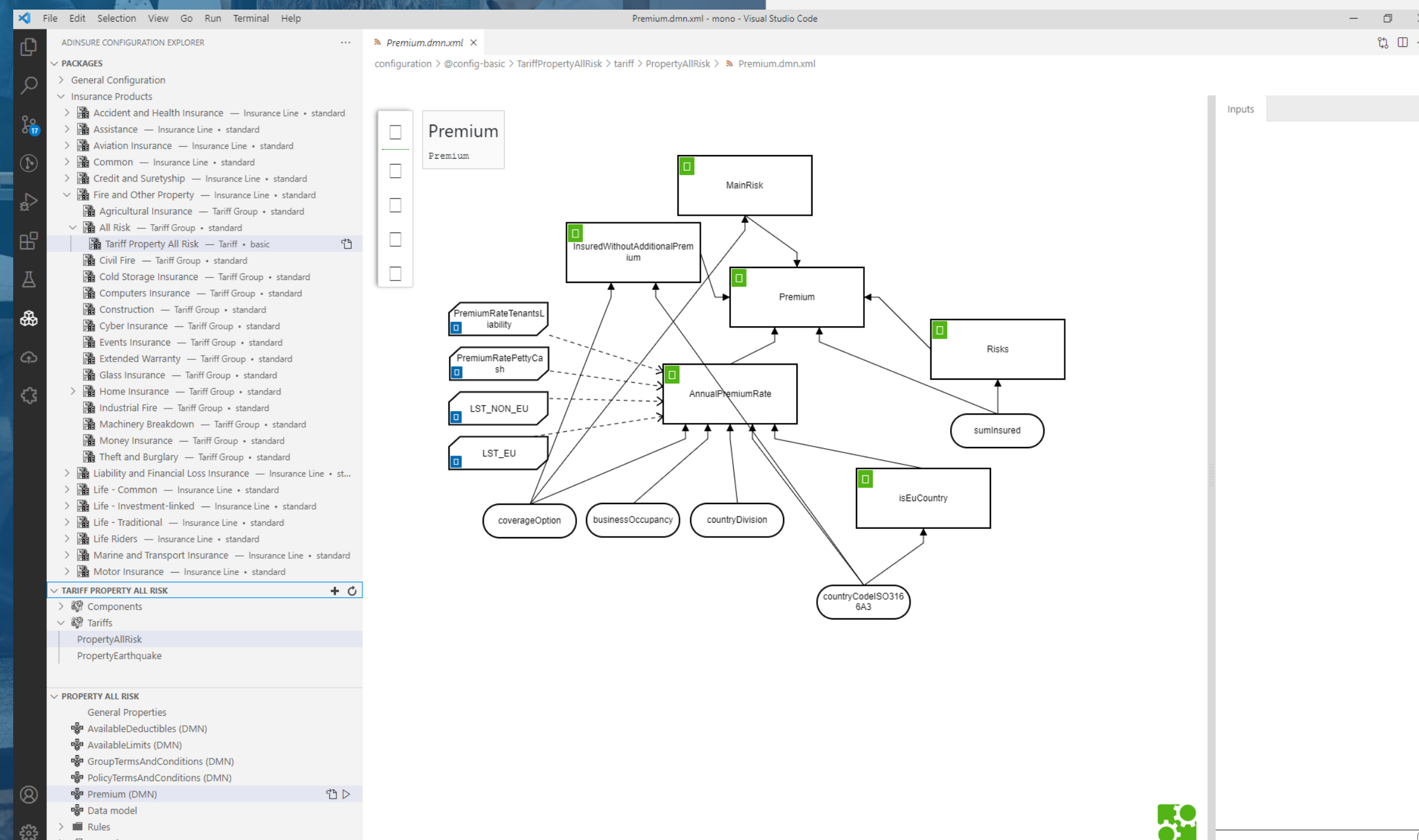
Improve team's productivity with tools such as Sales, Claims, and Service portals. Make it easy to integrate with end-user experiences.



KEY FEATURES —

# Digitalize the product process

AdInsure Studio, a low-code/no-code configuration suite enables simple and fast product configuration and deployment.





KEY FEATURES —

# Digitalize insurance products

Configured products are immediately available to external systems, such as end-user portals, due to the out-of-the-box discoverable API.

