

P&C

ADINSURE PAS

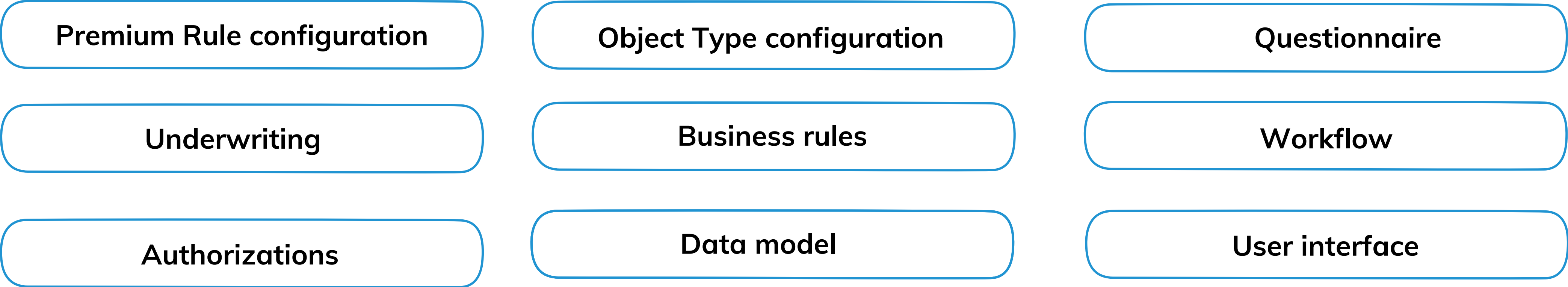
**Configuration:
Tariff,
Workflows,
business rules,
UI.**



Easily configure complete sales processes to fit your business with AdInsure Studio

AdInsure offers powerful sales configuration capabilities, enabling insurers to take full control of their Sales and Policy Management operations. With AdInsure, insurers can quickly adapt their sales processes — from creating or modifying tariffs and linking them to products, to defining workflows, roles, data models, and business rules.

AdInsure Studio, our no-code/low-code tool, makes these changes simple and efficient. Equipped with wizards, editors, and testing tools, it allows teams to design every element of an insurance product — all the way through to the final sales offering — without heavy IT involvement.



Premium rule configuration

ADINSURE CONFIGURATION EXPLORER

PACKAGES

Insurance Products

Fire and Other Property — Insurance Line • standard

Events Insurance — Tariff Group • standard

Extended Warranty — Tariff Group • standard

Glass Insurance — Tariff Group • standard

Home Insurance — Tariff Group • standard

Household insurance — Tariff • cid

Industrial Fire — Tariff Group • standard

Fire insurance — Tariff • cid

Machinery Breakdown — Tariff Group • standard

Money Insurance — Tariff Group • standard

Theft and Burglary — Tariff Group • standard

Group — Insurance Line • cid-eu-si

Liability and Financial Loss Insurance — Insurance Line • standard

FIRE INSURANCE

Business Rules

Components

Tariffs

FireInsurance — version 1

FireInsurance — version 2

FireInsurance — version 3

FIRE INSURANCE

General Properties

BuildingSumInsured (Script)

Premium (DMN)

Rules

Underwriting Rules

Translations

Coverage Data Model

Manual Adjustment Data Model

Object Type

Premium.dmn.xml - implementation - Gitpod Code

configuration > @config-cid > i-fire-insurance > tariff > FireInsurance@2@3 > Premium.dmn.xml

100%

+

-

Premium

PremiumRule

uwManualAdjustments

StandardPremiumCalculation

ManualUwAdjustment

Adjustments

paymentFrequency

CalculatedAttributes

Premium

Deductibles

deductibleOption

Risks

BasePremiumRate

Limits

RisksEvaluation

TotalSumInsured

Inputs

Tests (3)

Search...

