



Modernize your legacy with the AdInsure insurance platform

ADINSURE LIFE / ADINSURE NON-LIFE

CONTENTS

01 Challenge

02 Solution

03 Features

04 Capabilities

05 Operations

06 Business Value

01 Challenge

While insurers feel the need to transform their legacy, many are reluctant to go ahead due to the perceived high cost and complexity of modernization initiatives.



THE MARKET CHALLENGE —

The legacy IT systems challenge

The growing demand for digitalization, improved customer experience, new business models, and integration with ecosystem partners are putting a strain on insurers' legacy systems that have a hard time keeping up with existing requirements with no or only very limited roadmaps for the future.

Insurers' operations teams struggle with the increasing business pressure, impacting insurers' agility to remain competitive and future-oriented.

THE STRATEGIC INITIATIVE CHALLENGE —

The modernization project challenge

As insurers understand the need to transform and overhaul their legacy technology, legacy modernization remains a high priority.

However, many insurers are reluctant to go ahead with modernization projects because of the cost and complexity of replacing outdated Software and IT systems.



How to overcome the challenge?

“ To understand the real business value and the impact of modernization and to successfully advocate legacy replacement initiatives, insurers must look well beyond their existing legacy experiences.

Insurers must dive deep to understand the four key areas of modern insurance technology-platform differentiation: advanced features, capabilities, operating models, and benefits.

THE TRANSFORMATION —

To four key areas of modern digital platform differentiation

1.

Beyond legacy features

Insurers must dive deep to understand the features that go well beyond the existing core systems.

2.

Beyond legacy capabilities

Insurers should seek technical capabilities that will support their digital transformation, make them agile, and fast at everything they do.

3.

Beyond legacy operational models

Insurers should opt for control over timelines and cost of change by looking for capabilities and tools that go beyond traditional software.

4.

Beyond legacy business value

To advocate the modernization investment, the strategy, and the vision related to the business goals should set the destination for the project.

02 Solution

AdInsure - the insurance platform that will keep pace with the ever-changing market requirements and redefine your expectations about modern technology.



THE SOLUTION —

The only future-proof solution is legacy replacement

While replacing legacy systems might be risky, it is nevertheless needed for any insurer looking to stay competitive in the rapidly shifting market.

THE SOLUTION —

AdInsure – a modern platform well beyond the core

Keeping pace with the ever-changing market requires state-of-the-art technology. AdInsure will help you modernize your legacy and redefine what you expect from technology:

- **Features:** Core + Data + Digital
- **Capabilities:** Cloud, low-code, Open API
- **Operational models:** Choice of self-sufficiency
- **Business Value:** Agility for the digital age





MARKET ANALYST —

Analyst about AdInsure

"We think the vendor has a clear vision and roadmap for its products, creating a balance between technology and business functionality requirements. With this philosophy, we think Adacta has the potential to grow rapidly beyond its local markets."

Celent in PAS in the EMEA Life Insurers 2021

03 Features

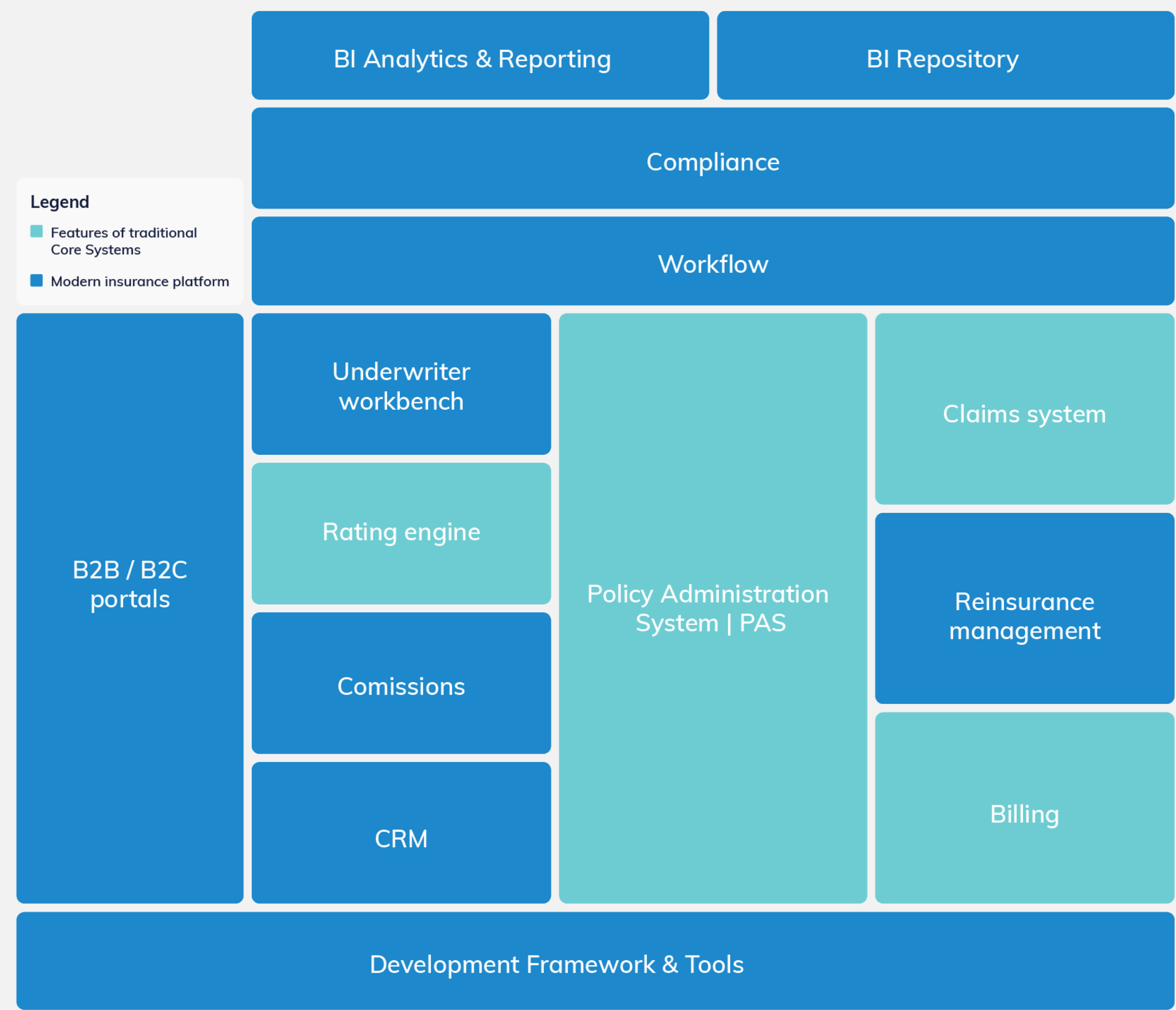
AdInsure provides support for all insurance core processes and even reinsurance. It also includes productivity tools such as B2B portals and data and analytics.

