



Build up capabilities of a modern digital insurer

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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.

The screenshot displays the AdInsure Studio interface. On the left is the 'ADINSURE CONFIGURATION EXPLORER' with a tree view of packages including 'General Configuration', 'Insurance Products', and 'TARIFF PROPERTY ALL RISK'. The central workspace shows a 'Premium' configuration diagram with nodes like 'MainRisk', 'Premium', 'AnnualPremiumRate', and 'Risks', connected by arrows. On the right is an 'Inputs' panel. The top of the interface shows the file name 'Premium.dmn.xml' and the Visual Studio Code editor window.

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.

The screenshot displays an API explorer interface for a server. At the top, the URL is `http://localhost:60000/api/pas/contracts/GroupTravelQuote/1/` and there is an `Authorize` button. Below the URL bar is a search field labeled "Filter by tag". The interface is organized into two main sections: "Basic operations" and "Workflow".

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.

The screenshot displays the AdInsure web application interface for a motor policy. The header includes the AdInsure logo, user information (Hi, Administrator), and navigation icons. The main content area is divided into several sections:

- MAIN INFORMATION**: Includes tabs for MAIN INFORMATION, PAYMENT PLAN, OWNERSHIP, and 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

The right sidebar contains key policy details:

- 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 —

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

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	REQUEST
Would you like to provide financial security to your family or your legal heirs in the event of your death? Yes	Life insurance in the event of death
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	Unit-linked life insurance Fleks, One Pay Unit-linked life insurance, Life insurance with partial reimbursement premium
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	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: 0

