

# Digitalize your brokerage for speed and agility

AdInsure offers Commercial Brokers an all-in-one digital solution to optimize front- and back-office operations. Streamline your business processes, improve productivity and collaboration, and unlock new levels of efficiency.



# Aging legacy is a key obstacle to agility for many brokers

Many 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 Industrial products (bundled coverages from different insurance partners)



# AdInsure helps commercial brokers to fully digitalize their business

- Streamline processes: placement, contract management, claims, and financial management
- Enhance client and insurance partner communication
- Effectively manage customer and partner data
- Offer digital tools to front and back-office teams
- Cater to both standard and tailor-made industrial insurance products
- Adopt low-code configuration tools
- Elevate Data Analytics
- Offer flexible deployment: Cloud or on-premise
- Adopt an agile, future-oriented technology platform





# It supports all your business teams, from sales to the back-office

AdInsure supports 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 the RFP process to reduce the time needed to select the best offer.

### **Brokerage management**

Implement various models of commission calculation and payments to assure flexibility and operations across different regions.

### **Offer & contract management**

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

### **Billing and Collection**

Automate the processes of sending of invoices, reminders, and other documents related to payment obligations.

### **Insurance partner management**

Select leading and participating insurers, define premium and risk splits, manage international market coverage.

### **Technical accounting**

Leverage the analytical data in subledger and integration with external general ledger.

### **Claims handling**

Manage the claim process, dependent on the insurance contract or participating insurers.

### **Tailor-made industrial products**

Create custom offers for your market segment based on framework agreements with your insurance partners

# AdInsure supports you across the whole placement process

- Analyze client needs: define the scope of coverages, conditions, and clauses
- Research the market: select insurers based on previous deals or new requirements
- Run the tender process: create and issue the RFP
- Negotiate the offers: create and Issue negotiate the insurer's proposal, rates, and terms
- Present the offer: create quotes and discuss options
- Finalize the policy: arrange inspections, ensure conditions, fill in forms, issue the documentation



AdInsure PLACEMENT  
PROCESS

# Manage all your new sales opportunities

- Record your sales opportunities: directly in AdInsure or via integrations with a third-party CRM system/Partner Portal
- Score the opportunity and assign your team: manage activities for your sales and specialist team
- Manage client data: insured entity, censured entity, attachments.
- Outline needed coverages: line of business, insurance product
- Define RFP terms: validity, payment terms
- Digital workplace: Sales expert-focused UI and workflow dashboard



# Create RFP

- Review the opportunity and detail the requirements
- Define standard and additional coverage related to the product line
- Define Conditions
- Select best-suited clauses manually or automated based on historical data
- Define RFP terms such as validity dates
- Approve the RFP based on the pre-submission workflow

# Issue RFP

- Select Insurers to be invited for the RFP
- Use the existing database of partners and contracts to find best-fit insurers
- Start the tender process, Invite Insurers, and submit all required information
- Place the RFP directly via AdInsure or other tools, such as CRM

