ADACTA

AdInsure Bancassurance

AdInsure Bancassurance enables insurers to expand distribution through bank networks with speed, compliance, and efficiency. It equips them with quick quotes, integrated risk analysis, instant rating, configurable workflows, and consent management – delivered in a single digital layer. By connecting products directly to tellers, e-banking, or mobile channels, it helps insurers scale distribution and meet modern customer demands.

FEATURES OVERVIEW —

Support your banking partner with digital sales tools

Quick quote & offer
Generate quotes from minimal pre-filled bank data, create quotes from customer profiles, and issue offers with payment plans and e-sign.

Suitability & consent
Capture needs analyses, marketing opt-ins, and regulatory consents via dynamic, configurable questionnaires (IDD-compliant).

Risk analysis
Integrate risk analyses for accurate underwriting and smooth risk management.

Tariffs and instant rating
Maintain premium rules in a single, configuration-driven store and calculate rates in real time with audit trails.
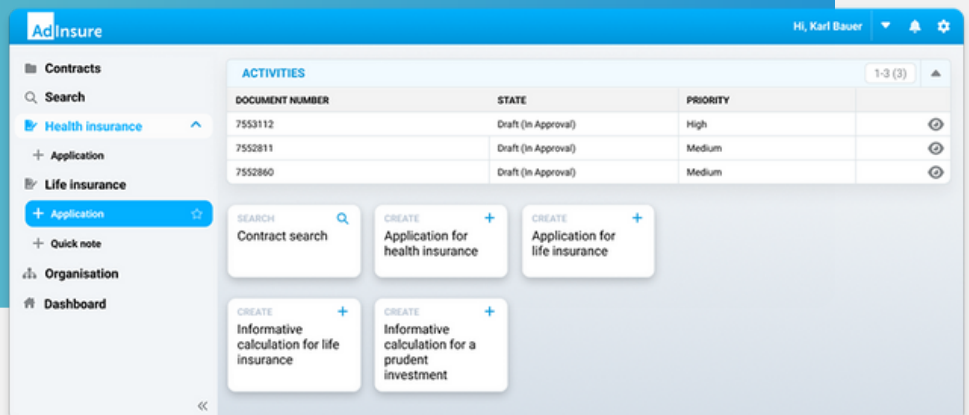
Configurable workflows
Modify products, tariffs, and UI layouts instantly using no-code/low-code tools.

Scenario & rider support
Add riders and generate multi-scenario projections for investment-linked products.

Bank-channel controls
Set per-bank branding, product lists, sum-assured limits, and field visibility and prefill mappings for each bank (CIF/KYC/IBAN).

A no-code, low-code product factory built for an effective customer experience

Drag-and-drop setup
Design coverages, riders, terms, and pricing rules through a visual interface with no heavy coding required.

Out-of-the box APIs
Publish new or updated products instantly to all bancassurance channels through API integration.

Lifecycle management
Test and distribute configurations across development, testing, and production environments.

