



# VISION INSURTECH

Integrated platform for INSURANCE





# Vision Insurtech

## Integrated platform for Financial Services

Vision Insurtech empowers financial service providers to create comprehensive end-to-end digital banking experiences through a fully integrated suite of features, functioning as a full-service bank that gives customers access to all banking services.

It brings together your business by unifying data, people, and processes into a single coherent view through modern, intelligent applications tailored to your evolving needs, powered by advanced AI tools.

Easily implement and integrate Insurtech solutions into your legacy systems—covering everything from frontend interfaces and CRM to reporting tools, backend systems, and core business processes.

Adapt to changing consumer behavior and expectations by leveraging modern work practices and agile platforms that enable rapid development of new applications or seamless integration of existing platforms and legacy systems into a unified solution.

### Omnichannel

Services Integration and Unified Customer and Employee Experience



### Services and Processes

Standard features for Financial Services Industry  
(Customers, Sales, Products, Operations)  
Specific processes digitalization and automation



### Integration Tools

Leverage the legacy systems with new and modern IT platforms and assure the transition toward digital banking



### SFA for Insurance

Empower your sales team to work smarter, not harder. Trusted by leading insurance providers, our software is the key to boosting productivity, increasing sales, and delivering superior customer satisfaction.

### Dental Insurance BackOffice

Streamline your dental insurance operations, minimize administrative burdens, and provide better service to both patients and providers.

### Insurance specific workflows engine

Maximize efficiency, reduce errors, and elevate your customer experience with our powerful workflow engine built specifically for the insurance industry.

### Customer Engagement

Stay ahead in the insurance industry by delivering exceptional service and fostering long-term relationships with your clients.

Empowering financial services companies to create a seamless digital insurance experience with a fully integrated suite of features, providing customers with comprehensive access to all insurance services.

SIGNAL IDUNA

LEAD NOU

LISTE

LEAD-URI

PROSPECTE

OPORTUNITATI

CONTURI

RAPOARTE

Agent:

Mr. Administrator

Informatii Agent

Nume:

Administrator

Prenume:

Mr.

Email:

noreply@visionware.ro

Reglune:

Reglunea 2

Supervizor:

Target Anual

Target:

3

An:

2017

Save

Progres:

201

6700%

Progres Real:

3

100%

SIGNAL IDUNA

LEAD NOU

LISTE

LEAD-URI

PROSPECTE

OPORTUNITATI

CONTURI

RAPOARTE

Lead

Prospect

Oportunitate

Cont

Istoric

Agent Responsabil

Mr. Administrator

Realoca

Creat de:

Administrator Mr.

Nume Companie

Test Alpha Bank

Persoana Contact

Pers de contact 1

Adresa

CUI

28099703

Functie Persoana Contact

Sales

Industrie

Activitati Bancare si

Telefon

1234567890

Judet

Oras

Numar Angajati

Mail

Test@test1.com

Split

Numar potential asigurati

200

Dependent

GVP

200

Data estimata a inchiderii

9/9/2017

Tip Produs

SME

Observatii Prospect

Observatii Oportunitate

test

Durata Contract (numar luni)

12

Email de Corespondenta Contract

test@test.com

Data Inceput Contract

2/9/2017

Detalii Cont

Progres Real

Target

Progres

Procentaj Progres

Lead:

Tip Intalnire

Scop Intalnire

Data

Observatii

Follow-up

Intalnire Cunoastere

30/8/2017

Prospect:

Tip Intalnire

Scop Intalnire

Data

Observatii

Oportunitate:

Tip Intalnire

Scop Intalnire

Data

Observatii

# Vision Insurtech Omnichannel

**Sales Shop, Self-Service Portal and Mobile Apps**  
Enable end customer to buy, access and administer the portfolio through intuitive and easy to use online tools.