ADINSURE, BEYOND THE LEGACY FEATURES —

Features well beyond traditional core systems

AdInsure provides features and productivity tools for your Business and Operations teams.

- Core features: PAS, Claims, Billing
- Non-Core features: Reinsurance, Commissions management, 360-view
- Regular updates to regulatory Compliance
- Portals
- Data and Analytics



KEY FEATURES —

Policy Administration

AdInsure Sales and Policy Management modules provide all features needed to replace your legacy PAS core, including new business submission, policy management, and Underwriting.

AdInsure

Hi, Administrator

>>

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

0 (APPLIED)

▼

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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KEY FEATURES —

Sales Agent Portal

The digital tool for insurance sales channels includes an overview of the quote and policy processes, tasks and assignments, 360-degree client view, readily available reports, and customizable dashboards.

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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

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PERSPEKTIVA QUOTE PER-0000020/2022 (DRAFT)

QUESTIONNAIREPOLICYHOLDERINSUREDTERMSINDEXATIONBENEFICIARIESCONDITIONS & 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

Hi, Administrator

A

▼

ACTIONS

▼

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

0

Leave

A small video call window is overlaid on the bottom right of the portal interface. It shows a female sales agent with long brown hair, wearing a white blazer over a patterned top, smiling. In the bottom left corner of the video window, there is a smaller inset showing a male client with short dark hair, wearing a dark suit and a headset, looking at a document.

Claims and Recoveries

General Search

Service provider type

Medical Service Provider

ADDRESS

Available Addresses

Injured Person Address

Street Name

Ulica

House Number

56

House Number Addition

Post Code

1000 - Ljubljana

City

Ljubljana

Country

SI - 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"/> iudium	MD 00070	Carl Snow	Ljubljana 1000 SI, Cesta v Gorici 203

CANCEL

SELECT

KEY FEATURES —

Billing and Accounting

A powerful suite of tools for financial obligation management that supports the automation of invoicing, 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

Q

MORE FILTERS

EXPORT

EXPORT

<input type="checkbox"/>	DOCUMENT NO.	ACCOUNT TYPE	DOCUMENT TYPE	POSTING DATE	DUE DATE	DEBIT AMOUNT	CREDIT AMOUNT	OPEN AMOUNT	DUE AMOUNT
<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

