

AdInsure The Modern Insurance Platform

June 2022



ADACTA

01

Industry Recognition



Field Proven Platform

- 32 deployments in 9 countries
- 9 life insurers
- 21 non-life insurers
- 2 brokers
- Serving insurers with GWP from 5 million to 3 billion EUR



Gartner features Adacta in Non-Life Magic Quadrant

Adacta was first featured in the **Gartner Magic Quadrant for Non-Life-Insurance Platforms** in 2019 and has improved the position in 2020 and 2021. Gartner recognition:

- Indicates credibility to work with tier-2 and even tier-1 insurance companies
- “Certifies” the strategy, vision, and technology’s business benefits
- Indicates growth – new clients, new lines of business, new geographies



Source: Gartner Magic Quadrant for Non-life insurance platforms, Europe

Gartner about AdInsure



Configuration flexibility

“AdInsure Studio, a UI-based tool for configuration of the majority of existing platform capabilities significantly improves the degree of self-service for the business users”



Fits all sizes of insurers

“Proven for some of the largest insurance companies in Eastern Europe.”



Well rounded features

"Attractive out-of-the-box pre-integrated platform capabilities that accelerate and ease implementations for insurers."



ANALYST COVERAGE

Celent awards Adacta with Advanced Technology for life solutions

 XCELENT Advanced Technology 2021

Adacta

 XCELENT Breadth of Functionality 2021

Sapiens

 XCELENT Customer Base and Support 2021

Fadata

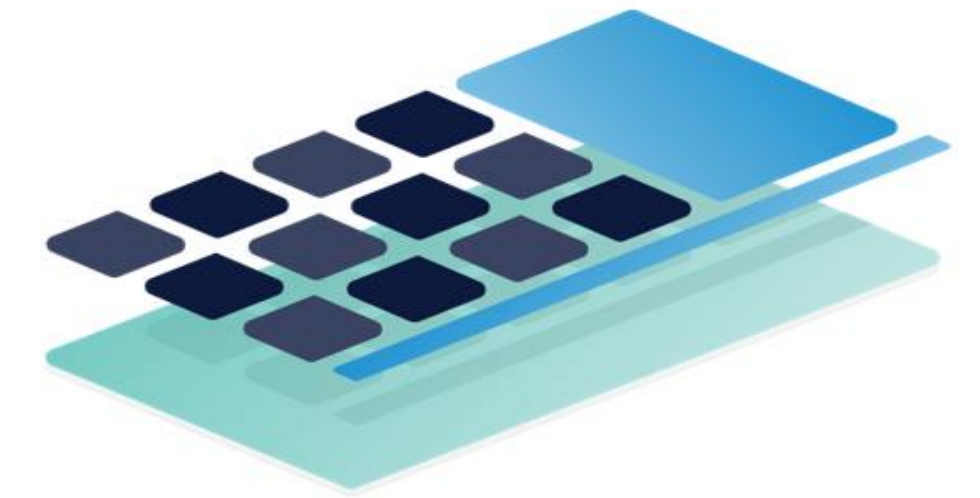
"We think the vendor has a clear vision and roadmap for its products, creating a balance between technology and business functionality requirements. With this philosophy, we think Adacta has the potential to grow rapidly beyond its local markets."

Celent in PAS in the EMEA Life Insurers 2021

02

AdInsure Digital Insurance Platform





Future-Proof Insurance Platform



Digital

- Responsive web design.
- Simplified and efficient data entry (for agents and for partners).
- Role-based user interface configuration.



Open

- Functionality exposed by programmer-friendly REST APIs
- Configurable event-driven outbound integrations.
- Inbound integrations driven by configurable APIs.
- Embeddable micro-applications.
- Extension of functionalities by development of plugins.
- Changes can be made online without reboot or maintenance window.
- For all implemented changes and configurations APIs are automatically generated. Products and processes are immediately exposed.



Scalable

- Vertical and horizontal scalability.
- All components can be deployed in a clustered server environment.
- Cloud ready.
- On-premises deployment option.



Modern

- Recent technologies : Angular and Web Components , Docker, .NET Core .
- Established web standards : Open API , OAuth/OIDC, JSON Schema .
- Platform core resilient to technological changes.



Consistent

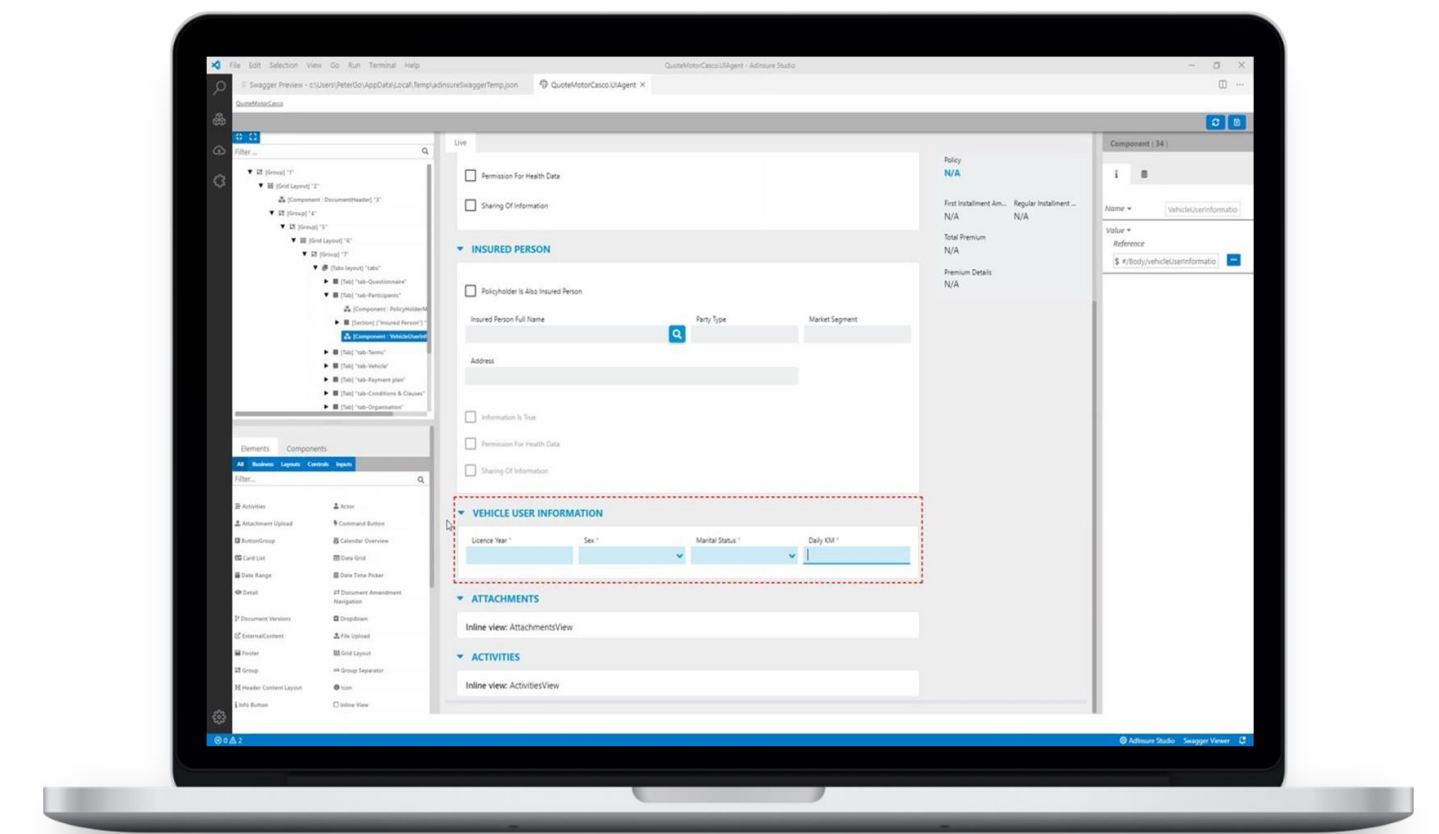
- Building blocks standardized and available in all modules.
- JSON schemas are standardized for business entities and documents, JSON with view definitions for user interface.
- Modelling business rules with DMN or with JavaScript functions.
- Coherent integration mechanisms.
- Uniform APIs and plugins.