Internal Reimbursement Processing

Fill ClaimSubmittedDocs. ReceivedIBAN OkWrong IBANMed. Letter ClearIssue OpenedDocs. not receivedMore med. doc. reqApprovedPartially approvedMore med. docs reqClaim finalized

Insured PersonSubmission DateAmountStatus

Ion Popescu4/14/2016 12:00:00 AM5668

SaveApproveMore Documents RequiredPaymentReject

Claim Details

ProviderContract No.Description

Sanador667/669/2014Interventie usuara

Contact recebiteDate

Approval Details

Technical Evaluation Details

Medical Evaluation Details

Rejection Details

Payment Details

Documents

Add document

Choose FileNo file chosen

Name	Type	Description	Created By	Created On	Expire On
Vision Cyber Security Conce	Reimbursement request	ddddd		4/21/2016	
Vision Cyber Security Conce				4/21/2016	

Approval Comments

Comment	Type	Created By
Document lipsa, suma prea mare	public	admin
Copie nelizibila	public	admin
A se investiga in detaliu - posibil fraudata	internal	

Notifications

Subject	Message	From	Date	Due Date
Document Lipsa	Va rugam sa furnizati documentul Sotisoare Medicala	admin	4/8/2016	
IBAN Gresit	Va rugam sa introduceti un IBAN corect	admin	8/6/2016	
Other	There are many variations of passages of Lorem Ipsum available, but the majority have suffered alteration in some form, by injected humour, or		4/8/2016	

SIGNAL IDUNA

Home

My Account

My Benefits

My Appointments

New Appointments

My Documents

Net

News

My Reimbursements

Terms and Conditions

Settings

Contact Us

New Insurance

Policy Admin

Logout

## Policy Admin

## Installment

Group - RO

Bill 2347

26.05.2019

120 lei

Due

Bill 2345

15.05.2019

100 lei

Due

Bill 2122

24.04.2019

50lei

Overdue

Bill 2021

20.04.2019

90 lei

Paid

Group - RO

Group - RO

Calculator prima

Completeaza campurile de mai jos si calculeaza-ti prima de asigurare estimata.

Varsta ta:30

Varsta copilului tau:6

La ce varsta vrei ca copilul tau sa primeasca banii?20

Renta anuala pe care o va primi copilul tau6000

Perioada de plata contract14 ani

Prima estimata173.94 lei /luna

Un consultant explica mai bine

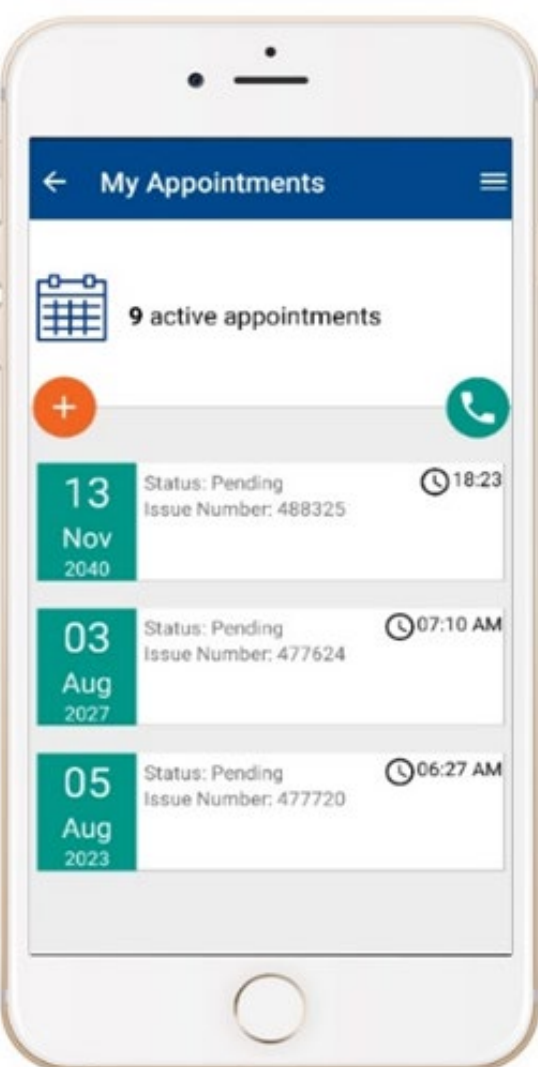
Intalneste-te cu unul dintre colegii nostri si afla care sunt nevoile tale de asigurare.