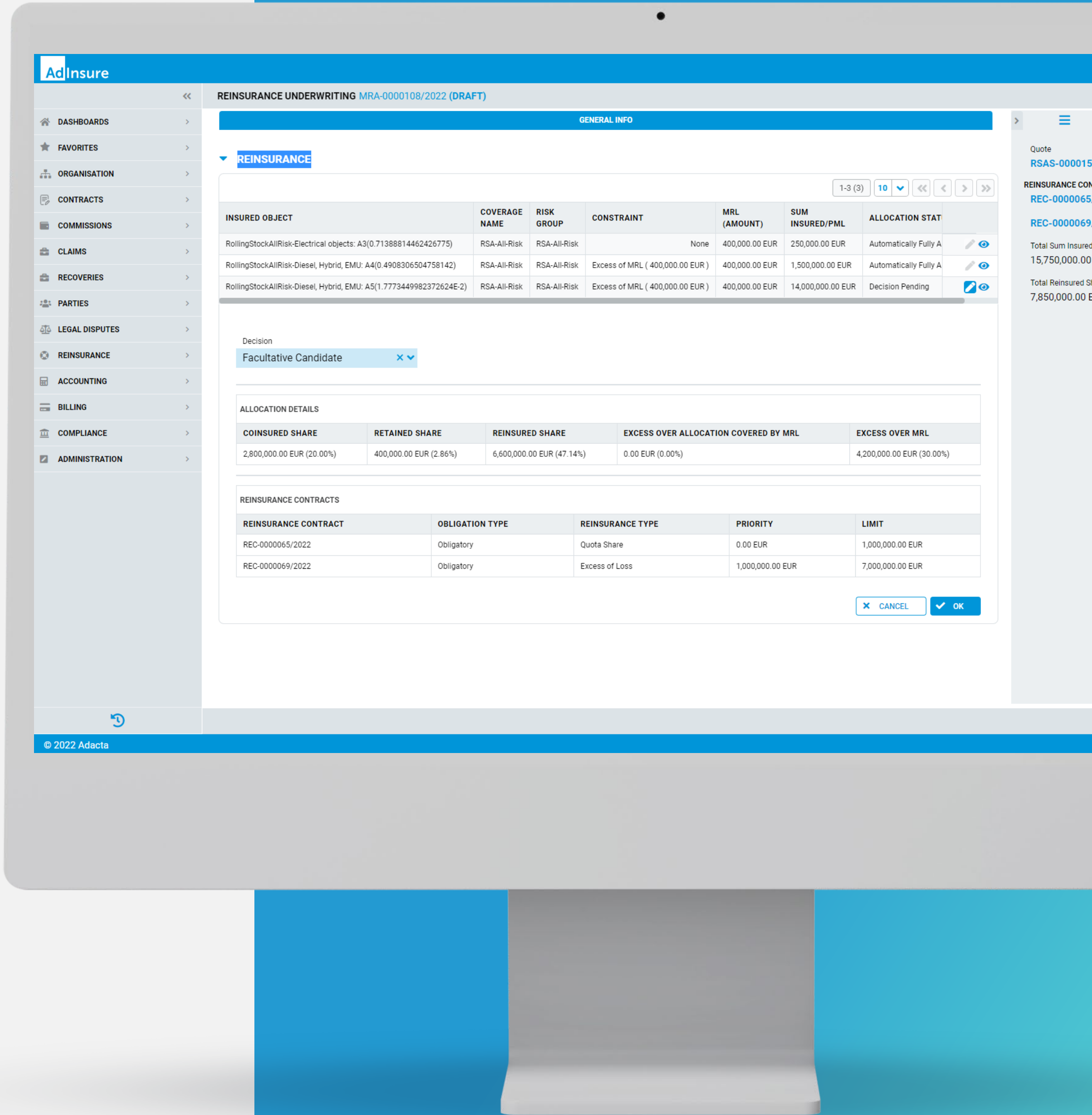
Real-time reporting and decision-making capabilities are integrated directly into AdInsure platform’s dedicated analytical data warehouse.