+

Object Type

Property

address

businessOccupation

constructionYear

descriptionCode

objectDescription

securitySystemsInstalled

constructionType

fireProtectionSystems

installedFireSystems

alarmSystem

nonStopSecurityGuarantee

floorLevel

Coverage Attributes

FireInsuranceCoverage

isBuildingInsured

buildingSumInsured

isEquipmentInsured

equipmentSumInsured

deductibleOption

isInventoryInsured

inventorySumInsured

hazardClass

buildingArea

floodCoverage

stormCoverage

assistance

pricePerM2

priceM2Currency

uwManualAdjustments

Underwriting Attributes

UwManualAdjustments

manualUwAdjustment

correctionType

adjustmentAmount

Premium.dmn.xml

configuration > @config-cid > i-fire-insurance > tariff > FireInsurance@2@3 > Premium.dmn.xml

100%

+

-

View DRD

Premium (Context expression)

#

Premium

1

mainRisk

"FireInsurance"

2

tariffUnitCode

"08.01-FIRE1"

3

tariffRate

BasePremiumRate

4

premiumRate

tariffRate

5

calculationBase

TotalSumInsured

6

basePremium

decimal((calculationBase * tariffRate), 2)

7

adjustment

1

adj

Adjustments(get input())

<result>

concatenate ([],adj.results, ManualUwAdjustment)

1

calculationMethod

"Property"

Premium Rule makes combining all necessary inputs with the premium calculation easy. Wizards and Editors let users define premium calculations, adjust processes and business rules without coding, enabling quick adjustments.

Object type configuration

ADINSURE CONFIGURATION EXPLORER

PACKAGES

Insurance Products

Liability and Financial Loss Insurance — Insurance...

General Liability — Tariff Group • standard

Legal Expenses — Tariff Group • standard

Product Liability Insurance — Tariff Group • sta...

Professional Liability — Tariff Group • standard

Life - Common — Insurance Line • standard

Life - Investment-linked — Insurance Line • stan...

Life - Traditional — Insurance Line • standard

Life - Traditional — Insurance Line • system

Life Riders — Insurance Line • standard

Marine and Transport Insurance — Insurance Line...

Motor Insurance — Insurance Line • cid

MTPL Slovenia 2024 — Tariff Group • cid-eu-si

MOTOR INSURANCE

Components

Object Types

VehicleCar — version 1

VehicleMotorcycle — version 1

VehicleTruck — version 1

Libraries

VEHICLE CAR

{ } General Properties

{ } Data Model

{ } (default) UI Schema

Translations

VehicleCar General Properties - implementation - Gitpod Code

VehicleCar General Properties

Specification

Metadata

Type

Deprecation

Keywords

Components

Specification

[Click here to edit specification.](#)

Business purpose

VehicleCar object sub-type component represents one possible variant of the main object type component, specified by the tariff as a separate premium group. It contains attributes specific to a personal car (e.g., Special status) that are needed for different discounts, surcharges, and other premium-related calculations. Together with the object type component it represents a standard building block for the Insured object page of the standard Quote document.

Metadata

Description

Configuration description.

Custom Properties

Configuration custom properties

[Edit in JSON](#)

Type

Component Type

Object Sub Type

Component Parent

Component parent - mandatory when the component type is 'ObjectSubType'.

Vehicle

Deprecation

Deprecated

☐ Is configuration deprecated.

VehicleCar Form - implementation - Gitpod Code

VehicleCar Form

VehicleCar

Search ...

Design

Live

Vehicle usage *

Special status *

Additional security device

Young family

Disabled driver/transport

Transport of dangerous goods

Elements

Components

Search ...

Inputs

Controls

Layouts

Business

CodeTableDropdown

Currency Input

Date Range

Date Time Picker

Dropdown

Hierarchical Dropdown

String Input

Boolean Input

Number Input

Integer Input

Base path: #

With Editors, users can easily create object types that can be reused across different products by defining the inputs that influence premium calculation.

Sales process flow configuration

ADINSURE CONFIGURATION EXPLORER

PACKAGES

Sales and Underwriting Processes

- Common — Product Segment • acl
- Common — Product Segment • standard
- Group — Product Segment • cid-eu-si
- Health — Product Segment • standard
- Life — Product Segment • acl
- Life — Product Segment • standard
- Property and Liability — Product Segment • standard
- Business — Product Line • standard
 - Business Owners — Product • cid
 - Corporate — Product Line • standard
 - Home Insurance — Product Line • standard
 - Household insurance product — Product • cid
- Vehicles and Transport — Product Segment • standard

BUSINESS OWNERS

- Authorizations
- Components
- Questionnaires
- Documents
 - BusinessOwnersQuote — version 1
 - BusinessOwnersQuoteGeneralAmendment — version 1
- Document Relations
- Global Rules
- Libraries

BUSINESS OWNERS QUOTE

- General Properties
- Document Flow
- Data Model
- Forms
- Validations
 - Mapping (Script)
- Summary Structure
 - Summary (Script)
 - InitialView (Script)
- EventHandler (Script)
- Translations
- Scenarios
- Result Validations

BusinessOwnersQuote Configuration

Specification

General

Metadata

Deprecation

Keywords

Dimensions

Actors

Attachments

Deprecation

☐ Is Deprecated

Deprecation message Deprecation message for the document.