Discuta cu un consultant

\* Prima rezultata este o estimare realizata pe baza unui set de conditii standard si a datelor introduse de utilizator. Estimarea poate varia in functie de mai multi factori, cum ar fi starea de sanatate, ocupatie/hobby/sport/rezidenta si de situatia financiara. Pentru o solutie personalizata si un calcul cat mai corect, te rugam sa contactezi un consultant NN.

**Integrated Customer Service**  
Enable internal staff with complex and integrated customer service tools

**Quotation engine**  
Enable end customer to easy get quotations for various products. The Quotation engine supports a wide range of insurance products





# Vision Insurtech

## CRM / SFA for insurance sales

- Leads Management
- Opportunities
- Contact and Accounts
- Sales workflows
- Forecasting and Pipeline
- Reporting
- Dashboards
- Time tracking and management
- Activities Management

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ro

Demo User

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Mr. Administrator

Informatii Agent

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Email:

noreply@visionware.ro

Regiune:

Regiunea 2

Supervizor:

Target Anual

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3

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2017

Save

Progres:

201

6700%

Progres Real:

3

100%

Download Sablon

Importa Progres Real

Istoric Target Anual

An

Target

Progres

Procentaj Progres

SIGNAL IDUNA

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PROSPECTE

OPORTUNITATI

CONTURI

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Demo User

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Oportunitate

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Tip Intalnire	Scop Intalnire	Data	Observatii
Follow-up	Intalnire Cunoastere	30/8/2017	
Prospect:			
Tip Intalnire	Scop Intalnire	Data	Observatii
Oportunitate:			
Tip Intalnire	Scop Intalnire	Data	Observatii

- Key features:
- Clinics administration
  - Benefits packages management
  - Customer information exchange
  - Customer management
  - Activity management
  - Forms and documents

Polita Client

Nume si prenume

Cialma Paul-Sebastian

CNP

1850414025893

Clinica

REMARCDENT

Status polita

Covered

Salveaza

Programari

Date Contact

Date Contract

Documente

Pachet

Status Dentar

Consultatie Stomatologica

Consultatie Radiologica

Solicitari informatii

Sesizari

Nume pachet

SanaPlan

Descriere pachet

Descriere Pachet

Pret pachet

350

Vanzator/Asigurator

Destine

Servicii medicale incluse in abonament

Valoare/Descriere Beneficiu: 3 pe an

Numar de utilizari beneficiu: 0

Denumire serviciu	Categorie serviciu
Coroana Weisser semifizionomica metalo-composit	PROTETICA
Lipire bracket ceramic	ORTODONTIE


Reduceri la serviciile medicale acoperite in abonamentele cu plata (extrabeneficii)

Valoare/Descriere Beneficiu: 30 %

Denumire serviciu	Categorie serviciu
Tratament antibiotic/ hemostatic/ antiinflamator	ENDODONTIE
Plastia comunicarii buco-sinusale	CHIRURGIE SI PARODONTOLOGIE

Serviciile medicale care nu sunt acoperite in pachete cu plata (extrabeneficii)