← 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

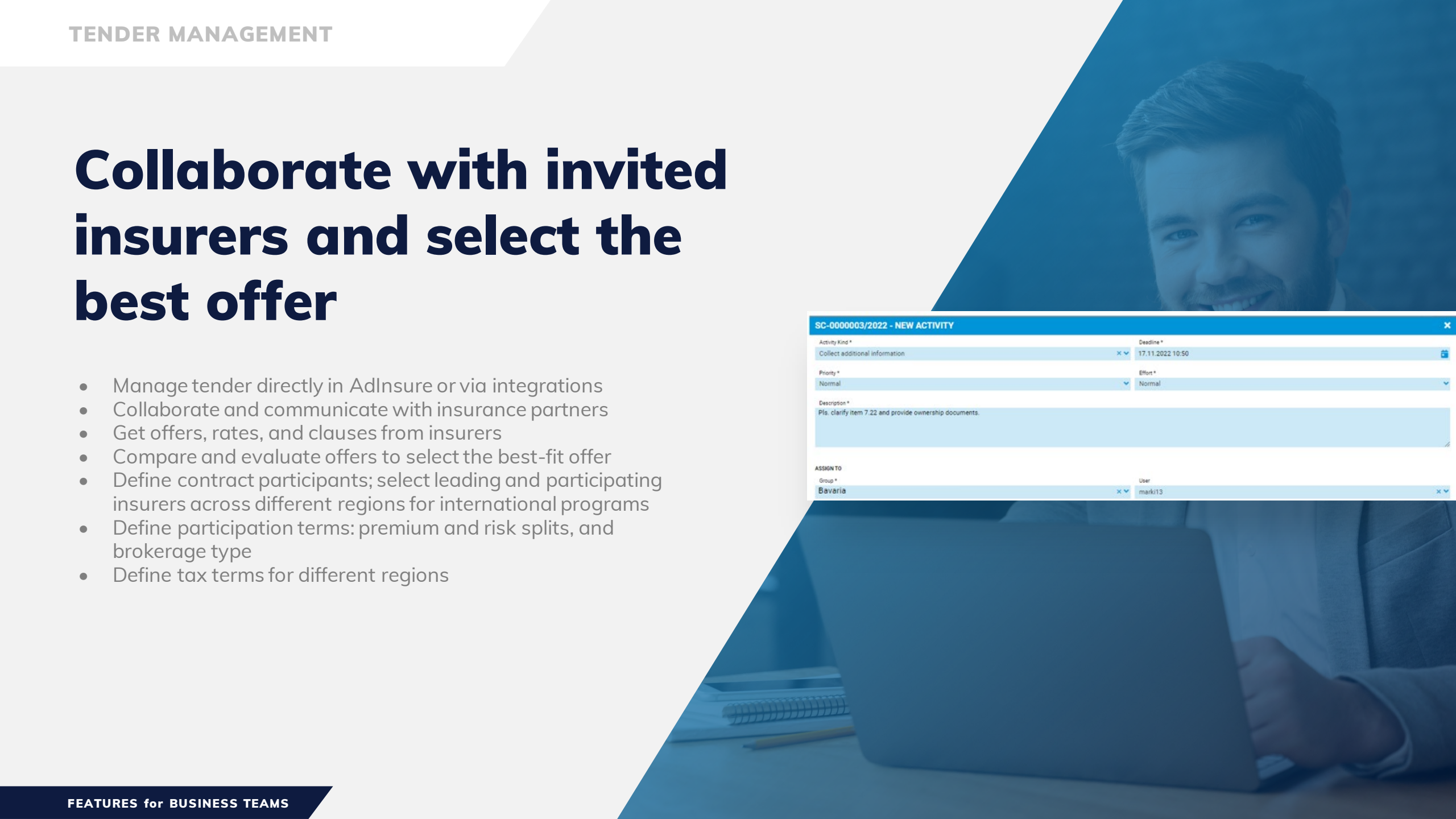
▼ ATTACHMENTS

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

 ADD

# Collaborate with invited insurers and select the best offer

- Manage tender directly in AdInsure or via integrations
- Collaborate and communicate with insurance partners
- Get offers, rates, and clauses from insurers
- Compare and evaluate offers to select the best-fit offer
- Define contract participants; select leading and participating insurers across different regions for international programs
- Define participation terms: premium and risk splits, and brokerage type
- Define tax terms for different regions



SC-0000003/2022 - NEW ACTIVITY

Activity Kind *	Deadline *
Collect additional information	17.11.2022 10:50
Priority *	Effort *
Normal	Normal
Description *	
Pls. clarify item 7.22 and provide ownership documents.	
ASSIGN TO	
Group *	User
Bavaria	mark113



# Manage brokerage for all your business partners

- Use different brokerage types
- Set default brokerage (per LOB and insurance product) and fee calculation rules for each insurer
- Set custom brokerage rate and type
- Automate commission calculations based on configurable rules (per insurer, product, or line of business)
- Define brokerage rules for different markets and lines of businesses
- Calculate commissions as monthly settlements or as a retained brokerage model

The screenshot displays the Adacta Brokerage Management interface. The main window is titled 'INSURER AGREEMENT: VV-0010/2023 (ACTIVE)'. The left sidebar contains a navigation menu with the following items: Dashboards, Contracts, Claims, Parties, Organisation, Compliance, Accounting, Brokerages, Billing, and Administration. The main content area is divided into three tabs: DOCUMENT INFORMATION, BROKERAGE RULES (selected), and OVERVIEW. The 'BROKERAGE RULES' tab shows a 'BASE BROKERAGE RULE' configuration window. This window contains a table with the following columns: INSURER TYPE, LINE OF BUSINESS, COUNTRY, INSURANCE PRODUCT, CONTRACT, BROKERAGE TYPE, BASE TYPE, AMOUNT/RATE, VALID FROM, and VALID TO. The table has two rows of data: one for 'Commercial' with 'N/A' for Line of Business and 'N/A' for Country, and another for 'Commercial' with 'Legal Aid' for Line of Business and 'N/A' for Country. The 'BROKERAGE TYPE' column has two rows: 'Direct Brokerage' and 'Net Premium Rate'. The 'BASE TYPE' column has two rows: 'Net Premium Rate' and 'Net Premium Rate'. The 'AMOUNT/RATE' column has two rows: '20%' and '20%'. The 'VALID FROM' column has two rows: '01.01.2020' and '01.01.2020'. The 'VALID TO' column has two rows: 'N/A' and 'N/A'. Below the table, there is a 'Type of Brokerage' section with 'NWP Rate' and an 'Amount' of 'N/A'. The 'Rate' is '20%'. A 'Close' button is located at the bottom right of the configuration window. On the right side of the interface, there is a sidebar with the following information: Insurer Agreement Name: Insurer Agreement for Test brokerage, Valid From: 10.10.2023, Valid To: N/A, Duration: Unlimited, and Insurer: Test brokerage.