Keywords

There is no data to display.

Add Item

Dimensions

Item	Value
contractType	Quote
numberPrefix	Q-BO
productCode	BusinessOwners
paymentCalculation	Nonrecurring
productLine	sp-property-and-liability-business

Add Item

Actors

Actor	Value
Agent	
Underwriter	
Viewer	

Add Item

Attachments

List of attachments that can be used within this document. There are two types of attachments: Incoming and Outgoing

Attachment Type	Value
Flow	
Incoming	
Incoming	
Incoming	

Add Item

BusinessOwnersQuote flow

Workflow Editor

UwAdjustment

RequestUwAdjustment

DeclineAdjustment

ConfirmAdjustment

DiscardByAgent

Draft

Discarded

Submit

InUnderwriting

Rejected

Underwrite

Reject

Issued

WritePolicy

PolicyWritten

State name*

Draft

State description

Agent

- ☒ Agent
- ☐ Underwriter
- ☒ Viewer

Transitions for Agent:

- ☒ DiscardByAgent
- ☒ Submit
- ☒ RequestUwAdjustment

Operations for Agent:

- ☒ Save
- ☐ Calculate
- ☐ Print
- ☐ UpdateConstraint
- ☐ Exclusive to assigned ...
- ☐ Exclusive to assigned ...
- ☐ Exclusive to assigned ...
- ☐ Exclusive to assigned ...

Attachment Restrictions for Agent:

Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ListOfMachinesAndDevices	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
EquipmentList	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Relations for Agent:

