

P&C

ADINSURE CLAIMS

Configuration:
Workflows,
business rules,
UI.



ADINSURE CLAIMS —

Easily configure claims processes to fit your business with AdInsure Studio

AdInsure claims configuration capabilities empower insurers to adopt every aspect of their Claims operations. Insurers can quickly adapt claims processes and the data model, automate reserves, and enforce business rules.

Workflow

Data model

Business rules

User interface

Underwriting

Questionnaire

Claims process flow configuration

StandardClaim Configuration

Specification
 General: Description: If not specified, the system will automatically define it.
 Keywords:
 Dimensions: Enabled: Enabled per functionality scope
 Actors: Hide from dashboard - This indicator controls if configuration will be visible among navigation items

Keywords
 There is no data to display. [Add Item](#)

Dimensions
 There is no data to display. [Add Item](#)

Actors
 ClaimHandler
 ClaimTechnician [Add Item](#)

Attachments
 List of attachments that can be used within this document. There are two types of attachments:
 Flow: Incoming
 Photo: Incoming
 Medical Exam: Incoming
 Police Report: Incoming
 Claim Report: Incoming
 Other: Incoming
 Insurance Certificate: Incoming

Transitions for ClaimHandler:

- Reject
- Cancel
- Approve
- CancelPayments
- Revise

Operations for ClaimHandler:

- Save Exclusive to assigned user
- Calculate Exclusive to assigned user
- Print Exclusive to assigned user
- UpdateConstraint Exclusive to assigned user

Attachment Restrictions for ClaimHandler:

There is no attachments to display.

Relations for ClaimHandler:

- CreateAnnuityAgreementForCalculationItem
- StandardClaimToMotorAssessment

Layout
 DocumentLayoutWithAttachmentsAndActivities

Composition
 MainContent: ActiveMainContent
 SummaryContent: SummaryContent (inherited)

Available activity types

Using Workflow and Rules Editors, users can modify processes, business rules without coding, enabling quick adjustments. Custom workflows can be created to streamline claims handling and improve efficiency.

UI configuration

The screenshot displays the Adinsure Studio configuration interface. On the left, a 'PACKAGES' tree lists various claim handling processes. The main area shows the 'StandardClaim ActiveMainContent Form' in 'Design' mode. The form is structured into three main sections:

- CLAIM OBJECTS AND COVERAGES:** Contains a table with a '+ Add' button.
- CONDITIONS & CLAUSES:** Contains two tables. The first table has columns 'INSURANCE CONDITION CODE' and 'INSURANCE CONDITION TYPE' and is currently empty. The second table is labeled 'TEXT' and is also empty.
- COMMENTS:** Contains a table with a 'MESSAGE' column and a '+ Add' button.

The interface also features a top navigation bar with multiple tabs and a bottom status bar showing the base path as '#/Body'.

The UI editor is a simple drag-and-drop tool that allows users to design custom interfaces for different roles. It includes a library of standard UI components, live previews, and validation reports, enabling quick adjustments without coding.

Configuration-driven data model generation

When users define insurance products and processes, the platform automatically generates corresponding data models. This ensures consistency across the system and streamlines integration efforts. The platform generates RESTful APIs based on these configurations, facilitating seamless communication with external systems.

The screenshot displays the AdInsure Studio Configuration Explorer interface. The left sidebar shows a tree view of configurations under 'STANDARD CLAIM', including 'StandardClaim' (version 1) and various document types like 'ActiveMainContent', 'BlankMainContent', etc. The main workspace is divided into three panes: 'Elements', 'Components', and 'Schema'. The 'Schema' pane shows a hierarchical tree structure starting with 'root', containing 'properties' and 'reopenReason'. The 'Properties' pane shows a list of data types and their values, such as 'Object', 'Array', 'String', 'Number', 'Integer', 'Boolean', 'LocalReference', 'Definitions', 'Any-of', 'One-of', and 'Item (anyOf/allOf/oneOf)'. The rightmost pane shows the 'Data Model' for the selected element, displaying fields like 'Type', 'Enum', 'Description', 'Additional', 'Required', 'AI Title', 'Validation rules', 'AI Dee...', and 'AI Dat...'. The bottom status bar indicates the current configuration is 'master' and shows system resources like '13' and '43'.