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: Ulica | House Number: 56

House Number Addition: | Post Code: 1000 - Ljubljana

City: Ljubljana

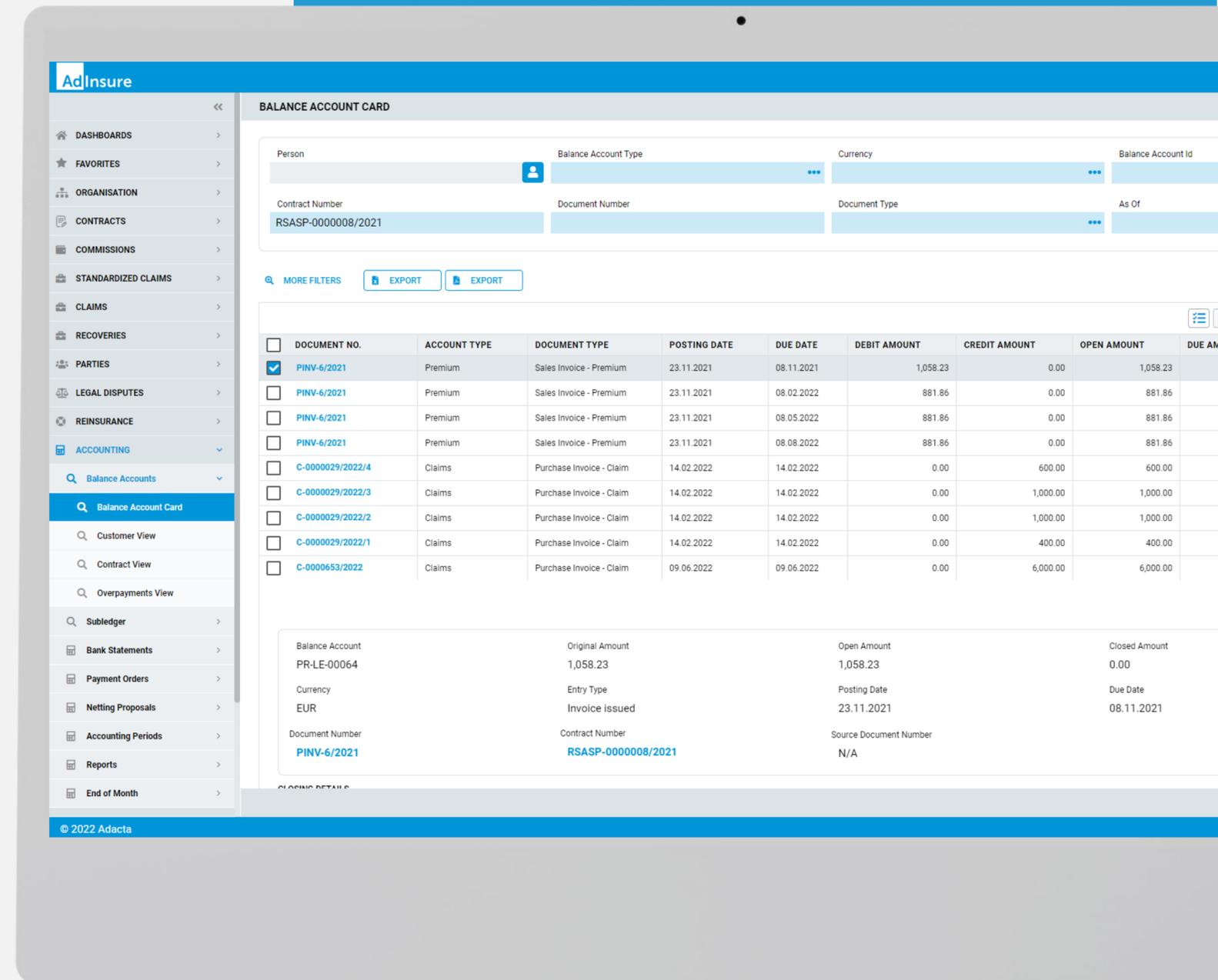
Country: SI - Slovenia

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"/> inidura	NP-00019	Carl Spaw	Ljubljana 1000 SI, Cesta v Serija 202

KEY FEATURES —

Billing and Accounting

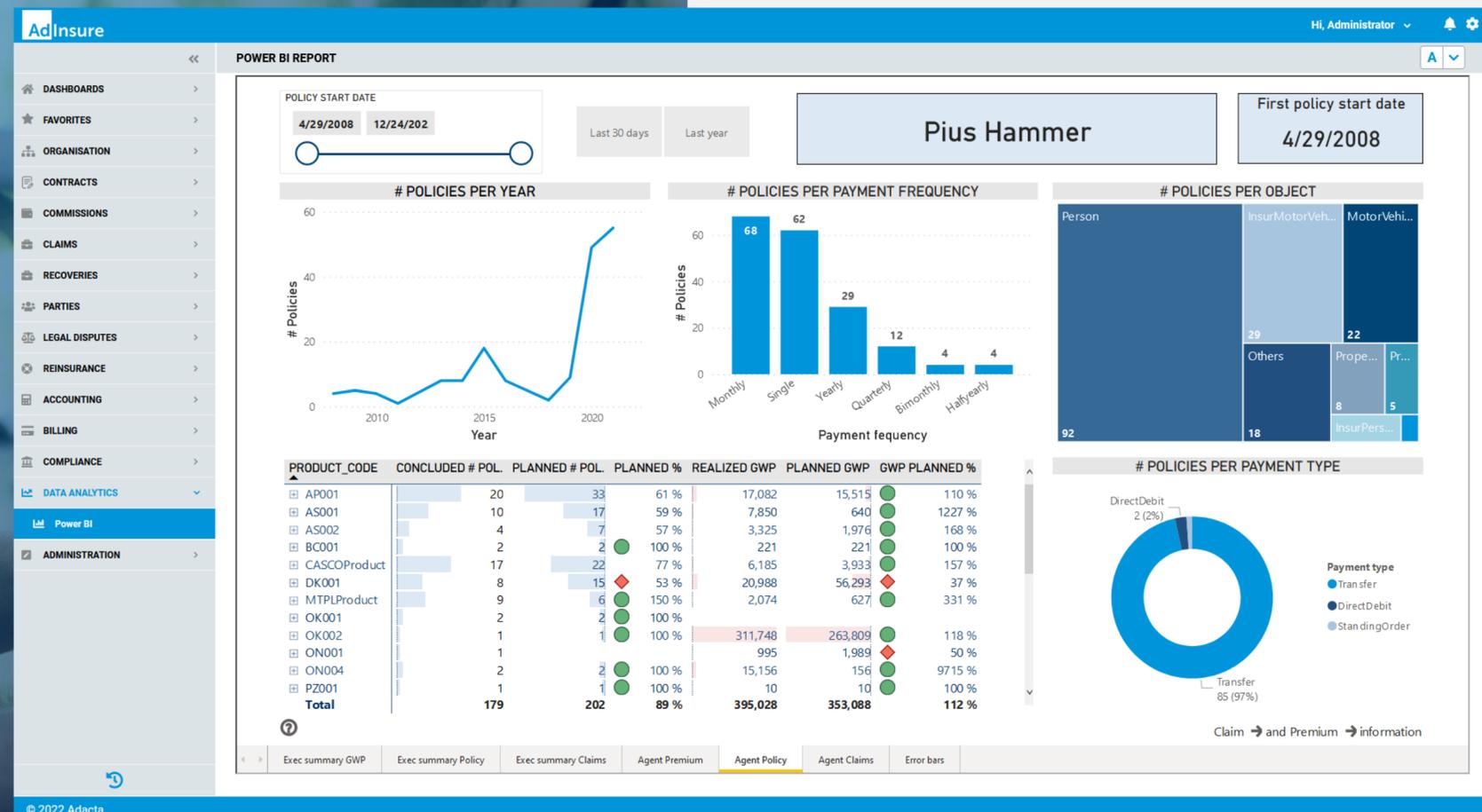
A suite of tools for general billing, direct debit and dunning processes.



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.



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.