Multi-Currency and Multi-Language

- Multi-currency: contracts, claims and accounting documents.
- Multilingual (English, French, German, Dutch, Czech, Polish, Russian).

Modules & Functionalities



Sales and Underwriting

- Agent and broker portal
- Application, Quote, Bind, Policy
- Package and group policies
- Underwriting workbench

Policy Management

- Renewals: rules and automation
- Change of coverage, duration, conditions
- Business and technical amendments
- Payment rescheduling

Claims and Recoveries

- Partner portal
- FNOL, Claims registration and claim event management
- Claim assessment, handling and settlement
- Recoveries registration and management
- Court cases management

Billing and Collection

- Invoices and invoicing plans
- General billing
- Direct debit management
- Reminders
- Debt rescheduling

Reinsurance

- Contract registration: proportional, facultative, coinsurance
- Bordereaux management
- Risk identification and allocation
- Premiums/Claims: calculation & settlement

Commissions

- Commissions rule management
- Intermediary contract management
- Calculations and payments
- Portfolio transfer

Client and Partner Management

- Client and partner management
- 360° view
- Active deduplication
- Can act as data hub

Compliance

- GDPR
- FATCA
- Politically exposed persons (PEP).
- Insurance Distribution Directive (IDD).

Accounting and Payments

- Journals
- Accounting reports
- Accounts receivable and payable
- Payments management

Product Configurator

- Definitions and rules (sales, policies claims, reinsurance)
- Tariff - coverage classification, risk codes, business rules for calculation of premiums
- Underwriting rules
- Re-usable content repository

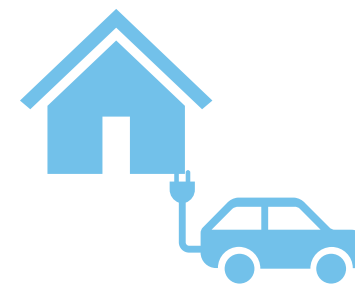
ADINSURE DIGITAL INSURANCE PLATFORM

All Lines of Business



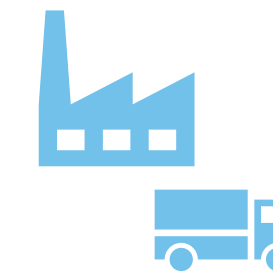
Life

- ✓ Endowment
- ✓ Credit Protection
- ✓ Term insurance
- ✓ Group risk life
- ✓ Whole life insurance
- ✓ Universal life
- ✓ Unit linked



Non-Life Personal

- ✓ Motor
- ✓ Household
- ✓ Travel
- ✓ Accident
- ✓ Property
- ✓ Liability



Non-Life Commercial

- ✓ Commercial motor
- ✓ Commercial property
- ✓ Commercial casualty
- ✓ Construction
- ✓ Agricultural insurance

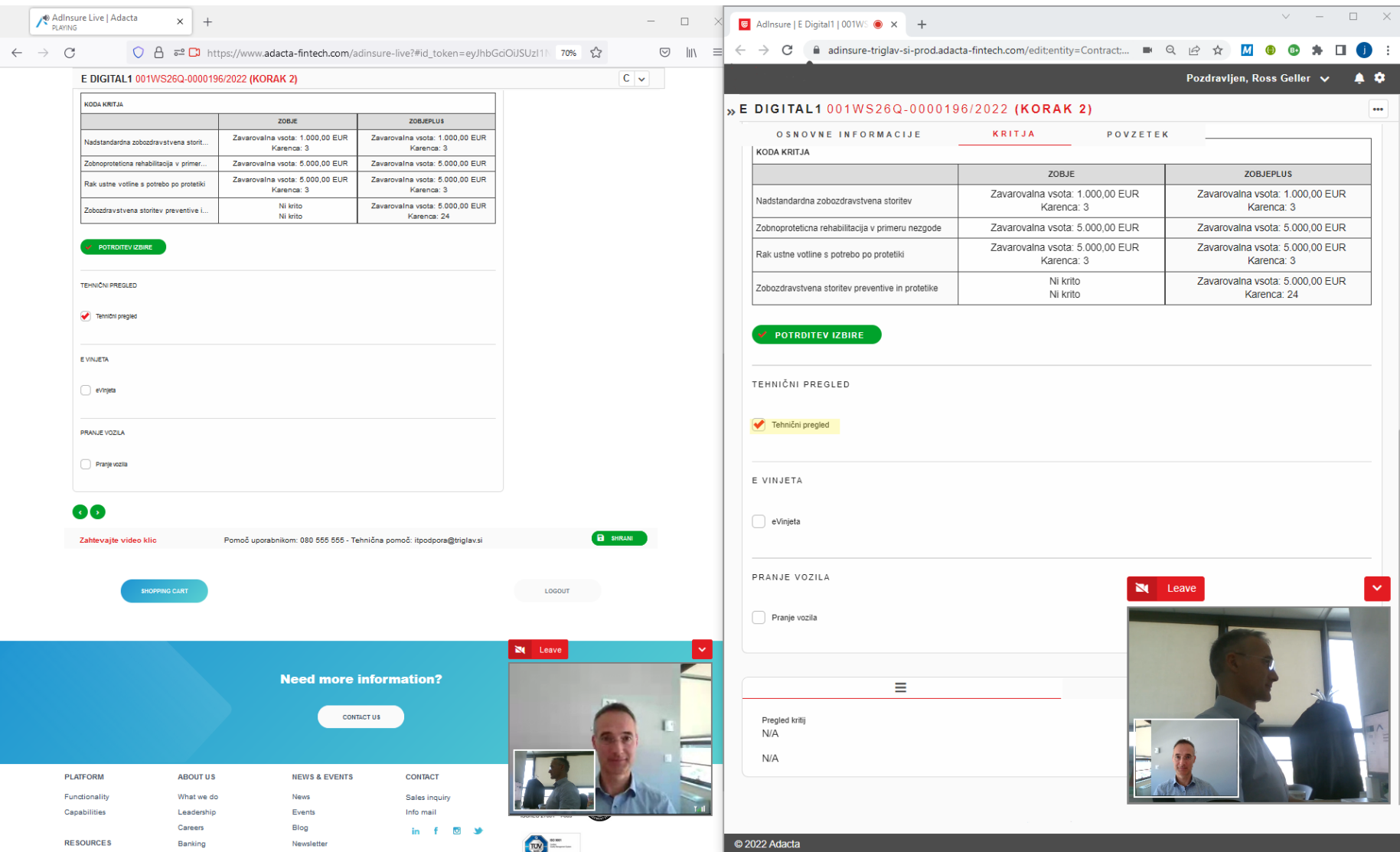


PRODUCT BUILDER
(AdInsure Studio)



ADINSURE DIGITAL INSURANCE PLATFORM

AdInsure B2C Digital Sales



Customized Portal Builds	AdInsure Widgets	AdInsure Express	AdInsure Embedded
Customized and Optimized Customer Journey	Customer journey modelled in and driven by AdInsure	Customer journey modelled in and driven by AdInsure	Quote APIs (adjusting premium)
Moderate time-to-market	Fast time-to-market	Fast time-to-market	Policy writing API / import
Limited reusability	Considerable reusability	High reusability	FNOL API
High Volume Sales	Low Volume Sales	New / Test Products	Simple Products
	My Profile & Policies	Low Volume Sales	Adjusted Products
	Claim Registration		