KEY FEATURES —

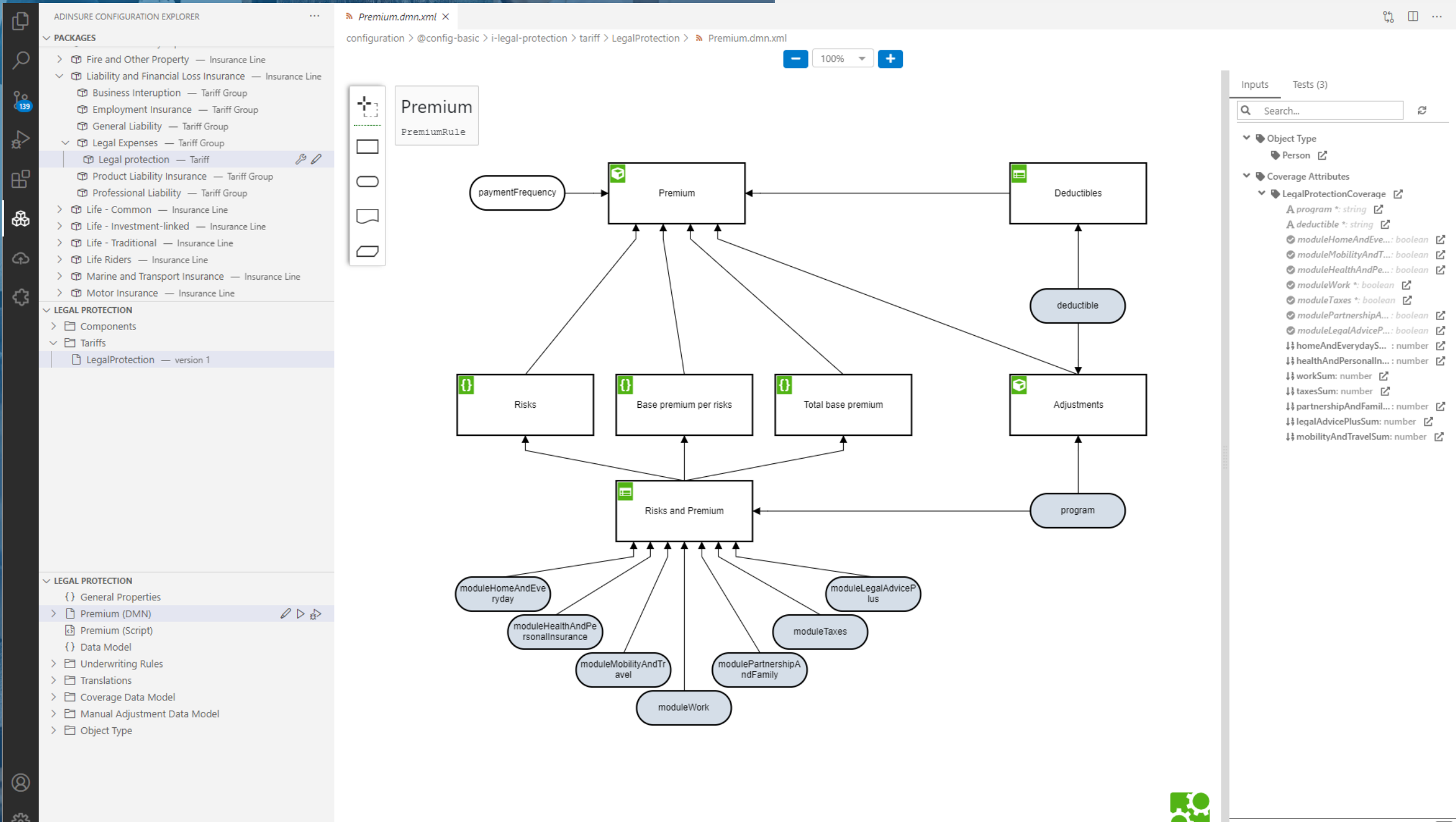
Reinsurance

Includes all processes related to sharing of excess risk, reinsurance contracts, and Bordereaux management.



KEY FEATURES —

Insurance product design and configuration



Low-code / no-code tools for simple and fast product configuration and deployment.

04 Capabilities

AdInsure provides all the capabilities a modern insurer needs to remain agile and competitive. From cloud and low-code to process automation and out-of-the-box API.



ADINSURE, THE CAPABILITIES —

All the capabilities of a digital insurer

CLOUD SUPPORT

CONFIGURABLE
BUSINESS LOGIC

INTEGRATION
FRAMEWORK

NO-CODE / LOW-
PARADIGM

MULTI-CURRENCY

MULTI-COUNTRY

PROCESS
AUTOMATION

OPEN API

From Cloud and SaaS support to data and process automation, digital ecosystems integration, low-code driven architecture, to multi-currency and multi-country.

KEY CAPABILITIES —

A modern integration framework

Simple integration with internal/external new and emerging innovation systems. Leverage our 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.

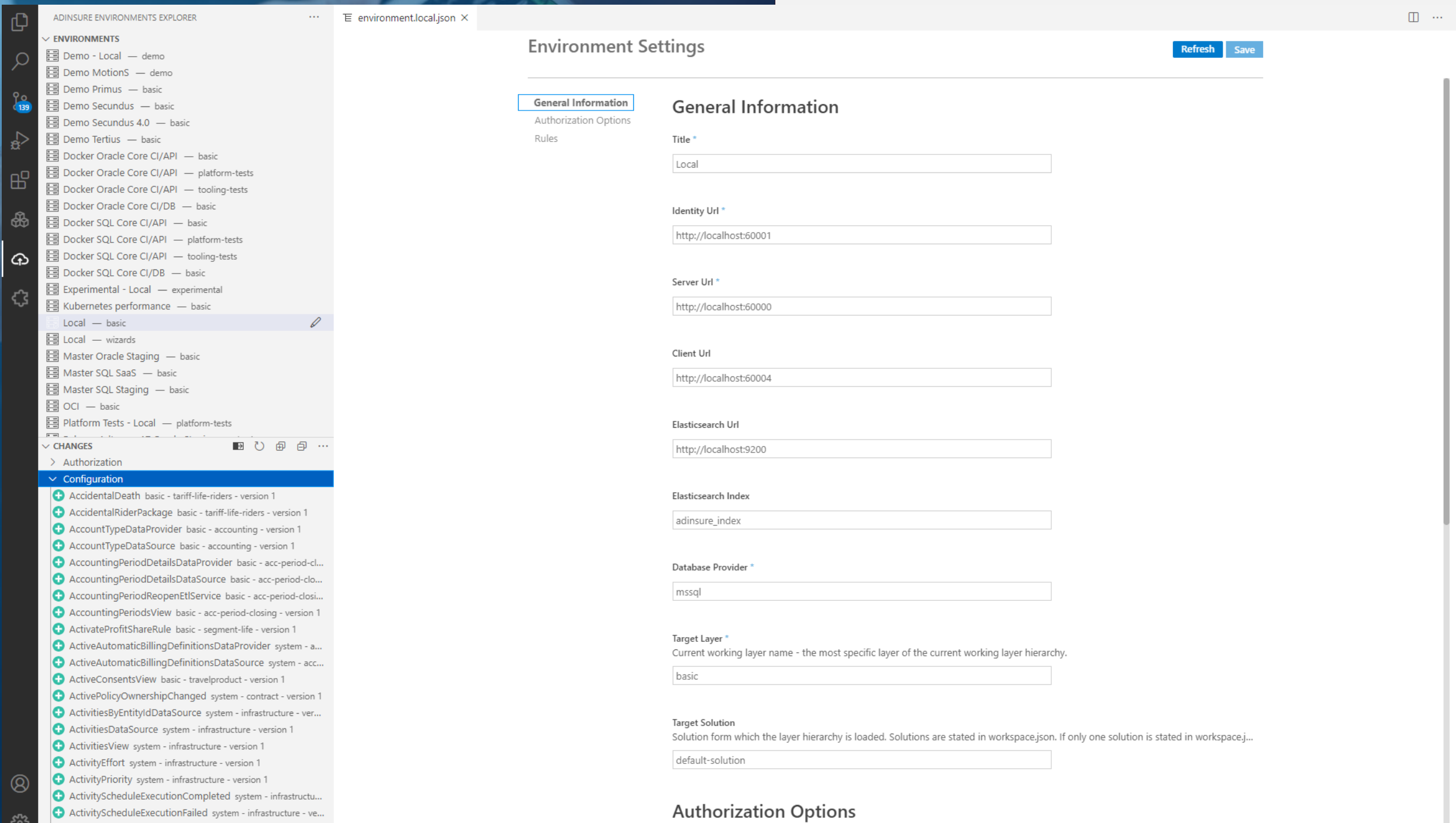
POST /{number}/transitions/{transitionName} Make the specified transition on the GroupTravelQuote Contract document.