- ☒ BusinessOwnersQuoteCopyRelation

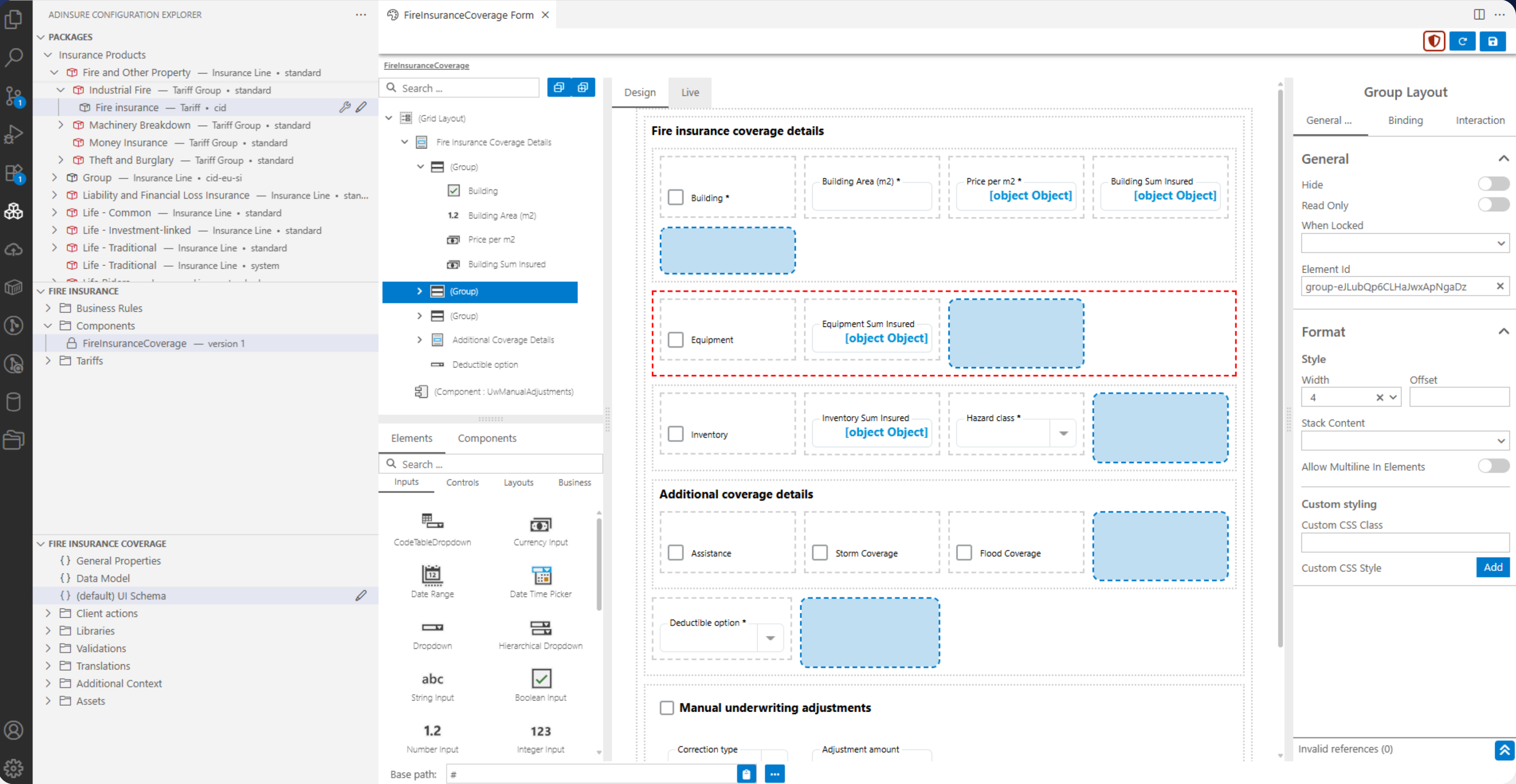
Layout

DocumentLayoutWithAttachmentsAndActivities

Composition

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

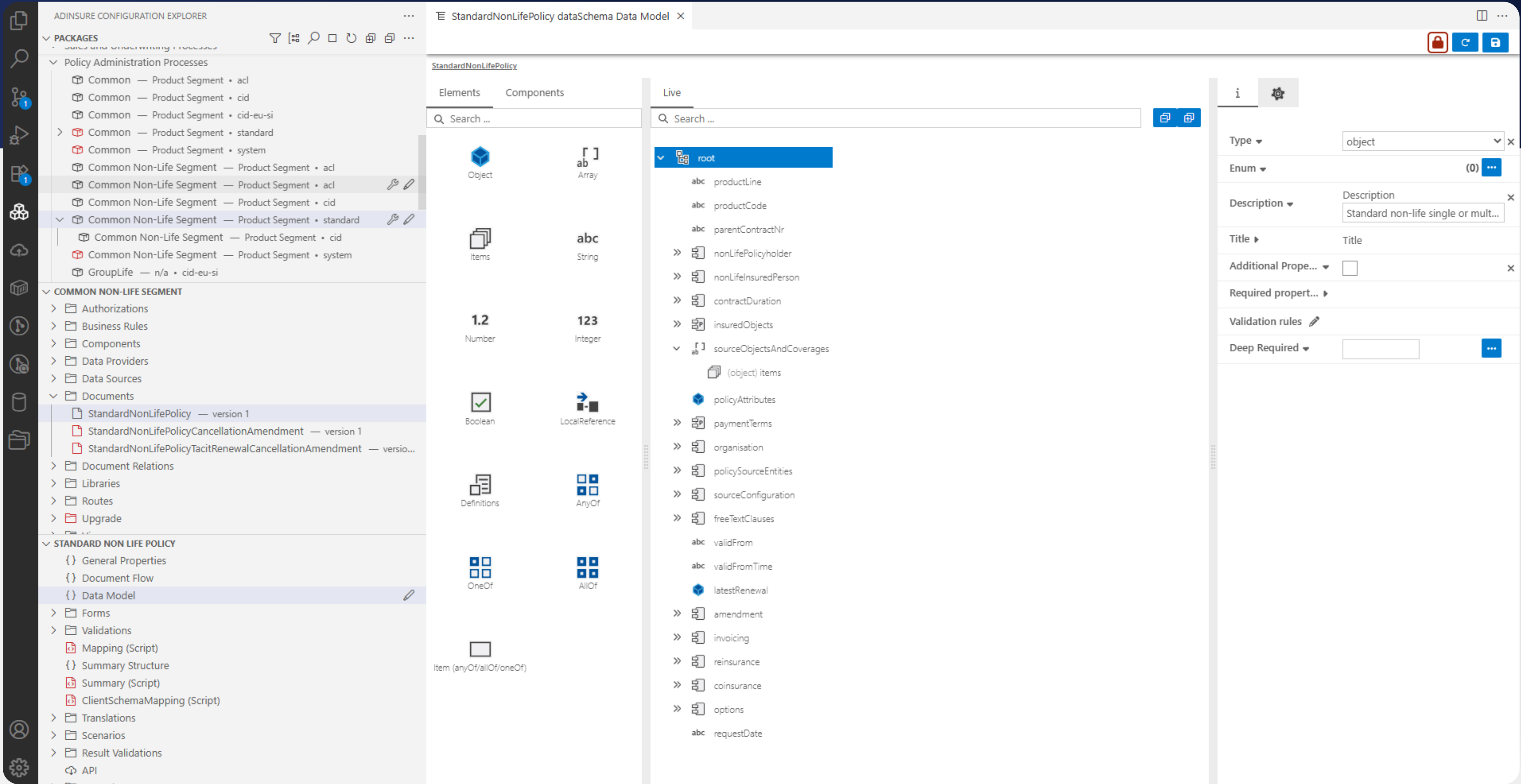
UI configuration



The UI editor is a powerful 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.



Sales underwriting configuration

ADINSURE CONFIGURATION EXPLORER

PACKAGES

Sales and Underwriting Processes

- Life — Product Segment • acl
- Life — Product Segment • standard
- Property and Liability — Product Segment • standard
- Business — Product Line • standard
 - Business Owners — Product • cid
- Corporate — Product Line • standard
- Home Insurance — Product Line • standard
 - Household insurance product — Product • cid
- Vehicles and Transport — Product Segment • standard

Policy Administration Processes

- Common — Product Segment • acl
- Common — Product Segment • cid

BUSINESS OWNERS

- Authorizations
- Components
- Questionnaires
- Documents
 - BusinessOwnersQuote — version 1
 - BusinessOwnersQuoteGeneralAmendment — version 1
- Document Relations
- Global Rules
- Libraries

BUSINESS OWNERS QUOTE

- General Properties
- Document Flow
- Data Model
- Forms
- Validations
 - Mapping (Script)
- Summary Structure
 - Summary (Script)
 - InitialView (Script)
 - EventHandler (Script)
- Translations
- Scenarios
- Result Validations

BusinessOwnersQuote flow

100%

State name*

UwAdjustment

State description

☒ Agent

☒ Underwriter

☒ Viewer

Transitions for Underwriter:

- ☒ ConfirmAdjustment
- ☒ DeclineAdjustment

Operations for Underwriter:

<input checked="" type="checkbox"/> Save	<input type="checkbox"/> Exclusive to assigned ...
<input checked="" type="checkbox"/> Calculate	<input type="checkbox"/> Exclusive to assigned ...