INSURER TYPE	LINE OF BUSINESS	COUNTRY	INSURANCE PRODUCT	CONTRACT	BROKERAGE TYPE	BASE TYPE	AMOUNT/RATE	VALID FROM	VALID TO
Commercial	N/A	N/A	StandardMotorProduct	N/A	Direct Brokerage	Net Premium Rate	20%	01.01.2020	N/A
Commercial	Legal Aid	N/A	CompanyLegalProtection	N/A	Direct Brokerage	Net Premium Rate	20%	01.01.2020	N/A

Type of Brokerage: NWP Rate  
Amount: N/A  
Rate: 20%

Close

Insurer Agreement Name: Insurer Agreement for Test brokerage  
Valid From: 10.10.2023  
Valid To: N/A  
Duration: Unlimited  
Insurer: Test brokerage

# Manage the whole contracting cycle

- Confirm (Underwrite) offer before they are sent to the client at different levels (line of business, region)
- Create multiple offers for the same opportunity
- Conclude the Contract, including terms and clauses, and the necessary documentation
- Bundle multiple coverages on a single contract
- Manage required inspections or appraisals
- Manage amendments for terms adjustments, insured object changes, and renewals
- Automate premium calculations

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» RS QUOTE (DRAFT)

PARTICIPANTS QUESTIONNAIRE TERMS INSURED OBJECTS OBJECT GROUPS LIMITS CONDITIONS & CLAUSES ORGANISATION INSURERS

PARTICIPANTS

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
Kalgun Insured	Affiliated Company	Some Street 1, Somewhere, 123456, 80331 München, Bayern, Germany

+ Add

COMMENTS

MESSAGE

There is no data to display

+ Add

ATTACHMENTS

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

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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