AdInsure B2B Digital Sales

- Portfolio overview
- Client 360 view
- Sales
- FNOL

AdInsure

» Agent Dashboard

Daily activities

☐ Overdue

DOCUMENT NUMBER	ACTIVITY TYPE	ASSIGNEE	DEADLINE	TASK STATUS
There is no data to display				

Billing Overview Widget

NUMBER	DUE DATE	AMOUNT
BRM-001570/2022-001	21.06.2022	182.95 EUR
BRM-000485/2022-001	12.05.2022	286.02 EUR
BRM-000202/2022-001	25.03.2022	286.02 EUR
BRD-27/BR-0001/000001	02.02.2022	6.472.89 EUR
BRD-04/BR-0001/000002	24.01.2022	143.01 EUR

Agent Policies

Legend: Perspektiva, LPI, Motor Fleet, Unit Linked, Optimus, Travel, Rolling stock all, Motor, Corporate Worldwide

© 2022 Adacta

PERSPEKTIVA QUOTE: PER-0000065/2020 (DRAFT)

QUESTIONNAIRE POLICYHOLDER INSURED TERMS INDEXATION BENEFICIARIES ORGANISATION CONDITIONS PAYMENT PLAN

☐ 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?

Yes

Life insurance in the event of death, life insurance for death

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?

Please provide answers to IDD questionnaire

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?