Claims underwriting configuration

The screenshot displays the Adinsure Studio interface for configuring a claims underwriting process. The left sidebar shows a tree view of packages, with 'CLAIM UNDERWRITING' expanded to show 'Document Flow'. The main workspace shows a flowchart with the following states and transitions:

- InUnderwritingLevel1** (Start State)
- Cancelled** (End State)
- Rejected** (End State)
- InUnderwritingLevel2** (Intermediate State)
- Underwritten** (End State)

Transitions are labeled as follows:

- CancelLevel1**: InUnderwritingLevel1 to Cancelled
- CancelLevel2**: InUnderwritingLevel2 to Cancelled
- UnderwriteLevel1**: InUnderwritingLevel1 to InUnderwritingLevel2
- UnderwriteLevel2**: InUnderwritingLevel2 to Underwritten
- RejectLevel1**: InUnderwritingLevel1 to Rejected
- RejectLevel2**: InUnderwritingLevel2 to Rejected

A tooltip on the right side of the workspace reads: "Please select state, related document or relationship from state to related document".

Users can define underwriting rules and processes without coding, enabling quick adjustments. This flexibility allows insurers to tailor their underwriting criteria to specific claims scenarios, enhancing decision-making efficiency.

Claim payment constraints rule Configuration & decision table

configuration > @config-standard > claim-handling > businessRule > ClaimPaymentConstraintsRule > rules > ClaimPaymentConstraints.dmn.xml

ClaimPaymentConstraintsRule (Decision Table)

c	claimType	claimAmount	claimEventCause	isExGratia	code	weight	reference
1	not("ActiveServiceClaim")	>= 500	not("Surrender","Survival")	false	"ClaimPaymentFourEyes"	claimAmount	
2	not("ActiveServiceClaim")	>= 5000	not("Surrender","Survival")	false	"ClaimPaymentLevel2"	claimAmount	
3	not("ActiveServiceClaim")	-	-	true	"ClaimPaymentFourEyes"	claimAmount	
4	not("ActiveServiceClaim")	-	-	true	"ClaimPay"		

Users can configure claim payment constraint rules by defining conditions such as claim type, amount limits, and specific claim scenarios within a decision table. They can also visualize the decision logic through a structured rule diagram, ensuring accurate and efficient claims processing.

Claim Payment Constraints Rule
ClaimPaymentConstraintsRule

```

    graph TD
      Root[ClaimPaymentConstraintsRule] --> CT([claimType])
      Root --> CE([claimEventCause])
      Root --> CA([claimAmount])
      Root --> IG([isExGratia])
    
```



Business rules - Initial reserve rule Configuration & decision table

F	coverage	risk	riskType	initialReserveAmount	initialReserveCurrencyCode	annotation
1	"CarAccident"	"DailyAllowance"	-	500	"EUR"	
2	"CarAccident"	"Disability"	-	2500	"EUR"	
3	"CarAccident"	"MedicalExpenses"	-	700	"EUR"	
4	"VehicleDamage"	"Explosion"	-	2500	"EUR"	
5	"VehicleDamage"	"Fire"	-	2500	"EUR"	
6	"VehicleDamage"	"Flood"	-	2500	"EUR"	
7	"VehicleDamage"	"Luggage"	-	500	"EUR"	
8	"VehicleDamage"	"Storm"	-	2500	"EUR"	
9	"VehicleDamage"	"Theft"	-	2500	"EUR"	
10	"VehicleDamage"	"TrafficAccident"	-	10000	"EUR"	
11	"VehicleDamage"	"VehicleDamage"	-	2500	"EUR"	
12	"CarTowing"	"CarTowing"	-	500	"EUR"	
13	"GlassBreakage"	"GlassBreakage"	-	250	"EUR"	
14	"MaterialDamage"	"NonMaterialDamage"	-	7500	"EUR"	
15	"MaterialDamage"	"MaterialDamage"	-	4500	"EUR"	
16	"FireInsurance"	-	-	nn min([80000, amount])	"EUR"	
17	"BusinessInterruption"	-	-	nn min([65000, amount])	"EUR"	