Vision Insurtech \ Omnichannels \ Party Access

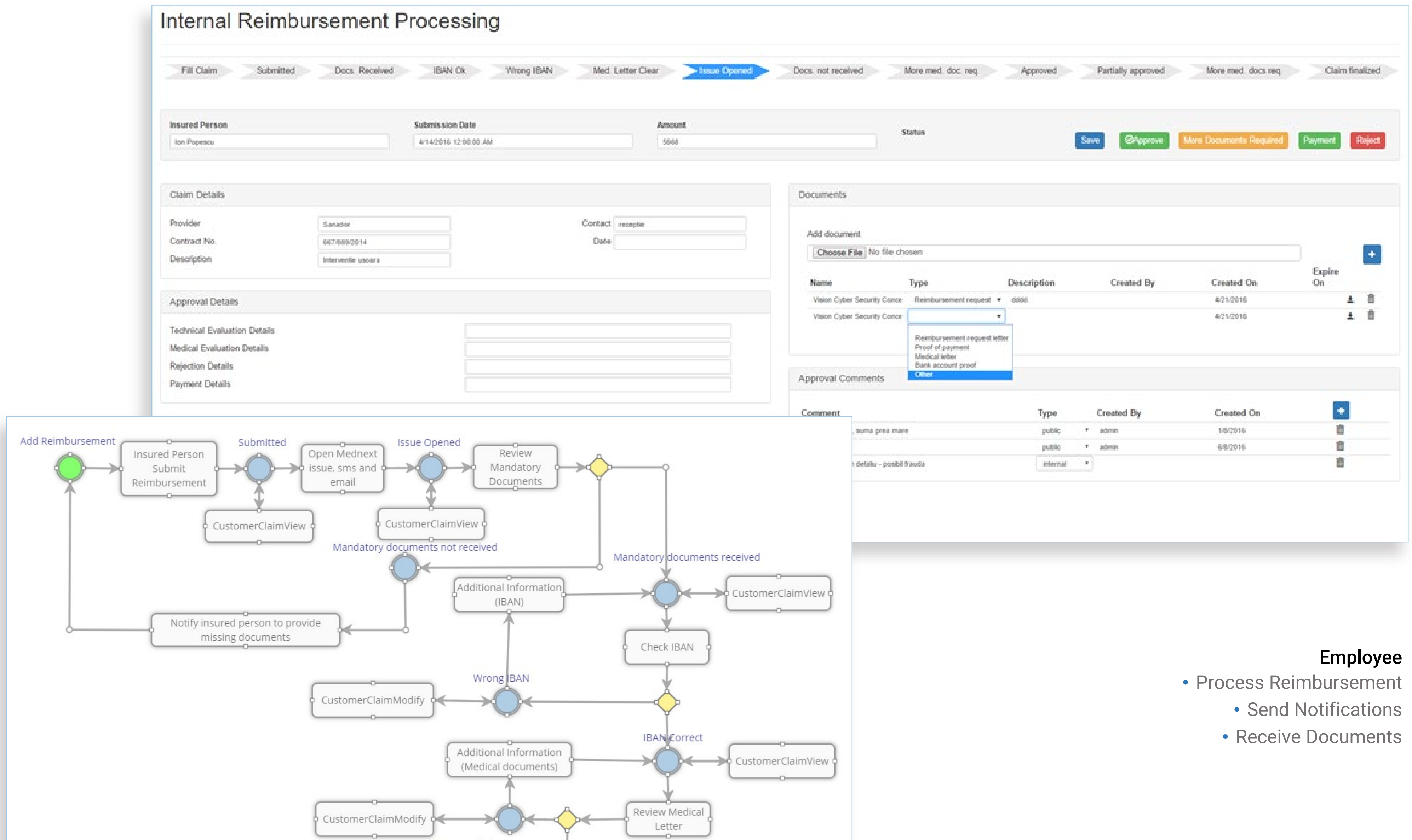