Real-time pricing
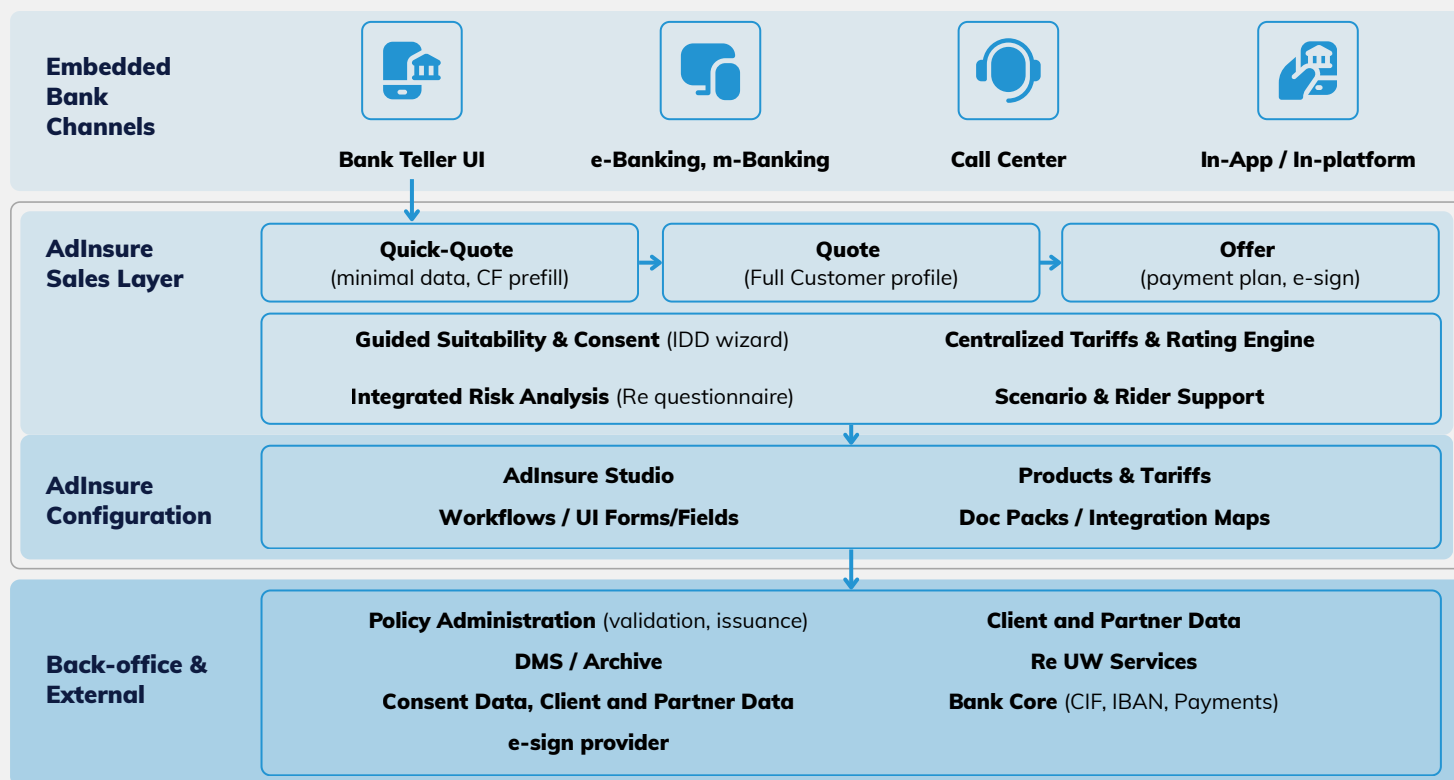Adjust tariffs, scenarios, and eligibility rules instantly through integrated rating and underwriting modules.

Version control
Track product versions and instantly revert changes to correct errors or respond to market shifts.

The digital building blocks of Bancassurance

Embedded Bank Channels

Bank Teller UI | e-Banking, m-Banking | Call Center | In-App / In-platform

AdInsure Sales Layer

| Quick-Quote (minimal data, CF prefill) | Quote (Full Customer profile) | Offer (payment plan, e-sign) |

Guided Suitability & Consent (IDD wizard) **Centralized Tariffs & Rating Engine**

Integrated Risk Analysis (Re questionnaire) **Scenario & Rider Support**

AdInsure Configuration

AdInsure Studio **Products & Tariffs**

Workflows / UI Forms/Fields **Doc Packs / Integration Maps**

Back-office & External

Policy Administration (validation, issuance) **Client and Partner Data**

DMS / Archive **Re UW Services**

Consent Data, Client and Partner Data **Bank Core** (CIF, IBAN, Payments)

e-sign provider

Analyst recognition and awards — iSG Gartner CELENT Everest Group®

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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