Do you want to provide financial funds to your children or grandchildren for

Video functionality, Customer overview

AGENT - CUSTOMER INTERACTION

Leave N/A N/A

Number of Unconfirmed Constraints

CREATE Non Life FNOL

CREATE Natural Person

CREATE Legal Entity

SEARCH Party Overview

CREATE Travel Policy

CREATE Life Application

SEARCH Agent Policies

SEARCH Cancellation Candidates

SEARCH Coverage and Premium

SEARCH Contract Overview

SEARCH Invoice Overview

SEARCH Motor Bonus Malus

SEARCH Vehicle Search View

CREATE Motor Application

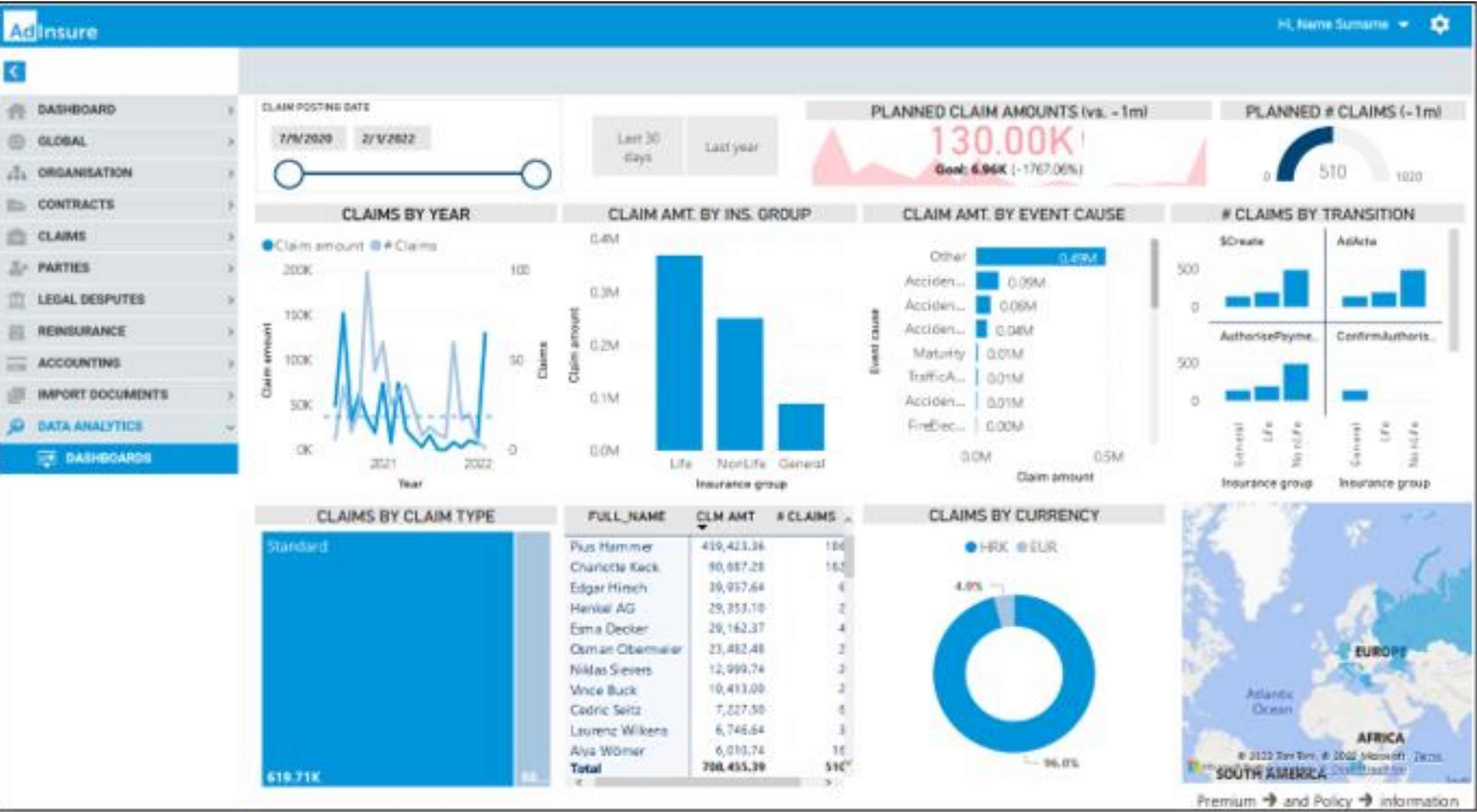
CREATE RSA Application

CREATE Corporate Worldwide Policy

CREATE RSA Amendment

CREATE Quote Motor Casco

AdInsure Data Granularity & Management Information



03

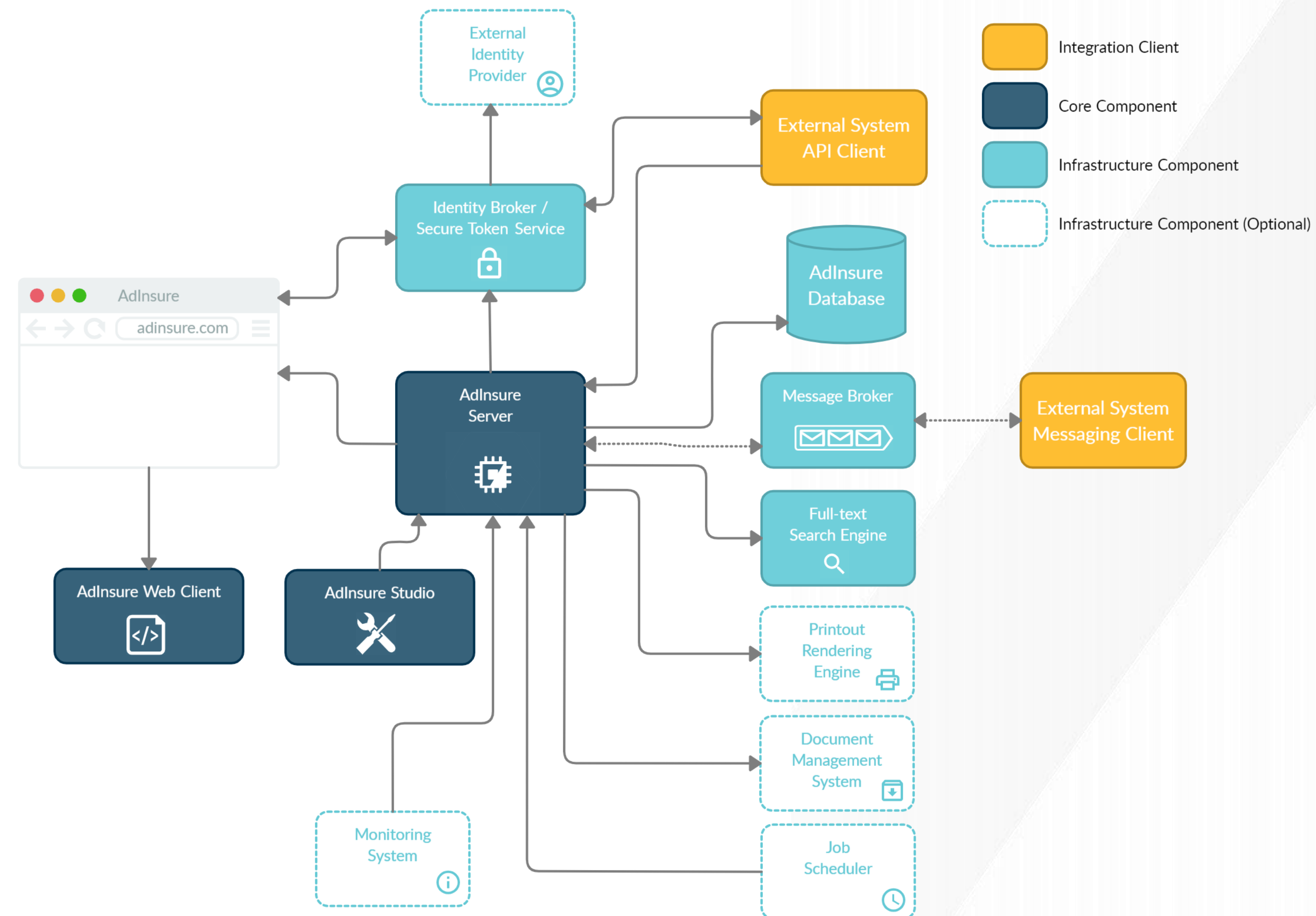
Architecture,
Configuration Concepts,
AdInsure Studio,
Integrations





ADINSURE ARCHITECTURE

AdInsure System Architecture

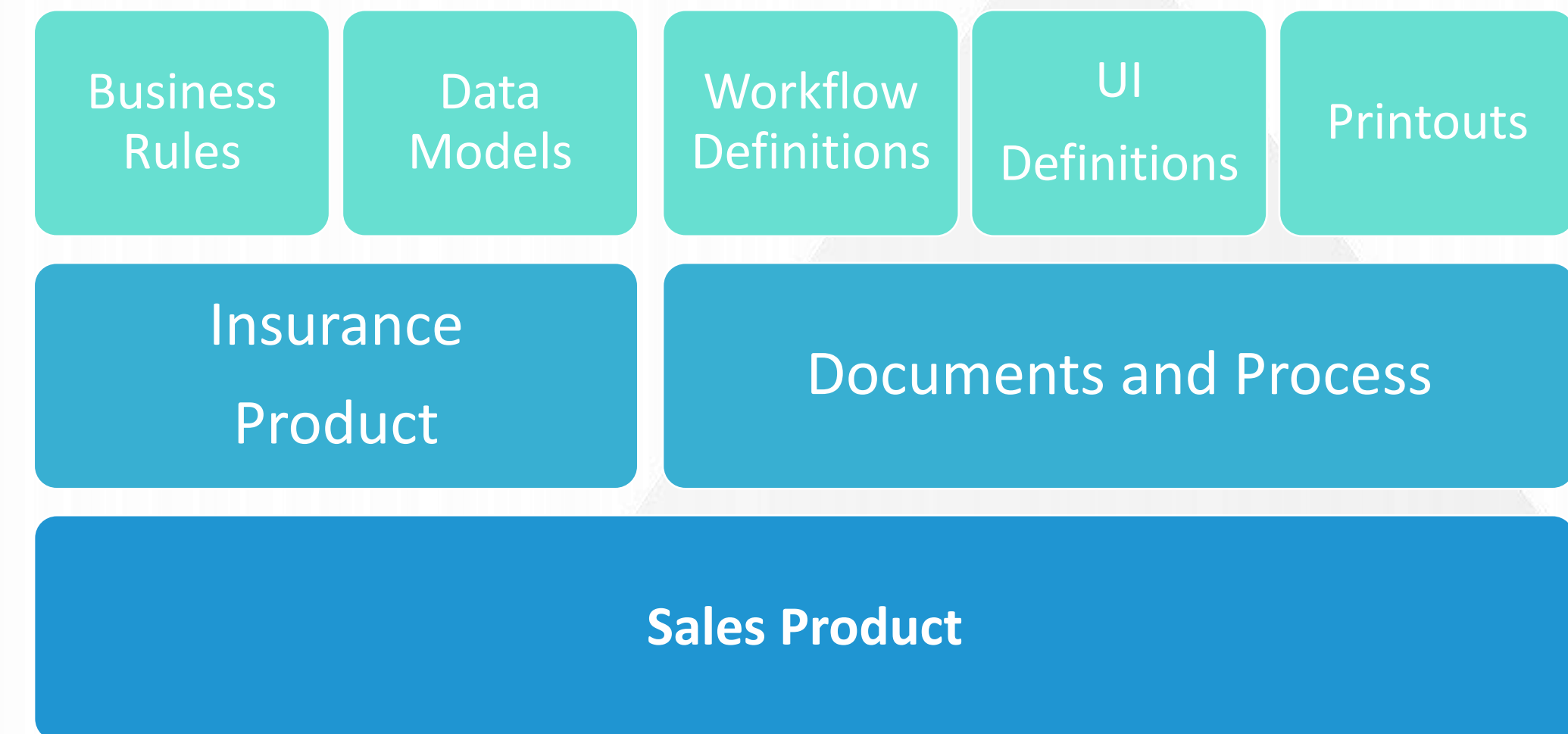


AdInsure Platform vs. Configuration

Platform			Product Configuration		Implementation Configuration
			System	Region	
AdInsure Infrastructure Modules	Frameworks	Document/entity services, Workflow engine, Rule evaluation, Integration, ...			
	Business Infrastructure	Users, Activities, Attachments, Notifications, ...	Activity Dashboard, User Management UI, Actuarial formulas		(Optional) Project-specific configuration
Business Modules	Process Modules	Contract/Sales, Policy Admin, Claims, ...	Document search views, Standard analytical models, ...	Regulator-mandated integrations	Configurations for specific insurance products, channels, processes, business lines
	Supporting Modules	Party, Organisation, Standard Registries, Reinsurance, Accounting	Natural Person, Legal Entity, Organisation Unit, ...	Country-specific address registry	(Optional) Project-specific configuration
Implementation Customizations	Plug-ins Custom event handlers, APIs, SPI Implementations				