Servers

http://localhost:60000/api/pas/contracts/GroupTravelQuote/1/

Authorize

Filter by tag

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.



KEY FEATURES —

# Digitalize policy administration

New business submission, underwriting, and policy management are provided by AdInsure Sales, Policy management, and Underwriting modules, supporting both life and non-life lines of business.

AdInsure

Hi, Administrator

>>

← MOTOR POLICY: P-10-0000051/2022 (ACTIVE)

0 (APPLIED)

A

ACTIONS

MAIN INFORMATION

PAYMENT PLAN

OWNERSHIP

RISK SHARING

VEHICLE INFORMATION

VEHICLE DATA

VIN \*

784DE8484

Vehicle Type \*

Personal Vehicle

Brand \*

Dacia

Model \*

Duster

Color \*

Red

Vehicle Value \*

15,000.00

Production Year \*

2015

Licence Plate

ER816231

Mileage (In Km)

120,000

TECHNICAL SPECS

CCM \*

45

KW \*

69

Fuel Type

Gasoline

Number of Passengers

5

TABLE OF CONDITIONS

CONDITION	MANUAL	DESCRIPTION
General term of insurance	No	General term of insurance
General term of casco insurance	No	General term of casco insurance description
Customer Requirements Assessment	No	Customer Requirements Assessment
Data Processing Information	No	Data Processing Information

Product Line

Motor Insurance

Product

Motor

Policyholder

Jack Customer

Insured Person

Jack Customer

Start Date

01.08.2022

End Date

01.08.2027

Payment Frequency

Monthly

Payment Mode

Billing Document

Unconfirmed Constraints

0

Application

MOT.A-0000028/2022

Quote

10-MOT-0000075/2022

Balance Account

Open Balance: 622.20 EUR

Total Installment Amount

622.20 EUR

Premium Details

Casco Program: 572.20 EUR

Glass Breakage:

50.00 EUR

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# Portals - productivity tools for front and back office

The AdInsure Agent portal is an essential tool for sales channels, providing an overview of the quote and policy process, tasks and assignments, 360-client view, readily available reports, and customizable dashboards.

AdInsure

Hi, Administrator

DASHBOARDS

FAVORITES

ORGANISATION

CONTRACTS

Overviews

Adjustments

Policy Management

Motor Product

RSA Product

Travel Policy

Legal Protection Quote

Corporate Worldwide Policy

Life Products

Life Application

Optimus Quote

Perspektiva Quote

Unit Linked Quote

Unit Linked Management

COMMISSIONS

PERSPEKTIVA QUOTE PER-0000020/2022 (DRAFT)

QUESTIONNAIRE

POLICYHOLDER

INSURED

TERMS

INDEXATION

BENEFICIARIES

CONDITIONS & CLAUSES

PAYMENT PLAN

SURRENDER

☐ The client does not want to answer the questionnaire

IDENTIFICATION OF NEEDS AND REQUIREMENTS

NEED

Would you like to provide financial security to your family or your legal heirs in the event of your death?  

Yes

Do you have financial obligations (credit/loan, leasing) that could additionally burden your family in the event of your death?  

No

In the event of total permanent incapacity to work, would you need funds to maintain your living standards, adjust your living conditions, cover your household expenses and receive medical treatment?  

No

Would you like to save for future purchases and investments and at the same time provide your family with financial security in the event of your death?  

Yes

Do you want to provide financial funds to your children or grandchildren for schooling and easier independence and mitigation of financial consequences in the event of an accident, while additionally providing them with financial security in the event of your death?  

Yes

REQUEST

Life insurance in the event of death

Unit-linked life insurance Fleks, One Pay Unit-linked life insurance, Life insurance with partial reimbursement premium