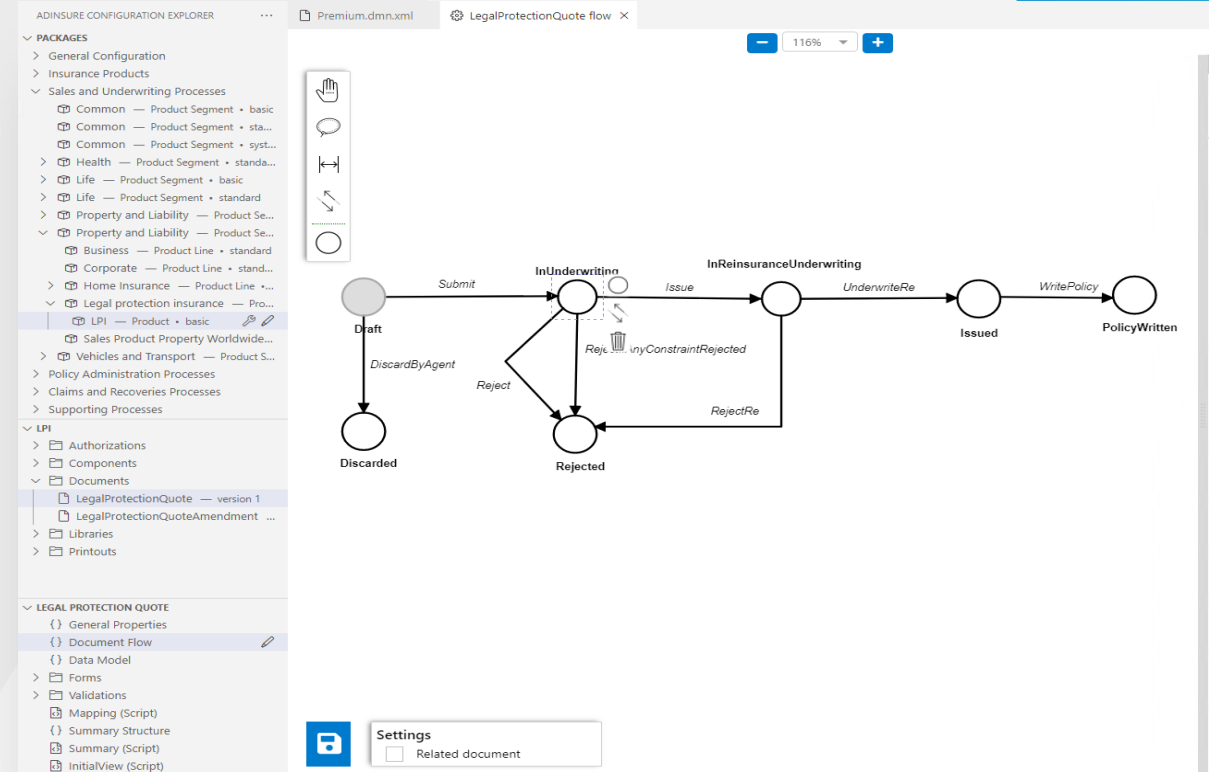
Net Premium  
N/A

Standard Limit  
N/A

Number of comments  
0

# Create tailor-made products based on your unique market insights

- Design and Configure custom products
- Bundle various coverages from different insurance partners
- Configure custom risk groups, tariffs, and other product elements
- Design a specific Sales, Contract management, and Claims processes for every line of business or even product
- Reuse configuration components
- Implement changes without changing the code with the use of No code tools (AdInsure Studio)



# Automate invoicing and payment obligations

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

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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-PR-00006/2022	RSA-VT-00003/2022	15.11.2022	01.01.2021	Rival Broker Company	Invoice	489.60 EUR	93.02 EUR	582.62 EUR	N/A
KFZ-PR-00007/2022	KFZ-VT-00003/2022	16.11.2022	01.01.2022	Rival Broker Company	Invoice	5.000.00 EUR	950.00 EUR	5.950.00 EUR	N/A
KFZ-PR-00008/2022	KFZ-VT-00004/2022	16.11.2022	01.01.2022	Rival Broker Company	Invoice	100.00 EUR	19.00 EUR	119.00 EUR	N/A
KFZ-PR-00010/2022	KFZ-VT-00005/2022	16.11.2022	01.10.2022	Auton Segs	Wire Transfer - SEPA	5.000.00 EUR	950.00 EUR	5.950.00 EUR	16.11.2022 09:20
RSA-PR-00009/2022	RSA-VT-00001/2022	16.11.2022	01.01.2021	Rival Broker Company	Invoice	489.60 EUR	93.02 EUR	582.62 EUR	N/A

Premium Items

Export

Clear

Search

INSURER	INSURER CONTRACT NUMBER	AMOUNT
Berkshire Hathaway Specialty Insurance	N/A	67.92 EUR
ERGO Versicherung AG	N/A	48.56 EUR
MSB Insurance Europe AG	N/A	171.36 EUR
Delta Re International SE Niederlassung Deutschland	N/A	67.92 EUR
XL Insurance Company SE, Direction für Deutschland	N/A	73.44 EUR