Users can configure initial reserve rules in AdInsure Studio by defining parameters such as coverage, risk type, and initial reserve amounts within a decision table

```

    graph TD
      coverage([coverage]) --> GetClaimInitialReserveRule[GetClaimInitialReserveRule]
      risk([risk]) --> GetClaimInitialReserveRule
      riskType([riskType]) --> GetClaimInitialReserveRule
      amount([amount]) --> GetClaimInitialReserveRule
  
```


Questionnaire configuration

The screenshot displays the ADINSURE STUDIO configuration interface. On the left is the 'ADINSURE CONFIGURATION EXPLORER' with a tree view of packages and claim handling processes. The main area shows a configuration table for 'ClaimHandlingQuestionnaireMotor Form' in Excel format. The table includes columns for question ID, formula inputs, formula, width, indent, input type, question text in English and Slovenian, answer options, and various flags like 'Show Question', 'Show Section', 'Check surcharges', and 'Valid driver'. The table is organized into sections like 'FNOL / Claim' and 'Valid Drivers Licence'.

Number	Formula Inputs	Formula	Width	Indent	Input Type	Question (en-US)	Question (sl-SI)	Answer Option	Show Question	Show Section	Check surcharges	Valid driver
1						FNOL / Claim						
2						FNOL/Claim Questionnaire						
3												
27						Unclear	Ni popolnoma jasno	Unclear				
28	C04_01				Text	4.1 Please enter information about other party and vehicle.	4.1 Prosim vnesite podatke o povzročitelju in vozilu.					
29	C04_02				Text	4.2 Please describe the animal/object.	4.2 Prosim opišite žival/objekt.					
30	C05				Yes-No	5. Was the police called?	5. Je ogled nesreče opravila policija?	Yes		C05_01, C05_03		PoliceReport
31								No		C05_02		
32	C05_01				Text	5.1 Officers of which police station have arrived to the site?	5.1 S katere policijske postaje?					
33	C05_02				Text	5.2 Why not?	5.2 Zakaj ne?					
34	C05_03				Yes-No	5.3 Was the test for alcohol performed?	5.3 Ali je bil opravljen alkotest?	No		C05_04		
35	C05_04				Yes-No	5.4 Did the driver decline the tests?	5.4 Ali je voznik alkotest odklonil?					
36	C06				Yes-No	6. Was the driver taken to the laboratory for testing?	6. Ali je bil voznik odpeljan na odvzem krvi/urina?	Yes				LabResults
37	C07				Yes-No	7. Was the driver driving under the influence of alcohol/other intoxicating substances?	7. Ali je voznik vozil pod vplivom alkohola, mami?	Yes				LabResults
38	C08				Yes-No	8. Was the vehicle damaged at any time before this event?	8. Ali je bilo vozilo že kdaj poškodovano?					
39	C09				Choice	9. Purpose of driving	9. Namen vožnje					
40						Private	Zasebno	Private				
41						Business	Poslovno	Business				
42	C10				Choice	10. Vehicle usage	10. Uporaba vozila					
43						Regular	Običajna	Regular				
44						Rent-a-car	Rent-a-car	RentACar				RentACar
45						Car sharing	Car sharing	CarSharing				CarSharing
46						Taxi	Taxi	Taxi				Taxi
47						Test vehicle	Testna vožnja	TestVehicle				TestVehicle
48						Transport of dangerous goods	Prevoz nevarnih snovi	TransportOfDangerousGoods				TransportOfDangerousGoods
49	C11				Number	11. What is the amount of damage in EUR in your opinion?	11. Kakšen je skupen zmesek škode v EUR, po vašem mnenju?					
50	C12				Yes-No	12. Valid Drivers Licence	12. Veljavno voziško dovoljenje	Yes		C12_01, C12_02, C12_03		
51								No				exclusion
52	C12_01				Text	12.1 Drivers Licence Number	12.1 Številka veljavnega voziškega dovoljenja					
53	C12_02				Choice	12.2 Category	12.2 Kategorija					
54						AM	AM	AM				
55						A1	A1	A1				
56						A2	A2	A2				
57						A	A	A				
58						B1	B1	B1				
59						B	B	B				
60						C1	C1	C1				
61						C	C	C				
62						D1	D1	D1				
63						D	D	D				
64						cc	cc	cc				