<input type="checkbox"/> Print	<input type="checkbox"/> Exclusive to assigned ...
<input type="checkbox"/> UpdateConstraint	<input type="checkbox"/> Exclusive to assigned ...

Attachment Restrictions for Underwriter:

Other	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ListOfMachinesAndDevices	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
EquipmentList	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Relations for Underwriter:

There is no relations to display.

Layout

DocumentLayoutWithAttachmentsAndActivities

Composition

HeaderContent

DefaultHeaderContent (defai

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

Underwriting constraints rule Configuration & decision table

ADINSURE CONFIGURATION EXPLORER

PACKAGES

Insurance Products

Fire and Other Property

Civil Fire

Cold Storage Insurance

Computers Insurance

Construction

Cyber Insurance

Events Insurance

Extended Warranty

Glass Insurance

Home Insurance

Industrial Fire

Fire insurance

Machinery Breakdown

FIRE INSURANCE

Business Rules

Components

Tariffs

FireInsurance — version 1

FireInsurance — version 2

FireInsurance — version 3

FIRE INSURANCE

General Properties

BuildingSumInsured (Script)

Premium (DMN)

Rules

Underwriting Rules

Attachments

ConditionsAndClauses

Constraints

Translations

Coverage Data Model

Manual Adjustment Data Model

Object Type

Constraints.dmn.xml

configuration > @config-cid > i-fire-insurance > tariff > FireInsurance@2@3 > underwritingRules > Constraints.dmn.xml

100%

Constraints

Constraints

ConstructionAndPrice

pricePerM2

constructionType

Occupation classification

businessOccupation

address

equipmentSumInsured

hazardClass

buildingSumInsured

descriptionCode

useFreeTextClause

Inputs

Tests (0)

Search...