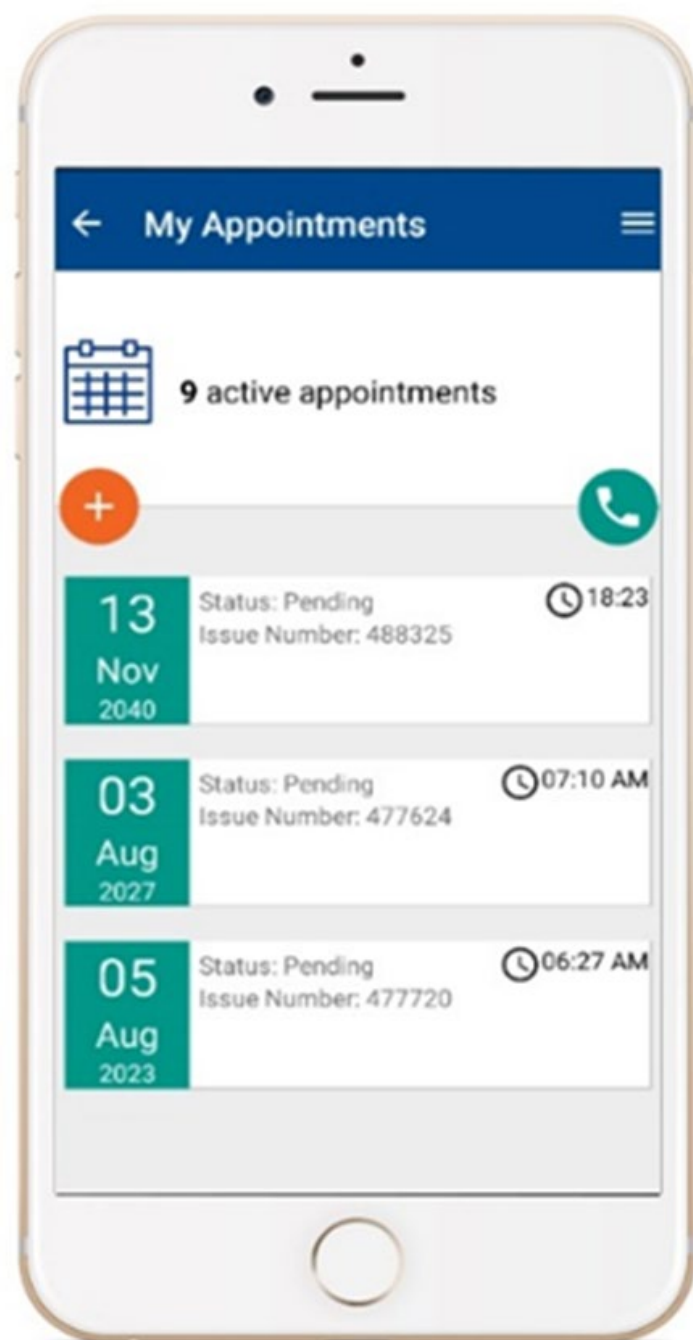
 VISION

