PROPERTY & CASUALTY, LIFE

AdInsure Billing

Turn premium into cash faster, with less leakage and fewer billing errors. AdInsure Billing brings together billing, collections management, and accounting (Insurance Subledger Accounting) in an end-to-end solution that runs the entire premium-to-cash cycle on a single platform.

BENEFITS FOR INSURERS —

Why insurers choose AdInsure Billing

- **Faster cash**
- **Less leakage**
- **Fewer billing errors**
- **Fewer avoidable cancellations**
- **Lower service load**
- **A close you can defend**

FEATURES FOR INSURERS —

One solution for the full premium-to-cash and accounting cycle

The cards follow the path a premium takes, from the plan the customer agrees to the cash on your books.

Payment plans & terms
Payment terms define the policy payment plan and payment frequency, with rules set per insurance product.

Billing & invoicing
Invoice generation and posting rules by product, automated on policy issuance or in batches, plus manual invoices for one-off situations.

Customer communications & preferences
Invoices, reminders, and notices go out on the channel the customer prefers, with one invoice across several policies. Agent portals and open APIs bring billing into the insurer's own channels.

Cash flow processing
Incoming and outgoing payments across the policy lifecycle, with approval workflows for claims and refund payments.

Direct debit
Direct debit requests and direct debit management, including changes to the customer's direct debit during the contract lifecycle.

Collection management
Configurable collection process with reminders, exclusion list management, collection letter templates, and email or SMS notifications.

Non-payment handling
Non-payment is handled per market, so each market follows its own rules without a separate system.

Reconciliation & matching
Automatic matching by reference, amount (with configurable tolerance), and currency; reallocation without losing history.

Commissions
One set of rules generates invoices, commissions, and postings; commission is credited to the broker account.

Insurance Subledger Accounting
Automated double-entry postings with configurable G/L integration, FX revaluation, impairment, and chart of accounts management.

Broker accounts
Broker-level invoicing with invoices, payments, and commissions managed on a single account.

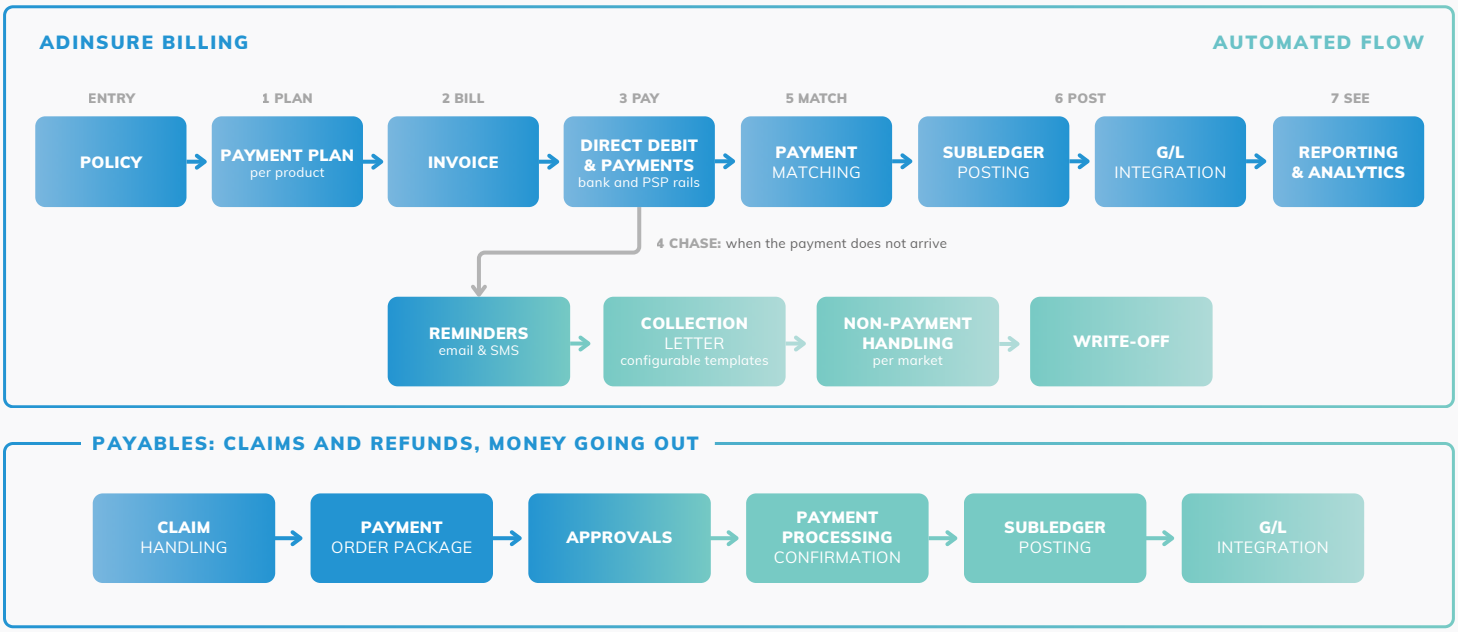
Reporting & 360 views
Balance account card, Customer and Agent 360-degree views, and open items reports with debt aging analysis.

Billing analytics
A dedicated analytics database, separate from the operational model, with Power BI and business intelligence integrated in AdInsure.

BILLING CYCLE —

From policy to cash

Configurable business rules drive every step, and each transaction posts directly to the integrated double-entry subledger, so receivables, cash, and commissions stay on a single auditable balance account card.



TECHNICAL CAPABILITIES —

Adaptive processes, open integration

Configurable rules
Invoicing, posting, matching tolerances, and collection, defined by product.

AdInsure Studio
Low-code configuration environment built on the Visual Studio Code experience.

API-first
A complete set of integration APIs for payments, journal postings, cash receipts, netting, and party accounts, so a new payment provider or market connects without touching the core.

Layered configuration
Group standards, regional products, and local requirements cleanly separated.

Integration framework
Banks, payment processors, policy and claims systems, general ledgers and ERPs. Runs in parallel with existing systems, so legacy is replaced in controlled phases.

Cloud
Private or public cloud deployments on Azure or OCI; AdInsure-as-a-Service available on Azure.

INDUSTRY RECOGNITION—

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 P&C Billing Systems Report, EMEA Edition 2026

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.

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