Tax and fee items

# 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

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HL Administrator

SUBLEDGER OVERVIEW

Posting Date From

Posting Date To

GL Account

Currency

Person

Contract Number

Document Number

Document Type

Cost Centre

Category

Person Type

Booking Type

ICP

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	26200001/54 Delta 1 (Stammkonto)	582.62	0.00	EUR	RSA-VT-00003/2022	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-VT-00003/2022	RSA-VT-00003/2022	Tax	Real	0	RollingStockAI	831	1	Customer	29.11.2022	64
15.11.2022	2301100001A Debitoren-Forderungen Inland	0.00	489.60	EUR	RSA-VT-00003/2022	RSA-VT-00003/2022	Premium	Real	0	RollingStockAI	831	1	Customer	29.11.2022	64
15.11.2022	4201100001A Kreditoren-Verbindlichkeiten Inland	9.79	0.00	EUR	RSA-VT-00003/2022	RSA-VT-00003/2022	Brokerage	Real	0	RollingStockAI	831	4	Insurer	15.11.2022	INSBRK-4-00006-1/
15.11.2022	5301010001A Umsatzerlöse Versicherung Provisionserlöse	0.00	9.79	EUR	RSA-VT-00003/2022	RSA-VT-00003/2022	Brokerage	Real	0	RollingStockAI	831	4	Insurer	15.11.2022	INSBRK-4-00006-1/
15.11.2022	4201100001A Kreditoren-Verbindlichkeiten Inland	4.90	0.00	EUR	RSA-VT-00003/2022	RSA-VT-00003/2022	Brokerage	Real	0	RollingStockAI	831	5	Insurer	15.11.2022	INSBRK-5-00006-1/
15.11.2022	5301010001A Umsatzerlöse Versicherung Provisionserlöse	0.00	4.90	EUR	RSA-VT-00003/2022	RSA-VT-00003/2022	Brokerage	Real	0	RollingStockAI	831	5	Insurer	15.11.2022	INSBRK-5-00006-1/
15.11.2022	4201100001A Kreditoren-Verbindlichkeiten Inland	17.14	0.00	EUR	RSA-VT-00003/2022	RSA-VT-00003/2022	Brokerage	Real	0	RollingStockAI	831	6	Insurer	15.11.2022	INSBRK-6-00006-1/
15.11.2022	5301010001A Umsatzerlöse Versicherung Provisionserlöse	0.00	17.14	EUR	RSA-VT-00003/2022	RSA-VT-00003/2022	Brokerage	Real	0	RollingStockAI	831	6	Insurer	15.11.2022	INSBRK-6-00006-1/
15.11.2022	4201100001A Kreditoren-Verbindlichkeiten Inland	9.79	0.00	EUR	RSA-VT-00003/2022	RSA-VT-00003/2022	Brokerage	Real	0	RollingStockAI	831	7	Insurer	15.11.2022	INSBRK-7-00006-1/



# Manage claims for standard and custom products

- FNOL
- Claim handling, calculation, and liquidation
- Claim reserve automation
- Automated deductibles and limits
- Claims underwriting
- Refund management
- Mass Claim management
- Legal procedures
- Communication with clients and insurers
- Loss ratio analytics

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← NON LIFE CLAIM: SD-00022/2022 (ACTIVE)

CLAIM BASIC DATA   REGISTRATION   RESERVE   CALCULATIONS   RELATED DOCUMENTS   CLOSING DETAILS   LETTER ADDITIONAL PROPERTIES

**CONTACTING PARTY**

Contacting Party \*  
Testing Supply Company, Inc.

Contact Method

First Name  
Testing Supply Company, Inc.

Last Name

Phone  
555-444-333

Email  
main@tester.de

**CLAIMANT**

Claimant Party \*  
Testing Supply Company, Inc.

First Name  
Testing Supply Company, Inc.