Users can easily create questionnaires directly in Excel. Focus on questions and answers—AdInsure Studio handles forms, models, and client actions automatically. It supports branching, multiple lines, and types.

AdInsure notifications management

The screenshot shows the configuration page for 'ClaimStatusChangedNotification General Properties'. The interface is divided into several sections:

- General Information:** Includes 'Keywords' and 'Recipients' sections, each with an 'Add' button.
- Channel:** A dropdown menu is set to 'EmailChannel'.
- Templates:** 'Template Subject' is set to 'templates/subject.html' and 'Template Content' is set to 'templates/content.html'.
- Options:** 'Options Type' is set to 'Mailbox' and 'System Notification' is unchecked.

```

1 <html>
2
3 <head>
4 <style>
5   .p {
6     font-family: Arial;
7   }
8 </style>
9 </head>
10
11 <div class="p">
12   <p>Dear Customer,</p>
13
14   <p>We would like to inform you that the status of your claim has been changed to "{{content.state}}".<br />
15   For more information you can contact your agent or the Claim department.</p>
16
17   <p>Best Regards,<br />
18   Your Insurance Company
19 </p>
20 </div>
21 </html>
    
```

From: no-reply@adacta-fintech.com
To: lisa@gmail.com
Date: 28 Mar 2023 10:12:49 +0000
Subject: The status of your claim was changed to Reported

HTML Headers Sections

Dear Customer,

We would like to inform you that the status of your claim has been changed to "Reported". For more information you can contact your agent or the Claim department.

Best Regards,
Your Insurance Company

From: no-reply@adacta-fintech.com
To: dominic.runte@email.com
Date: 28 Mar 2023 10:12:49 +0000
Subject: New task created for claim C-0000029/2023

HTML Headers Sections

Dear user,

There is a new task for you related to claim [C-0000029/2023](#). Please take it in progress at your earlier convenience.

MEDIA TYPE	FILENAME	SAVE
text/html		
application/pdf	NonBindingOfferPrintoutMotorQuoteRelation.pdf	

In AdInsure Studio users can also configure elements and add channel notifications, including email, and SMS,

INDUSTRY ACKNOWLEDGEMENT —

Analyst recognition and awards: property and casualty

Gartner's Magic Quadrant and
Market Guide reports

Gartner

ISG Provider Lens Leader

***ISG**

Everest Group's Leading 50™
P&C Insurance Technology
Providers.

 Everest Group®

Celent P&C Claims

CELENT

ABOUT —

Adacta

Adacta is a leading software provider for the insurance industry. Its award-winning insurance platform – AdInsure – provides life and non-life insurers with a future-proof way to streamline their operations and processes. Since 1989, Adacta has spent decades helping insurance organizations grow their digital capabilities and drive increased profit. Their mission is simple: Empower tomorrow's industry leaders to realise their potential through technology.

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