GET /{number}/related-documents Get the related documents for the specified GroupTravelQuote Contract document.

KEY CAPABILITIES —

Cloud support

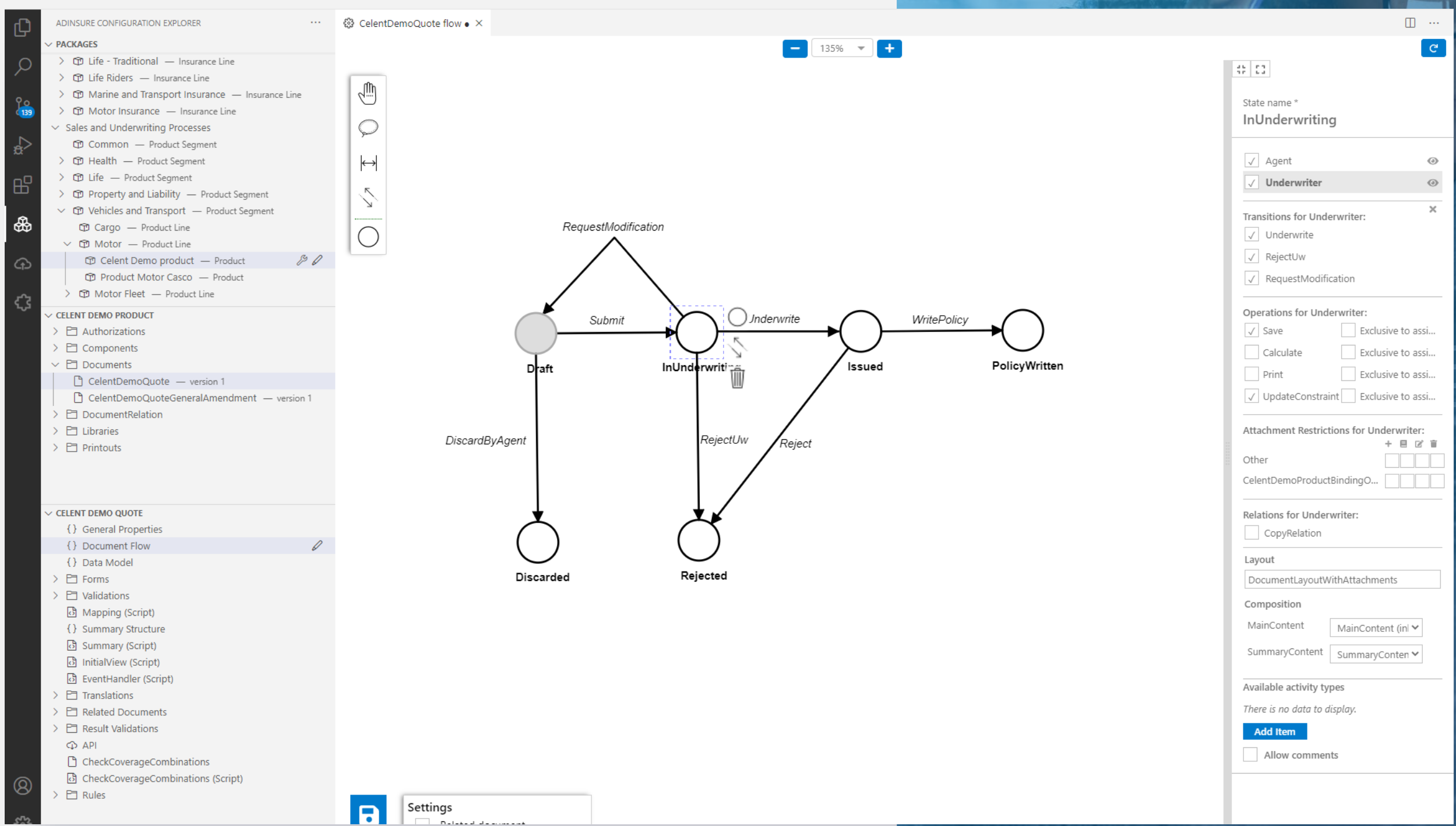
Enhance the performance, agility, and operational efficiencies, and simplify your IT requirements by taking advantage of Public and Private cloud support for Azure, Oracle Cloud, and AWS.



KEY CAPABILITIES —

Configurable business logic

AdInsure is designed to be easy to maintain, upgrade and change. Every feature that it provides is configurable by IT and Business teams: processes, products, rules, and even UX.



KEY CAPABILITIES —

Compliance

Implement regulatory compliance with regularly updated compliance features, including personal data protection, security and transaction logging, sales process management, and IFRS.