Object Type

Coverage Attributes

ADINSURE CONFIGURATION EXPLORER

PACKAGES

Insurance Products

Fire and Other Property

Civil Fire

Cold Storage Insurance

Computers Insurance

Construction

Cyber Insurance

Events Insurance

Extended Warranty

Glass Insurance

Home Insurance

Industrial Fire

Fire insurance

Machinery Breakdown

FIRE INSURANCE

Business Rules

Components

Tariffs

FireInsurance — version 1

FireInsurance — version 2

FireInsurance — version 3

FIRE INSURANCE

General Properties

BuildingSumInsured (Script)

Premium (DMN)

Rules

Underwriting Rules

Attachments

ConditionsAndClauses

Constraints

Translations

Coverage Data Model

Manual Adjustment Data Model

Object Type

Constraints.dmn.xml

configuration > @config-cid > i-fire-insurance > tariff > FireInsurance@2@3 > underwritingRules > Constraints.dmn.xml

100%

Constraints (Decision Table)

id	hazardClass	useFreeTextClause	code	digest	weight	reference	annotation
1	-	-	"WeakConstructionTypeConstraint"			{description: descriptionCode}	UWL1
2	-	-	"ConstructionTypeAndPriceConstraint"		ConstructionAndPric...	{constructionType: Construc...	UWL1
3	-	-	"BuildingSumInsuredConstraint"		buildingSumInsured	{street: address.streetName,...	UWL1
4	-	-	"BuildingSumInsuredConstraint.2"		buildingSumInsured	{street: address.streetName,...	UWL2
5	-	-	"EquipmentSumInsuredConstraint"		equipmentSumInsured	{street: address.streetName,...	UWL1
6	-	-	"OccupationClassConstraint"			{street: address.streetName,...	UWL1
7	"Class 3"	-	"InventoryHazardClassConstraint"			{street: address.streetName,...	UWL1
8	-	true	"FreeTextConstraint"			{street: address.streetName,...	UWL1

Output name

Output name code

Data Type

adinsure

adinsure:DataNone/ConstraintType...

Format

Text

Description

Code of the constraint.

Users can configure underwriting constraint rules by defining conditions, such as inputs and specific values that trigger the underwriting process within a decision table. They can also visualize decision logic through a structured rule diagram, ensuring accurate and efficient claims processing.

Business rules - Initial reserve rule Configuration & decision table

ADINSURE CONFIGURATION EXPLORER

PACKAGES

Insurance Products

Fire and Other Property — Insurance Line • standard

Cold Storage Insurance — Tariff Group • standard

Computers Insurance — Tariff Group • standard

Construction — Tariff Group • standard

Cyber Insurance — Tariff Group • standard

Events Insurance — Tariff Group • standard

Extended Warranty — Tariff Group • standard

Glass Insurance — Tariff Group • standard

Home Insurance — Tariff Group • standard

Household insurance — Tariff • cid

Industrial Fire — Tariff Group • standard

Fire insurance — Tariff • cid

FIRE INSURANCE

Business Rules

BuildingSumInsuredCalculation — version 1

GetConstructionTypePricePerM2 — version 1

Components

Tariffs

GET CONSTRUCTION TYPE PRICE PER M2

General Properties

Rule (Script)

Input Schema

Output Schema

Rules

ConstructionTypePricePerM2Mapping

Test

ConstructionTypePricePerM2Mapping.dmn.xml

configuration > @config-cid > i-fire-insurance > businessRule > GetConstructionTypePricePerM2 > rules > ConstructionTypePricePerM2Mapping.dmn.xml

View DRD

constructionTypePricePerM2Mapping (Decision Table)

F	constructionType	pricePerM2	annotation
1	"Massive"	800	
2	"Mixed"	600	
3	"Weak"	400	

Users can configure rules in AdInsure Studio by defining parameters such as coverage inputs, object inputs, and define specific values that will be used within a decision table.