Configuration Blocks: Products and Processes

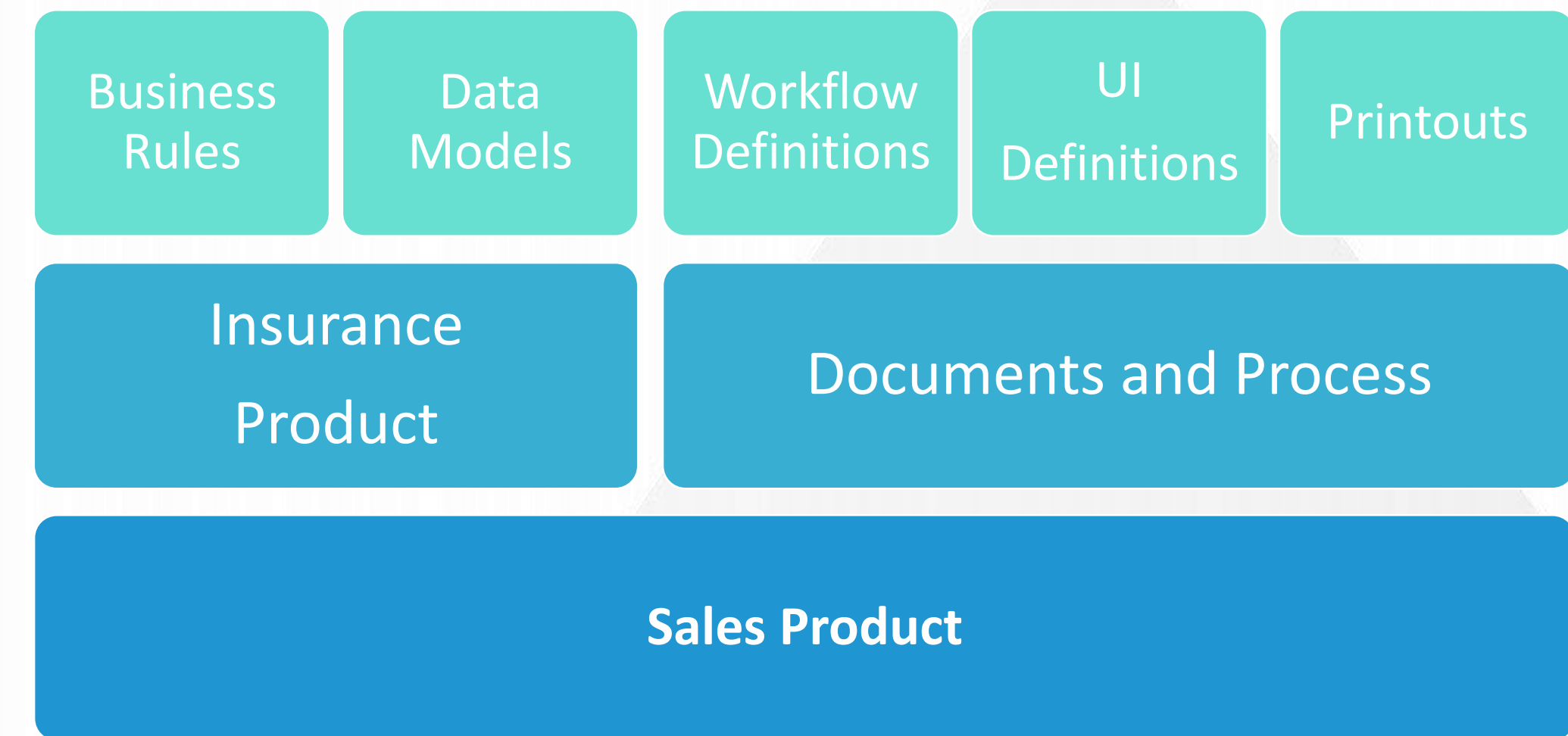


- **Insurance products** (Casco, MTPL, Road Assistance, ...)
 - Tariffs
- **Documents and processes**
 - Documents
 - Insurance quotes for specific sales products (e.g. Motor Insurance Quote)
 - Policy administrations processes for specific business lines (e.g. Retail Motor Policy, amendments).
 - Claim processes for specific business segments (e.g. Life Claim, Non-Life FNOL).



ADINSURE CONFIGURATION CONCEPTS

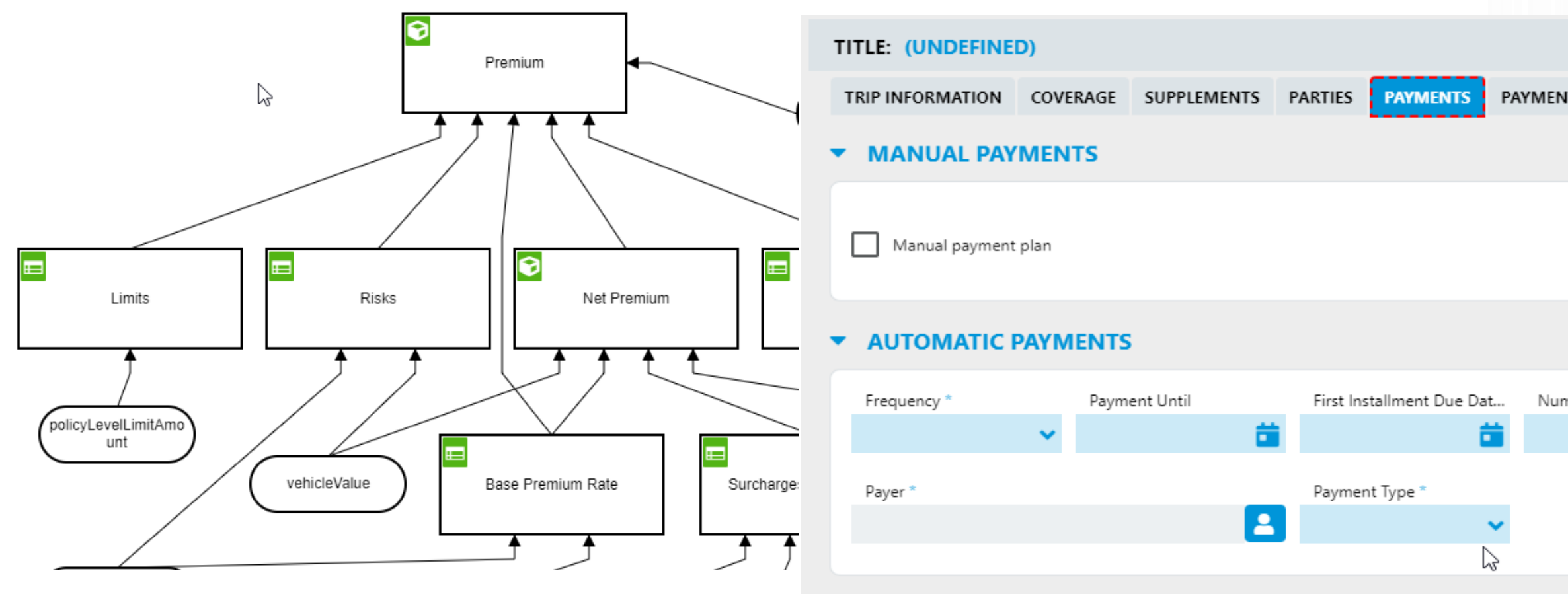
Configuration Elements: Registries, Views, Integrations,...