AdInsure

Hi, Administrator

🔔 ⚙️

>> ENDOWMENT QUOTE Q-0000151/2022 (DRAFT)

INFO CALCULATION

MAIN INFORMATION

TERMS

QUESTIONNAIRES

BENEFICIARIES

CONDITIONS & CLAUSES

SURRENDER TABLE

OWNERSHIP

QUESTIONNAIRE A

What is your current height and weight?

Height (cm)	Weight (kg)	Body Mass Index
175.00	62.00	20.24

✕ ✓

Have you smoked cigarettes in the past 12 months?

✕ ✓

Have you smoked 30 cigarettes per day or more in the past 12 months?

✕ ✓

Do you drink alcohol?

✕ ✓

Do you use any illegal drugs?

✕ ✓

Does your occupation involve working in any armed forces/ police, working at heights, on oil platforms, in tunnelling/ underground mining, merchant marine/ fishing, working as a member of flying crew, commercial underwater diving?

*Do you do any of the following activities in your occupation? *

✕ Pilot or other flying crew

What is your role in the airplane?

Pilot

Agent

Billy Armstrong

Policyholder

Jack Black

Insured Person

Jack Black

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

196.54 EUR

Payment Frequency

Monthly

Unconfirmed Constraints

1

Main Risk

Survival: 25,871.00 EUR

Death: 25,871.00 EUR

Riders

Permanent Disability: 20,000.00 EUR

Daily Allowance: 10.00 EUR

Accidental Death: 10,000.00 EUR

CALCULATE

SAVE

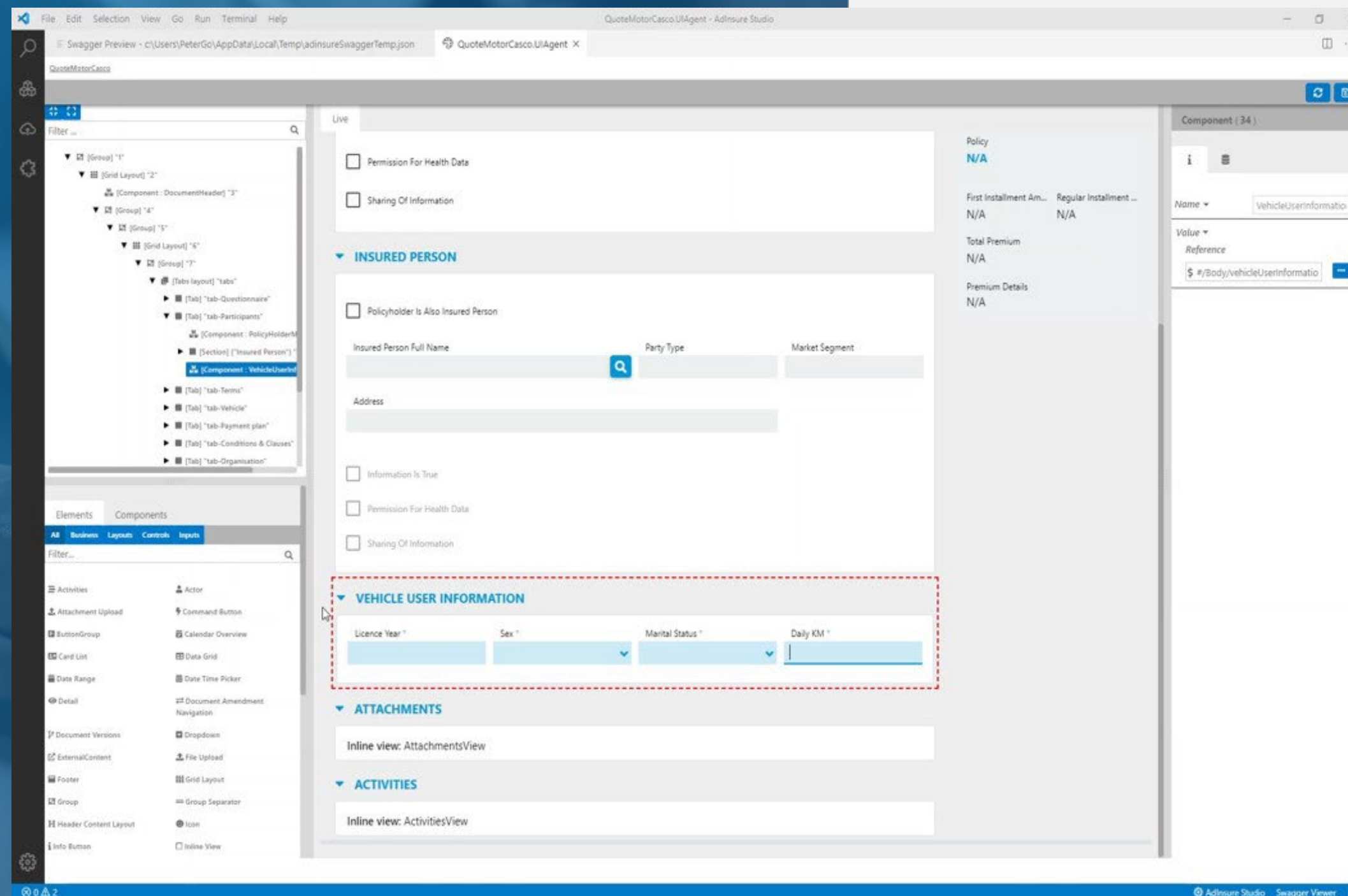
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05 Operations

AdInsure makes insurers self-sufficient. It supports strong IT teams to contribute to modernization projects and business teams to manage change after production easily.