Unit-linked life insurance Fleks for kids

Policy Start Date

01.09.2022

Policy End Date

01.09.2032

Term

10

Payment Start Date

01.09.2022

Payment End Date

01.09.2032

Installment Amount

170.00 EUR

Payment Frequency

Monthly

Policyholder

Jack Cooper

Insured Person

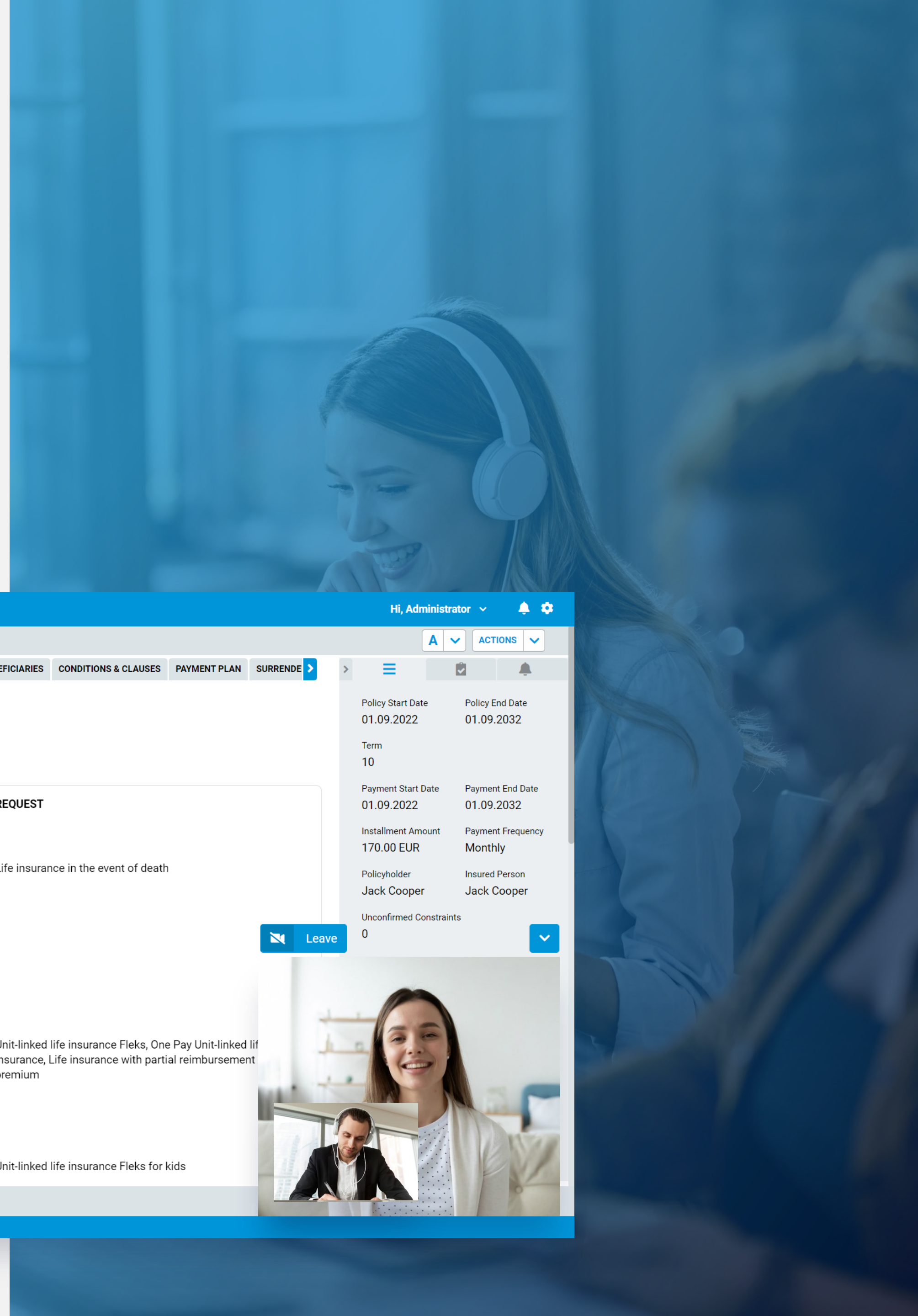
Jack Cooper

Unconfirmed Constraints

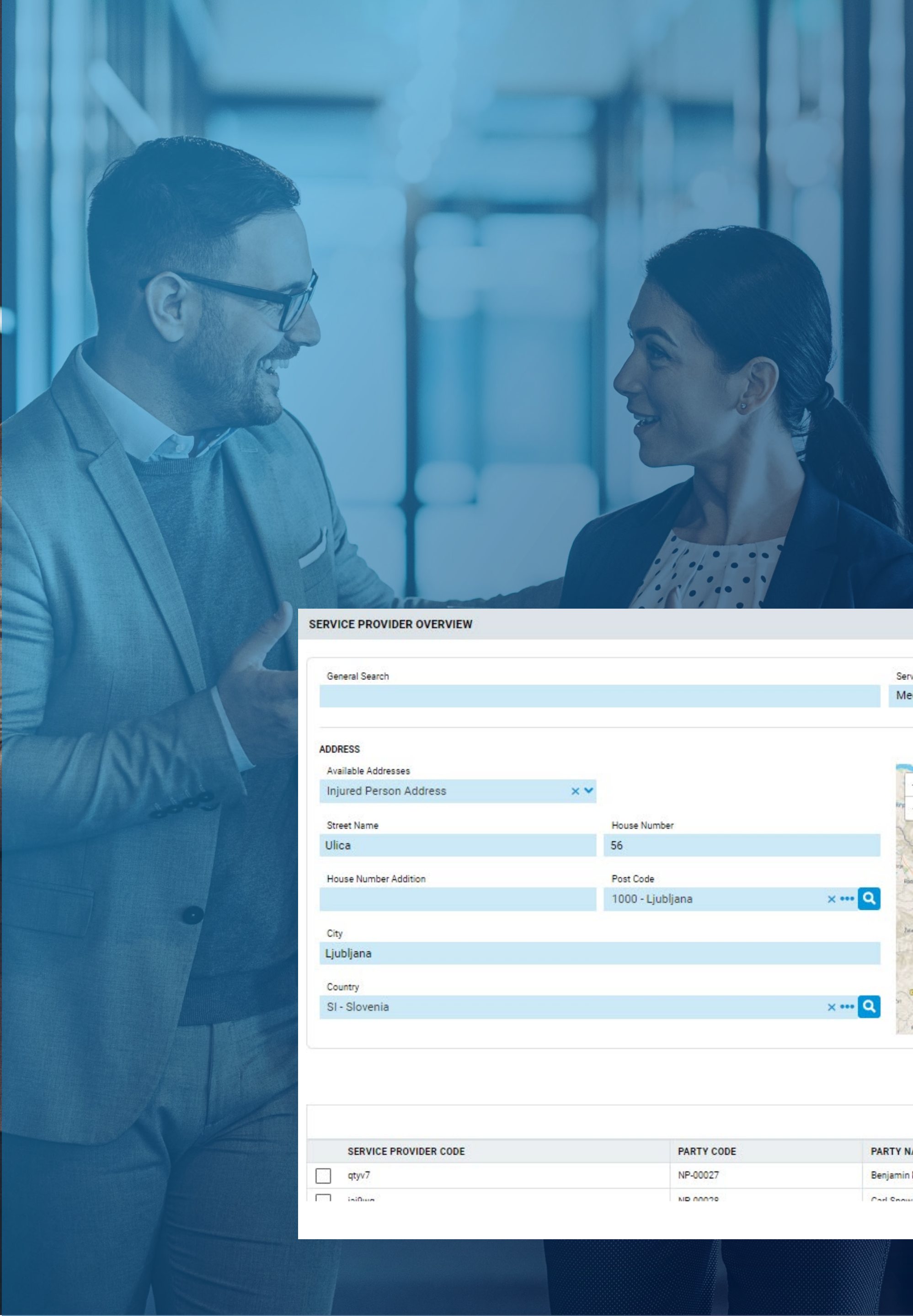
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Leave

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KEY FEATURES —

# Digital Claims – from digital FNOL to service partner portals

End-to-end support for the claims teams; from claim registration and handling to liquidation. Complex, yet easily configurable handling procedures for different types of recoveries

SERVICE PROVIDER OVERVIEW

General Search

Service provider type

Medical Service Provider

ADDRESS

Available Addresses

Injured Person Address

Street Name

House Number

Ulica

56

House Number Addition

Post Code

1000 - Ljubljana

City

Ljubljana

Country

SI - Slovenia

Map

Map showing location in Slovenia

CLEAR

SEARCH

SERVICE PROVIDER CODE	PARTY CODE	PARTY NAME	FULL ADDRESS
<input type="checkbox"/> qtyv7	NP-00027	Benjamin Morris	Ljubljana 1000 SI, Linhartova cesta 45
<input type="checkbox"/> ind0000	NP-00019	Carl Spaw	Ljubljana 1000 SI, Cesta v Gorico 202

CANCEL

SELECT



KEY FEATURES —

# Billing and Accounting

A suite of tools for general billing, direct debit and dunning processes.