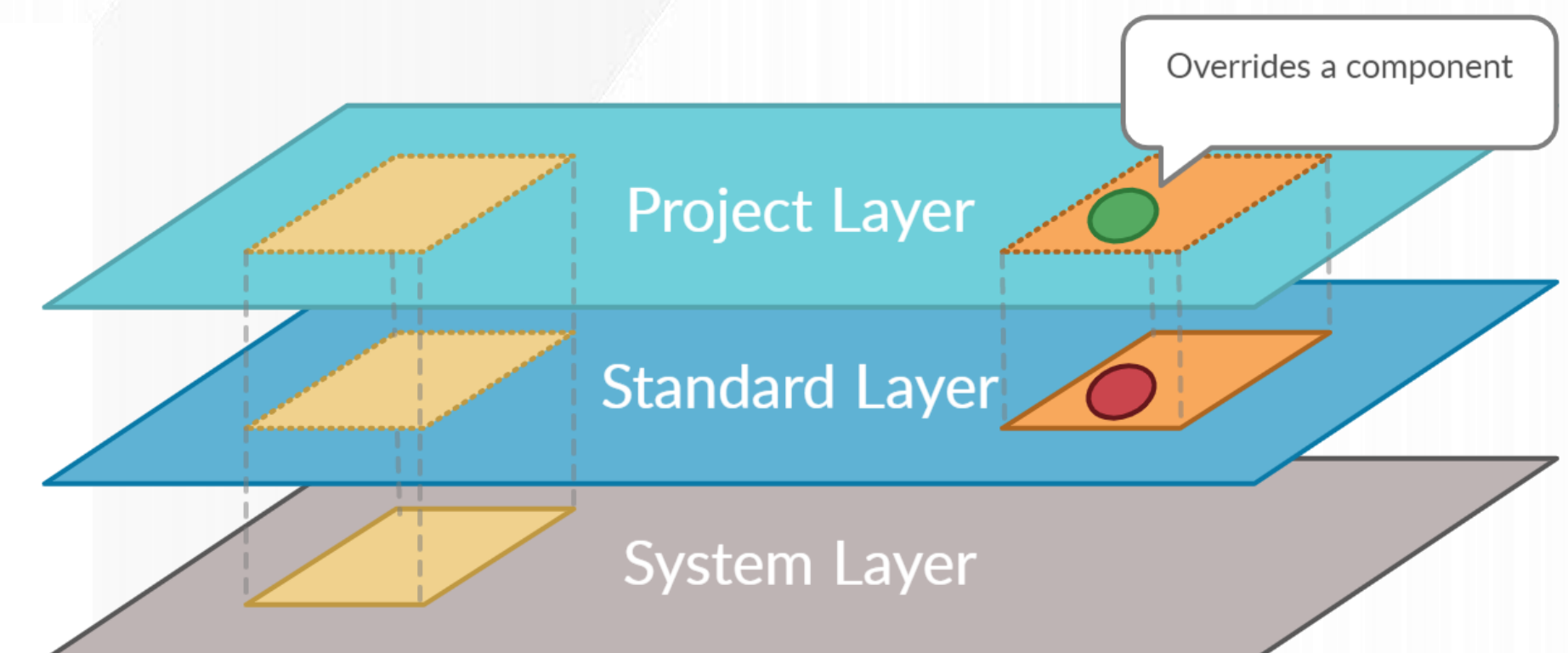
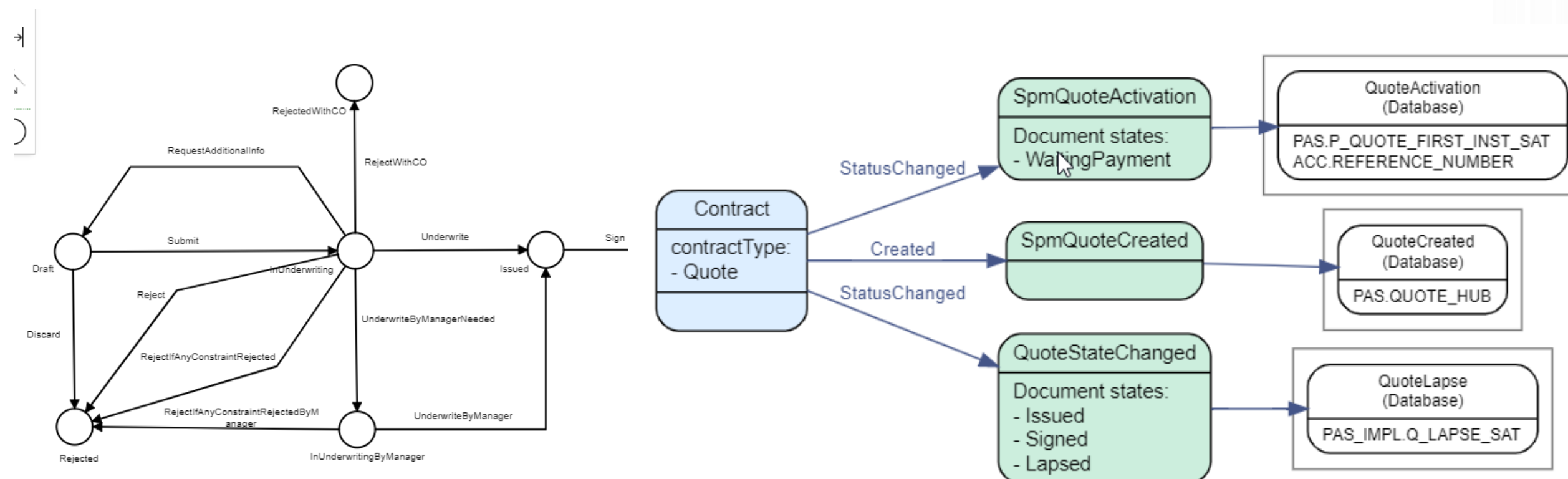
- Registries, code tables
 - Natural Person/Legal Entity, Claim Event, Risks code table
- Views
 - Claim search, Customer search
 - Balance account card
 - Workflow/tasks dashboard

- Integrations
 - Custom integration services/facades
 - Batch jobs
 - Event-driven integrations
 - Data sources, data exports
- Other supporting configuration types.

Configuration Management



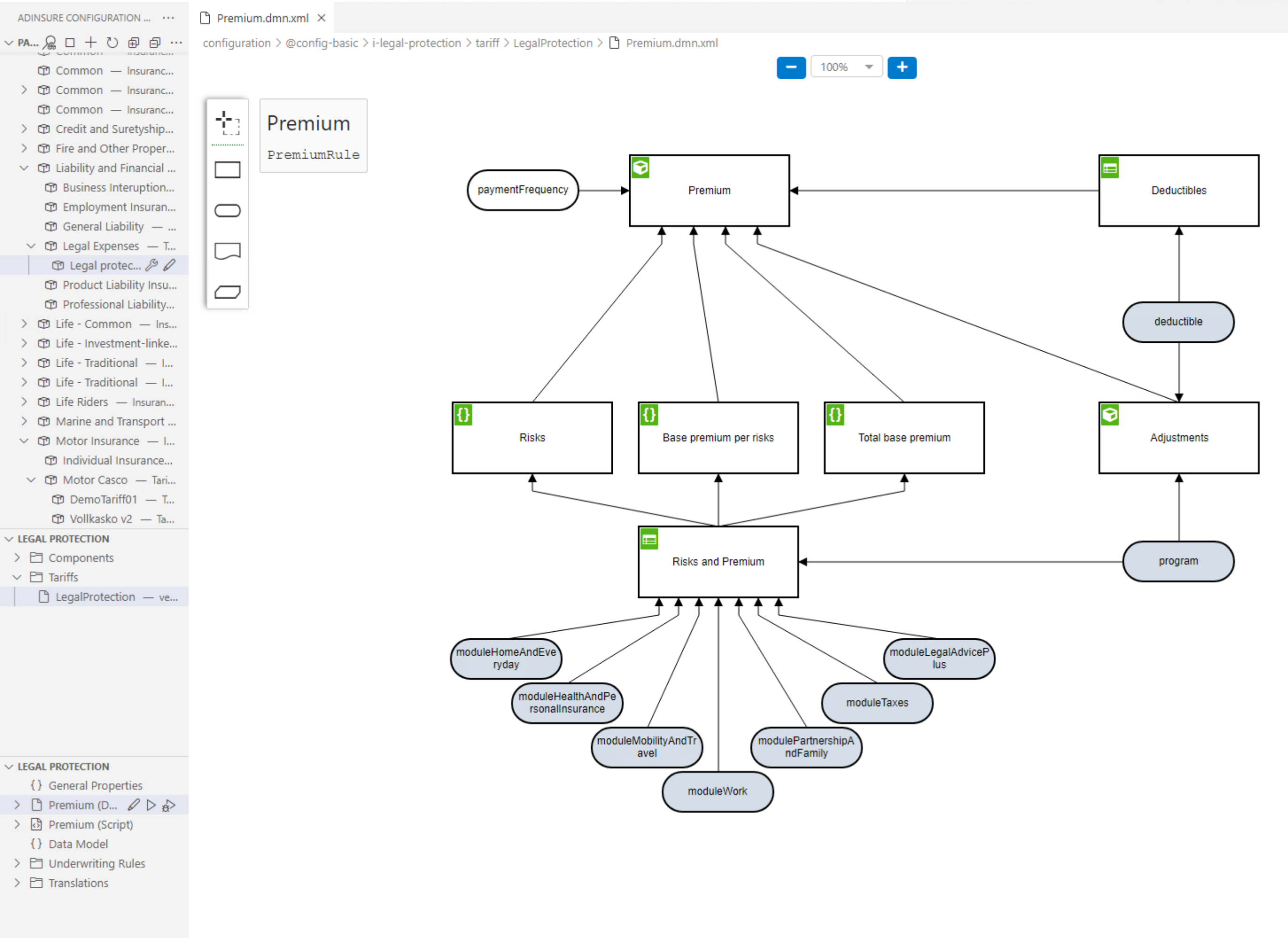
- Layering
- Reusability
- Configuration tools (Studio)
- Documentation