BEYOND LEGACY SUPPORT FOR OPERATIONS —

All the capabilities and tools the operation teams need

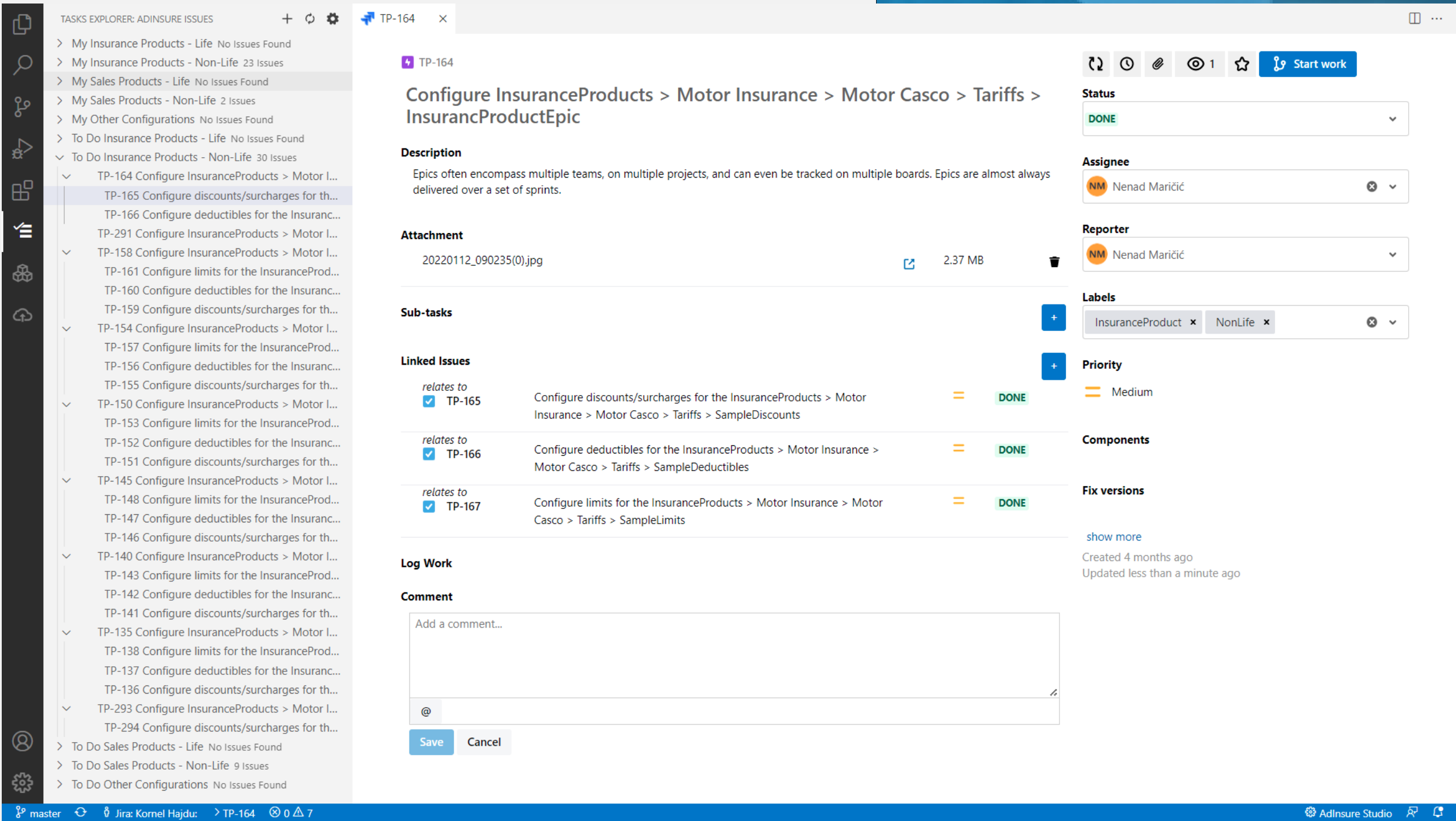


The low code architecture, the Open API, and the expert and business mode of tools such as AdInsure Studio, support implementation projects and ease of change once in production.