Last Name

Phone  
555-444-333

Email  
main@tester.de

Country  
DE

City  
München

**CLAIM EVENT**

Claim Event Number \*  
SE-00019/2022

Event Date \*  
02.12.2022

Country  
Germany

Event Cause  
Improper handling / bad workmanship

City

ZIP Code

Event Description

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

Final Amount  
0.00 EUR

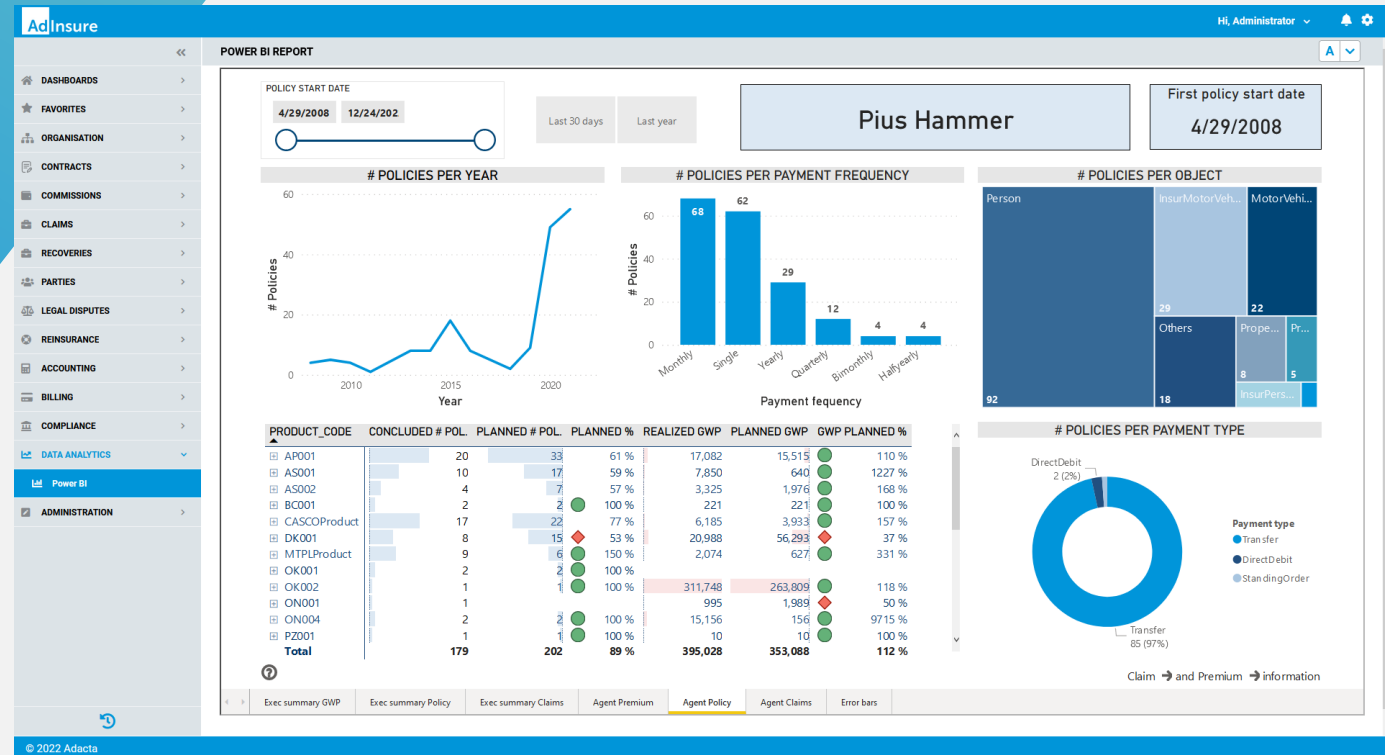
Loss Ratio Overview

PREMIUM	CLAIMS	R
100.00 EUR	0.00	3

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# Embrace real-time reporting with integrated BI

- Microsoft Power BI capabilities integrated natively into AdInsure
- Role based reports
- Extensive policy reports such as premium, income, open items, commissions, loss amounts
- Reports on claims such as claims amount, number of claims, open and closed claims
- Reports on partner insurers including leading and participating partners
- Custom dashboards for different roles and types of reports, Role-based



# AdInsure offers modern capabilities for operation teams

AdInsure provides all the technical capabilities and tools your IT and Operation teams need to meet future customer and market demands.

From a modern integration framework and low-code configuration tools to Cloud operations.