ADINSURE CONFIGURATION EXPLORER

PACKAGES

Insurance Products

Fire and Other Property — Insurance Line • standard

Cold Storage Insurance — Tariff Group • standard

Computers Insurance — Tariff Group • standard

Construction — Tariff Group • standard

Cyber Insurance — Tariff Group • standard

Events Insurance — Tariff Group • standard

Extended Warranty — Tariff Group • standard

Glass Insurance — Tariff Group • standard

Home Insurance — Tariff Group • standard

Household insurance — Tariff • cid

Industrial Fire — Tariff Group • standard

Fire insurance — Tariff • cid

FIRE INSURANCE

Business Rules

BuildingSumInsuredCalculation — version 1

GetConstructionTypePricePerM2 — version 1

Components

Tariffs

GET CONSTRUCTION TYPE PRICE PER M2

General Properties

Rule (Script)

Input Schema

Output Schema

Rules

ConstructionTypePricePerM2Mapping

Test

ConstructionTypePricePerM2Mapping.dmn.xml

configuration > @config-cid > i-fire-insurance > businessRule > GetConstructionTypePricePerM2 > rules > ConstructionTypePricePerM2Mapping.dmn.xml

100%

GetBuildingPricePerM2

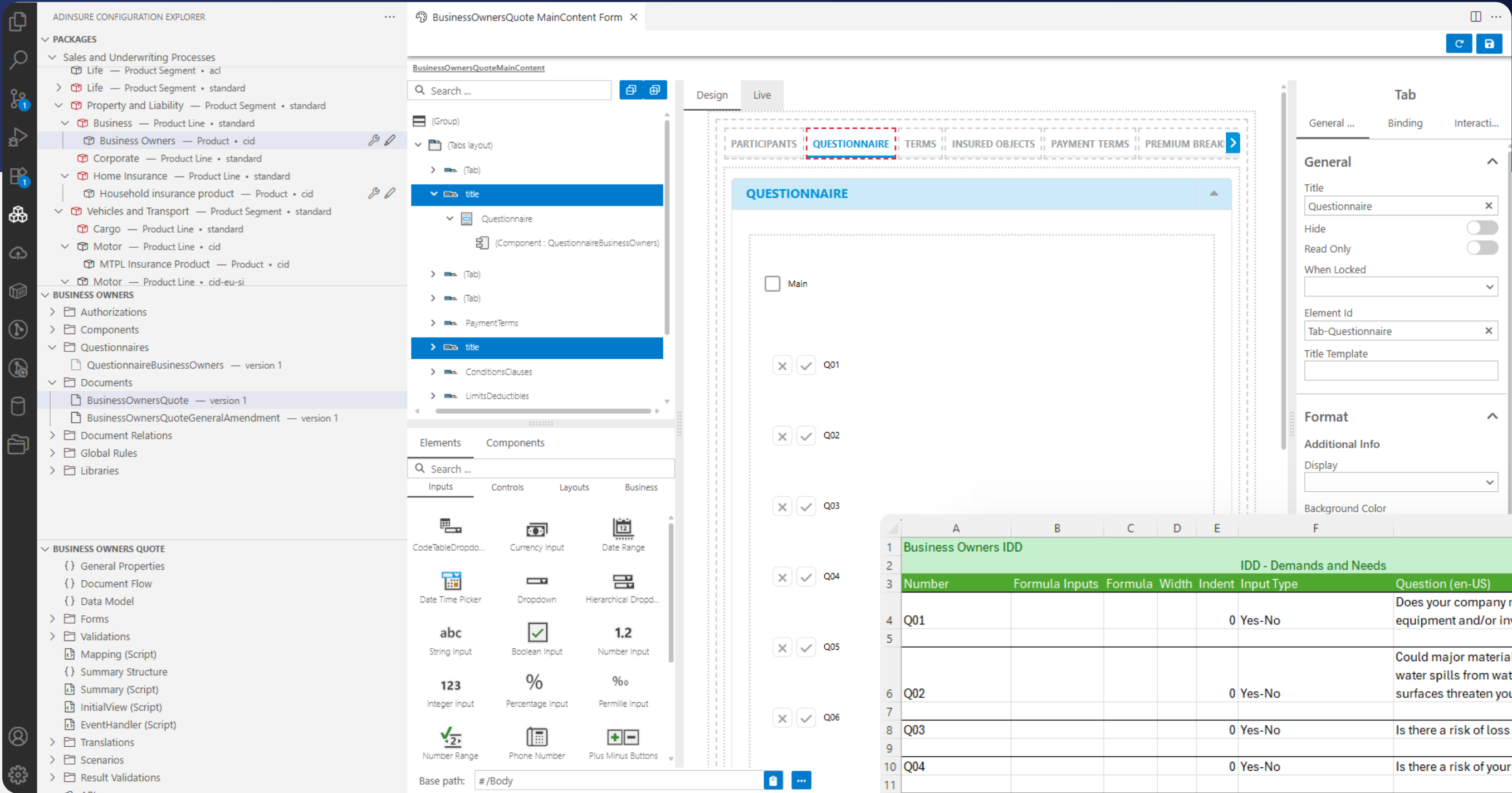
definitions_1c7s1nr

constructionTypePricePerM2M

applog

constructionType

Questionnaire configuration



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.