AdInsure

<<

DASHBOARDS >

FAVORITES >

ORGANISATION >

CONTRACTS >

COMMISSIONS >

STANDARDIZED CLAIMS >

CLAIMS >

RECOVERIES >

PARTIES >

LEGAL DISPUTES >

REINSURANCE >

ACCOUNTING >

Balance Accounts >

Balance Account Card

Customer View

Contract View

Overpayments View

Subledger >

Bank Statements >

Payment Orders >

Netting Proposals >

Accounting Periods >

Reports >

End of Month >

BALANCE ACCOUNT CARD

Person

Balance Account Type

Currency

Balance Account Id

Contract Number

Document Number

Document Type

As Of

RSASP-0000008/2021

MORE FILTERS

EXPORT

EXPORT

<input type="checkbox"/>	DOCUMENT NO.	ACCOUNT TYPE	DOCUMENT TYPE	POSTING DATE	DUE DATE	DEBIT AMOUNT	CREDIT AMOUNT	OPEN AMOUNT	DUE AM
<input checked="" type="checkbox"/>	PINV-6/2021	Premium	Sales Invoice - Premium	23.11.2021	08.11.2021	1,058.23	0.00	1,058.23	
<input type="checkbox"/>	PINV-6/2021	Premium	Sales Invoice - Premium	23.11.2021	08.02.2022	881.86	0.00	881.86	
<input type="checkbox"/>	PINV-6/2021	Premium	Sales Invoice - Premium	23.11.2021	08.05.2022	881.86	0.00	881.86	
<input type="checkbox"/>	PINV-6/2021	Premium	Sales Invoice - Premium	23.11.2021	08.08.2022	881.86	0.00	881.86	
<input type="checkbox"/>	C-0000029/2022/4	Claims	Purchase Invoice - Claim	14.02.2022	14.02.2022	0.00	600.00	600.00	
<input type="checkbox"/>	C-0000029/2022/3	Claims	Purchase Invoice - Claim	14.02.2022	14.02.2022	0.00	1,000.00	1,000.00	
<input type="checkbox"/>	C-0000029/2022/2	Claims	Purchase Invoice - Claim	14.02.2022	14.02.2022	0.00	1,000.00	1,000.00	
<input type="checkbox"/>	C-0000029/2022/1	Claims	Purchase Invoice - Claim	14.02.2022	14.02.2022	0.00	400.00	400.00	
<input type="checkbox"/>	C-0000653/2022	Claims	Purchase Invoice - Claim	09.06.2022	09.06.2022	0.00	6,000.00	6,000.00	