## **Modern integration framework**

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

## **Low code approach to change management**

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

## **Cloud based**

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

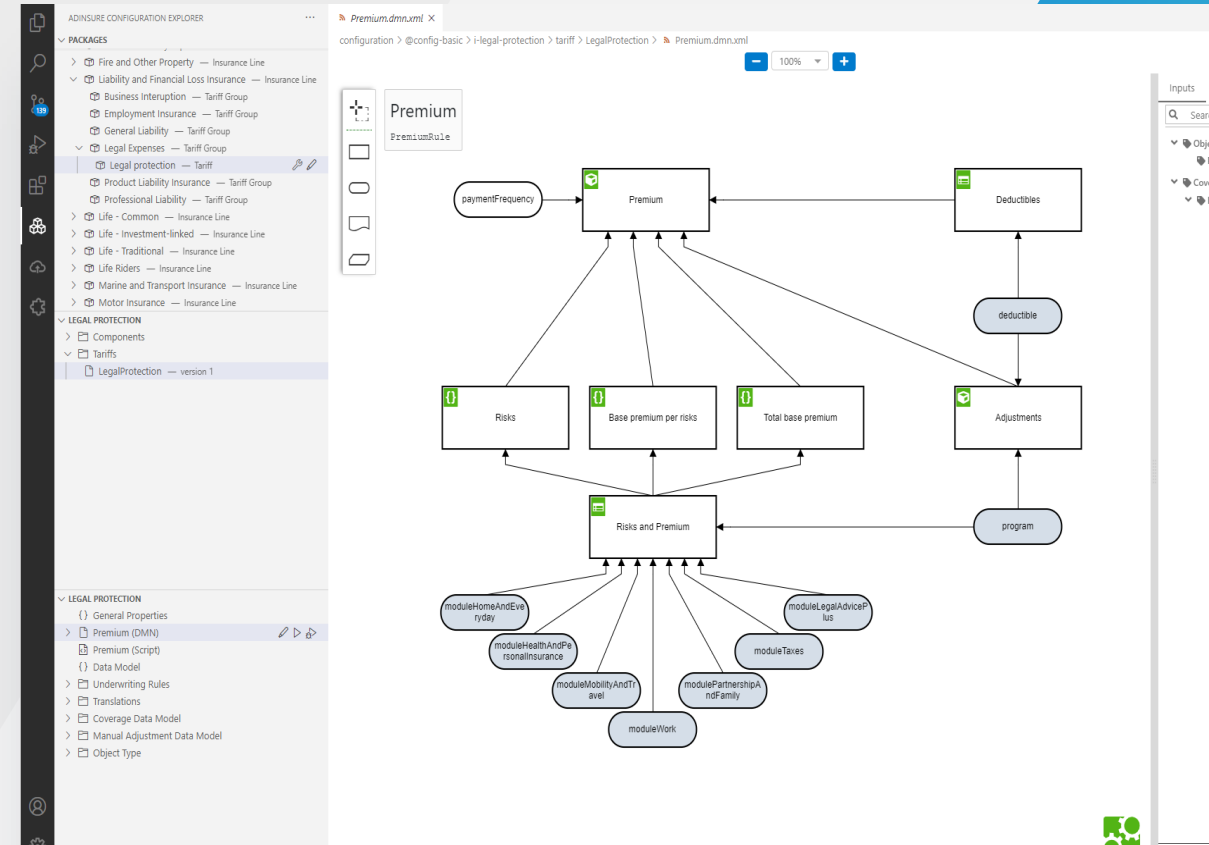
## **Layered architecture**

AdInsure features a fully configurable, layered architecture.



# Manage changes to the entire product portfolio with AdInsure Studio

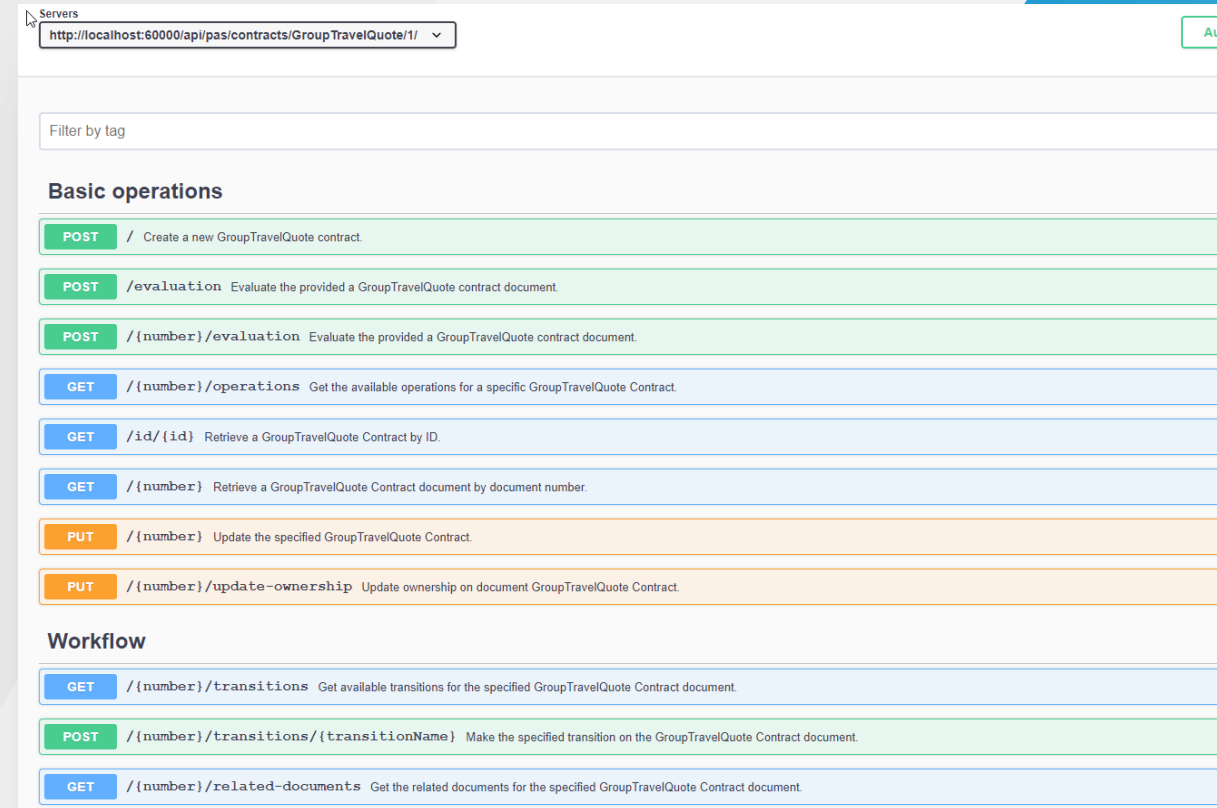
- Design standard and custom coverages and products
- Accelerate product development from rapid prototyping to testing and deployment
- Define and manage risk groups, coverages, tariffs, and other items
- Modify various product components to create custom insurance products
- Hierarchical definition 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