	A	B	C	D	E	F	G	H	I	J	K	L	M
1	Business Owners IDD												
2	IDD - Demands and Needs										Condition	Appearance Actions	Products
3	Number	Formula Inputs	Formula	Width	Indent	Input Type	Question (en-US)	Answer Option	Show Question	Show Section	Product Type	Sales Product	Rider
4	Q01				0	Yes-No	Does your company need business owner's insurance to insure its property value and/or equipment and/or inventory from possible damages?	Yes					
5								No					
6	Q02				0	Yes-No	Could major material damage to your property caused by fire, natural perils excluding earthquake, water spills from water and sewer pipes and heating and cooling devices, breakage of glass surfaces threaten your company's financial security?	Yes					
7								No					
8	Q03				0	Yes-No	Is there a risk of loss of profit due to a disaster (for example, a fire or a natural disaster)?	Yes					
9								No					
10	Q04				0	Yes-No	Is there a risk of your equipment, inventories, stocks, and supplies being stolen?	Yes					
11								No					
12	Q05				0	Yes-No	Is there a risk of unexpected accidents when using the devices, improper adjustment of machines, excessive pressure, a short circuit, or overvoltage to machines you use in your daily business?	Yes					
13								No					
14	Q06				0	Yes-No	Do you require coverage for property damage caused by an earthquake?	Yes					
15								No					
16	Q07				0	Yes-No	Do you require personal accident insurance for your employees?	Yes					
17								No					
18	Q08				0	Yes-No	Could real or alleged claims of bodily injury or property damage caused by your business operations threaten your company's financial security?	Yes					
19								No					
20													
21													

AdInsure notifications management

ADINSURE CONFIGURATION EXPLORER

PACKAGES

General Configuration

Insurance Products

Sales and Underwriting Processes

Policy Administration Processes

Claims and Recoveries Processes

Claim handling — n/a

Claim handling 360 overview — Process

Recovery — Process

Standard Claim — Process

Standard FNOL — Process

Supporting Processes — Process

Annuity agreement — Supporting Process

CatastrophicEvent — Supporting Process

Claim — Supporting Process

Claim Event — Supporting Process

Legal Dispute — Supporting Process

Service Claim — Supporting Process

Supporting Processes

Other

CLAIM HANDLING

Global Rules

Integration Services

Libraries

Master Entities

Models

Notifications

ActivityCreatedNotification — version 1

ClaimStatusChangedNotification — version 1

Routes

Sink Groups

Upgrade

Views

CLAIM STATUS CHANGED NOTIFICATION

General Properties

templates

ClaimStatusChangedNotification General Properties

Specification

General Information

Keywords

Recipients

Channel

Keywords

Keywords definitions

Add

Recipients

User Group Codes

Add

Channel

Name

Notification channel name. References a notification channel configuration in notification channels settings.

EmailChannel

Templates

Template Subject

HTML template for notification subject.

templates/subject.html

Template Content

HTML template for notification content.

templates/content.html

Options

Options Type

The type of user notification.

Mailbox

System Notification

content.html

configuration > @config-cid > claim-handling > notification > ClaimStatusChangedNotification > templates > content.html > ...

1<html>

2

3<head>

4<style>

5.p {

6font-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}}".
For more information you can contact your agent or the Claim department.</p>

15

16

17<p>Best Regards,
Your Insurance Company

18</div>

19

20</p>

21</div>

22

23

24</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.

From no-reply@adacta-fintech.com

To igor.cabrera@email.com

Date 28 Mar 2023 10:34:55 +0000

Subject Your policy with our Insurance Company

HTML

Headers

Sections

MEDIA TYPE FILENAME

text/html

application/pdf NonBindingOfferPrintoutMotorQuoteRelation.pdf

SAVE

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 EMEA Policy
Administration Systems

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.

adacta-fintech.com
info@adacta-fintech.com