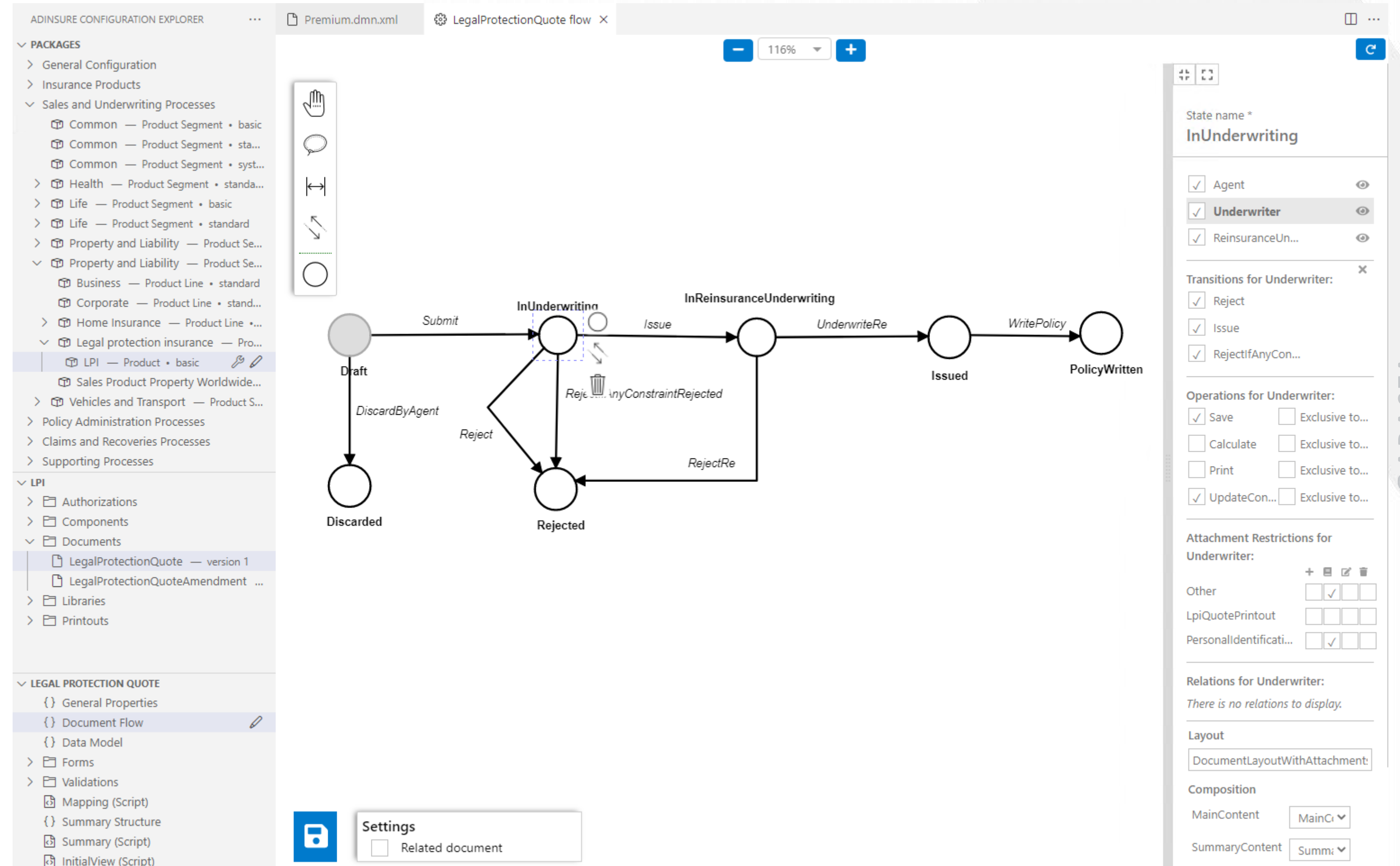
ADINSURE STUDIO

Integrated Configuration Environment - Business Rules Modelling



ADINSURE STUDIO

Integrated Configuration Environment - Business Process Configuration



Integrated Configuration Environment - UI Modelling

The screenshot displays the ADINSURE STUDIO interface for UI modelling. The left sidebar shows the 'ADINSURE CONFIGURATION EXPLORER' with a tree view of packages and components. The main workspace shows a 'LegalProtectionQuote flow' with a 'LegalProtectionQuote MainContent Form' tab. The form is divided into sections: 'PARTICIPANTS', 'TERMS', 'PAYMENT TERMS', 'LIMITS & DEDUCTIBLES', 'CONDITIONS & CLAUSES', 'OWNERSHIP', and 'UW'. The 'PARTICIPANTS' section is currently selected and shows a 'POLICYHOLDER' and an 'INSURED PERSON' section, each with 'Full name' and 'Address' fields. The right sidebar shows the 'Component (6)' panel with a 'Name' dropdown set to 'NonLifePolic' and a 'Value' dropdown set to '\$ #,./Body...'. The bottom status bar shows 'Invalid references (0)'.

ADINSURE CONFIGURATION EXPLORER

- PACKAGES
 - General Configuration
 - Insurance Products
 - Sales and Underwriting Processes
 - Common — Product Segment • basic
 - Common — Product Segment • sta...
 - Common — Product Segment • syst...
 - Health — Product Segment • standa...
 - Life — Product Segment • basic
 - Life — Product Segment • standard
 - Property and Liability — Product Se...
 - Property and Liability — Product Se...
 - Business — Product Line • standard
 - Corporate — Product Line • stand...
 - Home Insurance — Product Line • ...
 - Legal protection insurance — Pro...
 - LPI — Product • basic
 - Sales Product Property Worldwide...
 - Vehicles and Transport — Product S...
 - Policy Administration Processes
 - Claims and Recoveries Processes
 - Supporting Processes
- LPI
 - Authorizations
 - Components
 - Documents
 - LegalProtectionQuote — version 1
 - LegalProtectionQuoteAmendment ...
 - Libraries
 - Printouts
- LEGAL PROTECTION QUOTE
 - General Properties
 - Document Flow
 - Data Model
 - Forms
 - MainContent
 - SummaryContent
 - Client actions
 - Validations
 - Mapping (Script)

Premium.dmn.xml LegalProtectionQuote flow LegalProtectionQuote MainContent Form X

LegalProtectionQuoteMainContent

Search ...