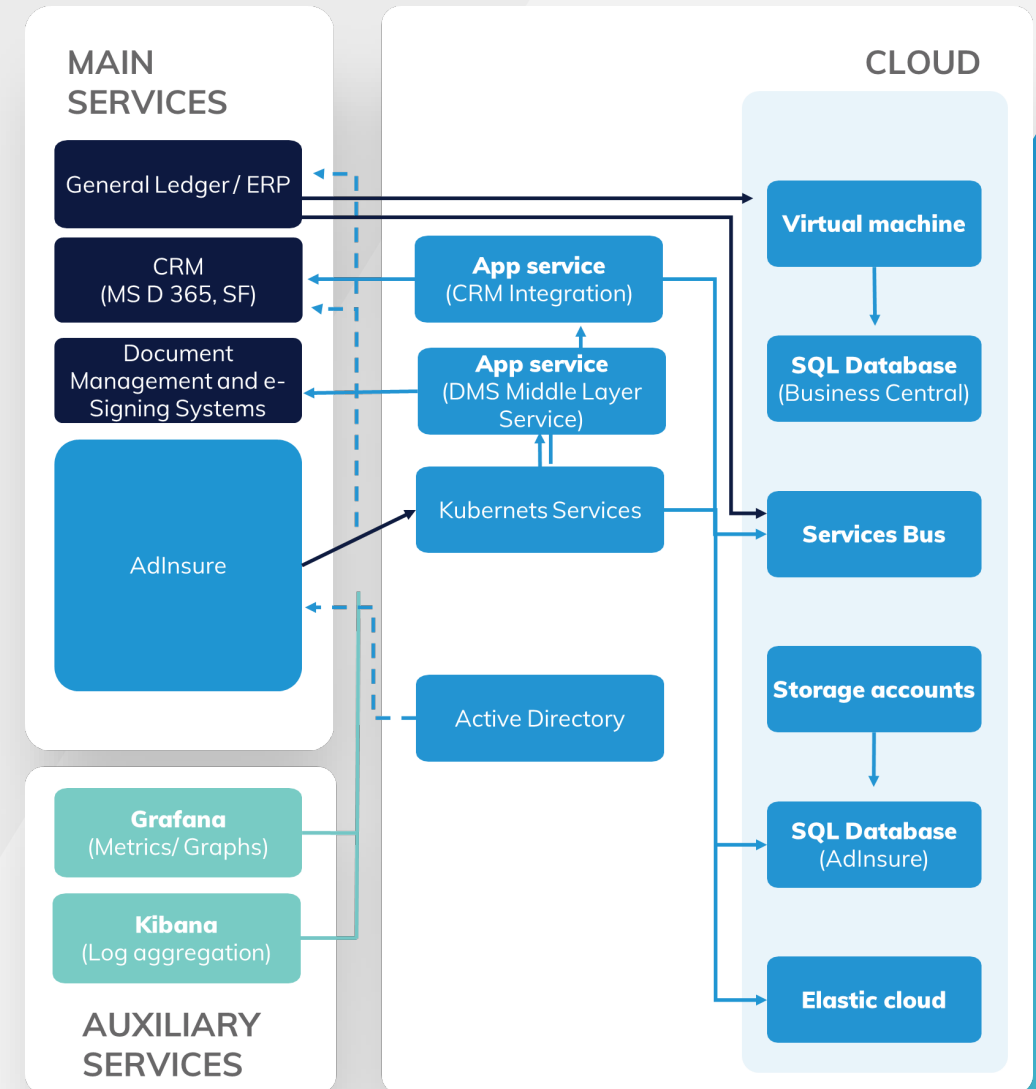
# Easily integrate with existing systems and emerging technologies

- 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)



# 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 organizations, their unique way of doing things is what sets them apart from the competition. AdInsure offers configuration-based customization supported by no-code and low-code tools.

## 02 – Standard layer

Built-in insurance business logic based on the experience of our industry and technology specialists. It is implemented through AdInsure business modules and system- and regional-specific configurations.

## 01 – Foundation layer

It is the AdInsure Framework upon which business functionalities and solutions are built. 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, brokers, and MGAs a future-proof way to streamline their operations and processes.

Formed in 1989, Adacta spent decades helping insurance organizations to grow their digital capabilities and drive new profits. Their mission is simple: empower tomorrow's industry leaders to reach their potential through technology.