BEYOND LEGACY SUPPORT FOR OPERATIONS —

Modernization project. Expert tools for project teams

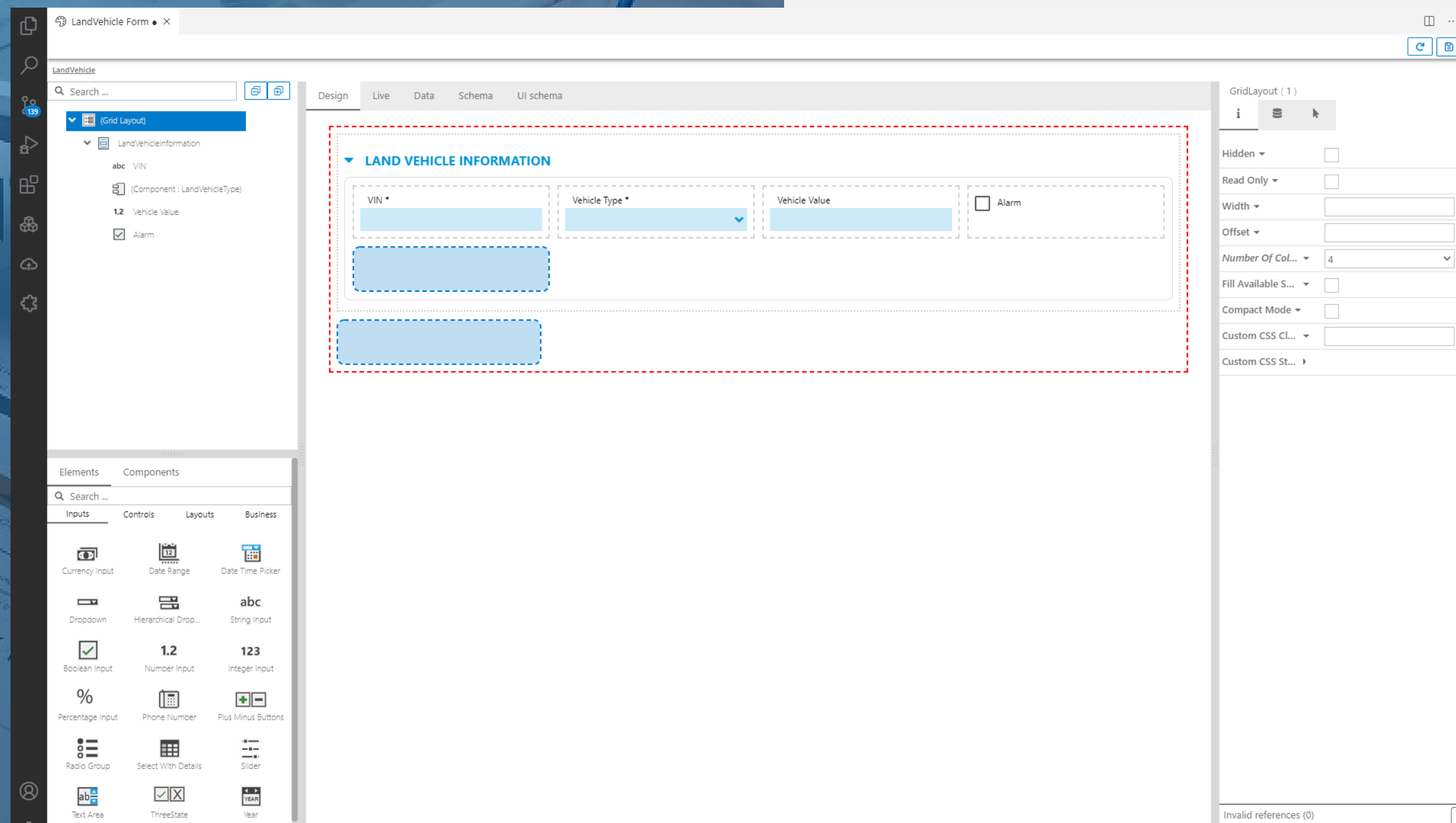
The low code architecture and tools such as AdInsure Studio, enable your partners and your own Business and IT teams to participate in all phases of the migration and deployment projects.



BEYOND LEGACY SUPPORT FOR OPERATIONS —

Managing change. Low-code tools for business and IT teams

AdInsure allows insurers to limit their dependency on vendors and become self-sufficient at running operations and managing change: launching new business lines, testing innovative offerings, and more.



06 Value

AdInsure makes insurance business teams more productive and helps operation teams tackle modernization and change easily. To the executive team, it provides clear cost benefits and minimizes the risk of compliance.

ADINSURE, BEYOND THE LEGACY BUSINESS VALUE —

AdInsure is much more than just a legacy modernization solution

Become truly agile

React quickly to market changes, including providing emerging risk coverage and integrating with new distribution channels, and ecosystem partners.

Simplify digital transformation

Digitize data, digitalize insurance products, automate processes, such as underwriting and claims, and transform business models.

Accelerate product innovation

Build a profitable product portfolio by gaining the ability to prototype, test, and launch new products and lines of business rapidly.

Streamline compliance

Streamline the implementation of growing regulatory compliance requirements.

Improve operational efficiency

Gain the ability to make changes without adding to the IT backlog. Become vendor independent and control the effort and time needed to make changes.

THE ADINSURE DIFFERENTIATION —

**A rich feature set,
future-oriented
architecture, and
low-code tools
support your
business to win
the digital race**

A balanced feature set that extends beyond core

Start by replacing your legacy PAS, Claims, and Billing systems and then add non-core features such as reinsurance, portals, data, and analytics.

Seamless integration into existing and future IT systems

Integration capabilities make it easy to integrate with existing and emerging innovation systems (Insurtech).

Changes made simple – become fast at everything

AdInsure was designed on low code principles to simplify the management of processes, workflows, and product tariffs. You can even customize the UI of front-end, service, and back-office portals.

Full consolidation potential

AdInsure supports life and non-life insurance lines without limiting product complexity. You can use it to consolidate several core systems across different lines of business on a single platform.

Start small, grow later

Use only the functionalities you need - product configuration and new business and policy management – and add new functionalities later: claims management and reinsurance. Start with one line of business and later expand to new ones.



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.