Balance Account

PR-LE-00064

Currency

EUR

Document Number

PINV-6/2021

Original Amount

1,058.23

Entry Type

Invoice issued

Contract Number

RSASP-0000008/2021

Open Amount

1,058.23

Posting Date

23.11.2021

Source Document Number

N/A

Closed Amount

0.00

Due Date

08.11.2021

CLOSING DETAILS

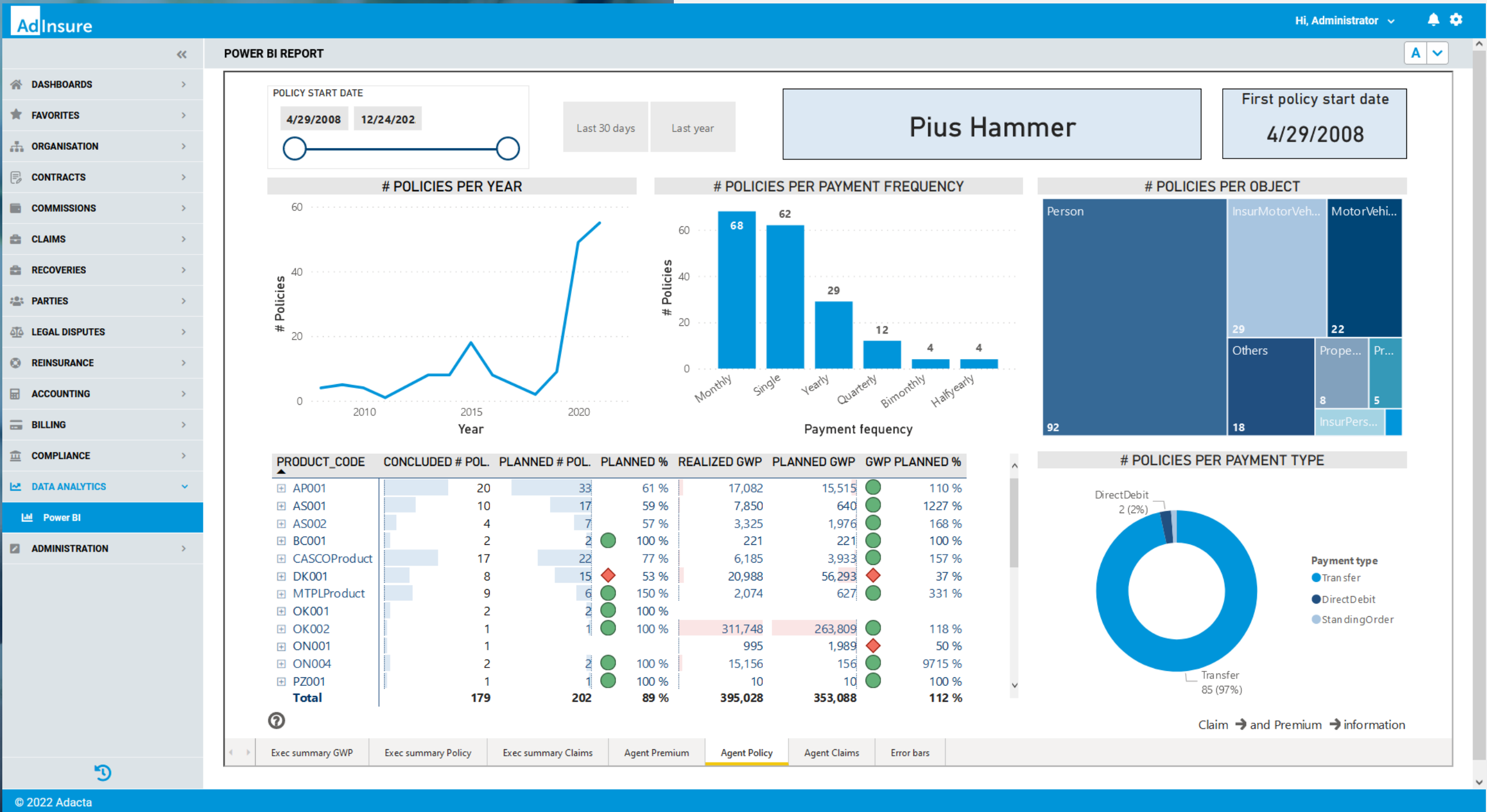
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KEY FEATURES —

# Data and analytics

Real-time reporting and decision-making capabilities embedded directly in AdInsure platform’s dedicated analytical data warehouse.





## 04 Benefits

**With AdInsure, organizations can meet the imperative of the digital future and leverage the potential of digital technologies to radically improve efficiency and enhance the ability to adapt to constant changes.**





## SOLUTION BENEFITS —

# Re-build your business with AdInsure

AdInsure's advanced capabilities support insurers' initiative to boost efficiencies, speed up time to market, improve customer experience, workforce management, and distribution through digitalization.

### **Improve operational efficiencies**

With AdInsure, you can digitalize, consolidate, and streamline processes and operations across the entire insurance value chain. With automation you can further improve your operations.

### **Accelerate product development processes**

Digitalize the complete product development process and reduce time to market. Configure new products and implement changes on the existing ones quickly with AdInsure Studio.

### **Improve customer experience**

Meet modern customers' demands for speed, efficiency, and convenience at every touchpoint. With AdInsure, you can provide seamless CX of buying digital insurance products and settling claims.

### **Become digital-ready insurer**

Prepare for the digital future and overcome the drawbacks of the legacy technology. AdInsure modules support insurers to digitalize their core insurance processes, including policy, sales, claims, and billing.

### **Efficiently manage your workforce**

AdInsure comes with productivity tools ensuring engagement and collaboration of your teams. Use AdInsure's advanced workforce management features to track employee activities, get analytical insight, and provide real-time task management.

### **Improve distribution capabilities**

AdInsure provides out-of-the-box APIs to allow you to easily integrate with agents, partners, and other digital revenue streams. Take advantage of the modern integration framework to instantly deliver insurance products to your customers.





# 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.