Live

PARTICIPANTS TERMS PAYMENT TERMS LIMITS & DEDUCTIBLES CONDITIONS & CLAUSES OWNERSHIP UW

PARTICIPANTS

POLICYHOLDER

Full name Address

INSURED PERSON

Full name Address

Component (6)

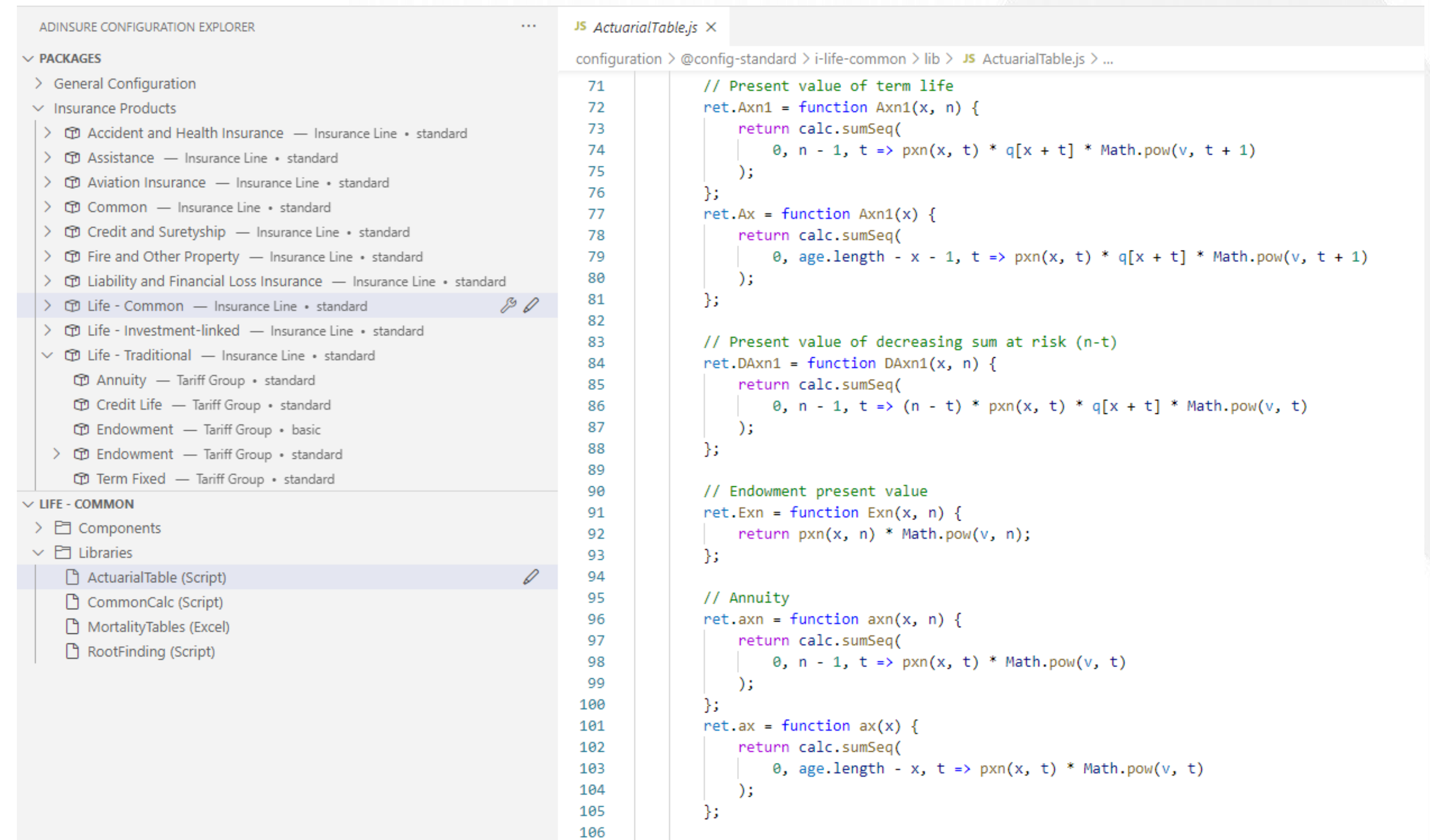
Name NonLifePolic

Value Reference

\$ #,./Body...

Invalid references (0)

Integrated Configuration Environment - Actuarial Functions



- Actuarial functions are stored in Libraries in the workspace.
- Libraries can be called within different products.
- All changes and updates are done at one place.



ADINSURE INTEGRATIONS

Out-of-The Box & Auto-Generated APIs

Contract API: QuoteMotorCasco v1 OAS3

[Adacta - Website](#)
[Send email to Adacta](#)

Server

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

Authorize

Filter by tag

Basic operations

POST

/

Create a new QuoteMotorCasco contract.

POST

/evaluation

Evaluate the provided a QuoteMotorCasco contract document.

POST

/({number})/evaluation

Evaluate the provided a QuoteMotorCasco contract document.

GET

/({number})/operations

Get the available operations for a specific QuoteMotorCasco Contract.

GET

/id/{id}

Retrieve a QuoteMotorCasco Contract by ID.

GET

/({number})

Retrieve a QuoteMotorCasco Contract document by document number.

PUT

/({number})

Update the specified QuoteMotorCasco Contract.

PUT

/({number})/update-ownership

Update ownership on document QuoteMotorCasco Contract.

04

AdInsure Value Proposition



Use Cases / Deployment Options

Core Insurance System	„Speedboat“ Solutions	Underwriter’s Workbench	Insurtech & Embedded Insurance Hub	MGA System
Comprehensive support for all core insurance processes including product configuration, policy management, claims management, reinsurance, insurance technical accounting.	When time-to-market is of the greatest importance – support for agile MVP projects in life and nonlife, on-premise or in the cloud.	Holistic feature set for complex commercial insurance with high-fidelity product configuration, adjustable task-based UW processes, integrated co-and reinsurance, fleet management and user-friendly dashboards.	AdInsure can be deployed as flexible, open, well-rounded and resilient process layer underpinning ever evolving digital & embedded insurance services and supporting consistent and efficient back-end systems integration.	Comprehensive support for all processes suitable for brokers dealing with complex products or for brokers managing large sets of agents.
Target: Tier II & III Non-Life and Life insurance carriers	Target: Tier I, II, III Non-Life and Life ins. carriers	Target: Tier I, II Non-Life and Life ins. carriers, large brokers	Target: Tier I, II, Non-Life & Life insurance carriers	Target: large MGAs or specialized brokers
Project duration: 12-36 m	Project duration: 6-18 m	Project duration: 6-18 m	Project duration: 6-18 m	Project duration: 6-18 m

Value Proposition For Insurers



Digital-First

Extending reach to new sales channels and partner ecosystems is simple and efficient, thanks to advanced integration.

New products are automatically exposed through the API.



Design-First

Easy-to-use tools, wizards and templates give insurers flexibility and cost and time control when rolling out new offerings.

A pleasant UX combined with high levels of automation improves team and organizational efficiency.



Innovation-Focused

Product design capabilities and tools support the development of innovative products based on emerging risks.



Size-Flexible

Consolidating different sizes of operations (even from one country to another) on a single technological platform, allows significant savings in terms of infrastructure, effort, development of knowledge and maintenance.



Market-Proven and EU-Focused

With 30 deployments in 9 different countries, AdInsure is a proven platform with exceptional customer feedback, as well as excellent analyst recommendations.



Swift and efficient Cloud or OnPrem implementation, AdInsure As a Service

Modular architecture and integration capabilities provide flexible implementation options.

Cloud deployment ready.
AdInsure as A Service.

Thank you!

This presentation is the property of Adacta and its subsidiaries (the “Company”) and is strictly confidential. It contains information intended only for the person to whom it is transmitted. With receipt of this information, recipient acknowledges and agrees that: (i) this document is not intended to be distributed, and if distributed inadvertently, will be returned to the Company as soon as possible; (ii) the recipient will not copy, fax, reproduce, divulge, or distribute this confidential information, in whole or in part, without the express written consent of the Company; (iii) all of the information herein will be treated as confidential material with no less care than that afforded to its own confidential material.

Adacta® All rights reserved.