# Vision Insurtech

## Reimbursement

## Insured Person

- Open Reimbursement
- Receive Notifications
- Add Documents



## Employee

- Process Reimbursement
  - Send Notifications
  - Receive Documents



# Vision Insurtech

## Claim management for auto insurances

### Customer

- Announce Claim to the Service
- Plan the reparation
- Transparent reimbursement
- Single point of contact

Automobile  
Bavaria Group

AUTOCONSTATARE

DOSAR DAUNA

Dosar de dauna - comanda 116791

Client Nume Prenume

SCAPINO COM

Numar Auto

DB74VWV

DESCHIS

Client/Vehicul/CAZ

Procesare Dosar

Reconstatare

Documente

Sunt 1 email-uri in conversatie. 

Mail nou

From:

noreply@visionware.ro

To:

Stefan.Chiha@visionware.ro

Trimite email

To:

noreply@visionware.ro,Stefan.Chiha@visionware.ro

Cc:

test@visionware.ro

Subject:

RE: Subiect [Case:#00002083]

Attachments:

Body:

From:noreply@visionware.ro

Sent:11/21/2016 4:26:10 PM

To:noreply@visionware.ro,Stefan.Chiha@visionware.ro

Subject:RE: Subiect [Case:#00002083]

testare

Send

Automobile  
Bavaria Group

AUTOCONSTATARE

DOSAR DAUNA

Autoconstatare - programare 125067

Client Nume Prenume

ACTIVE CENTRUM INVEST SRL

Numar Auto

B138NDI

Asigurator

GOTHAER ASIGURARI

Numar programare

125067

Data programare

6/5/2016

Status autoconstatare

Caz nou creat

Mai departe

Actualizare date

Anulare caz

DESCHIS

IN LUCRU

INCHIS

ANULAT

Date client

Nr. Inmatriculare

B138NDI

Serie sasiu

P421124

Nume prenume client

ACTIVE CENTRUM INVEST SRL

Nume prenume utilizator

NITULESCU NICOLAE CONSTANTIN

Telefon mobil client

0745999925

Telefon mobil utilizator

0745999925

Locatia programarii

OTP

Fransiza

Da

Nu

Tip dauna

CASCO

RCA

Plata Client

Asigurator

GOTHAER ASIGURARI

Valoare estimata dauna

(euro)

Descriere initiala dauna

Procesare Dosar

Consilier service

Stefan Chiha

Responsabil

Realocare caz

Furt din vehicul/  
Vandalism?

Da

Nu

Avizare efectuata?

Da

Nu

Confirmare documente:

Da

Nu

### Service

- Estimate the cost
- Get approval from insurance
- Manage Documents



# Vision Insurtech eLearning

## Features Overview

- Easy to customize
- Web based
- Content supported standards: SCORM, IMS
- Designed for “CSA: Professional training for insurance sales force”
- User management
- Lessons and courses
- Content management editing tools
- File manager and digital libraries
- Test builder
- Access rules
- Courses progress tracking
- Communications tools
- Reporting

OUTLINE

NOTES

Search...

4.3. Testare  
Capitolul 1


5. Capitolul 2 - Principii  
juridice în distribuția  
produselor de asigu...

6. Summary

## Studiu de caz #1

### Contextul

O companie specializata in soluții complexe de procesare si document management.  
Compania oferă toata gama de servicii pentru optimizarea fluxului documentelor.



OUTLINE

NOTES

Search...

2. Obiectivele  
programului

3. Conținut Curs

4. Capitolul 1 - Principii  
ale activității de  
asigurare și reasigur...

4.1. 1.1 Riscul

4.1.1. 1.1.1  
Conceptul de  
risc

4.1.2. 1.1.2  
Criterii de  
clasificare și ...

4.1.3. 1.1.2  
Criterii de  
clasificare și ...

4.1.4. 1.1.3  
Caracteristicile  
riscurilor asi...


4.2. 1.2. Asigurarea

4.3. Testare  
Capitolul 1

Capitolul  
1

## Principii ale activității de asigurare și reasigurare

- 1.1. Riscul
- 1.2. Asigurarea
- 1.3. Piața de asigurări
- 1.4. Distribuția produselor de asigurare și reasigurare



Compania are un parc auto de 25 de  
utilitare care se deplasează pe întreg  
teritoriul tarii

Clienții plătesc la termen dar exista  
un risc de neplata sau  
neplata a clienților

< PREV

NEXT >

4 / 32

00:00 / 00:00

< PREV

NEXT >

Vision Insurtech

Employee Conformity

READ MORE >>

Streamlines the process of managing employee conflict of interest declarations.

This module ensures that employees understand regulatory requirements, take accountability, and that the organization has effective strategies in place to mitigate compliance risks.

ALPHA BANK

Formulare

Sarcini

Generare Automata Formulare

Finalizare Sarcini

Comparare Formulare

Notificari

Mr. Administrator

Comparare formulare

Angajat\*

An formular 1\*

Formular 1\*

ang unuu

2022

(124) ang unuu-2022-Declaratie conflict de interese (Anexa 2 ROI si Anexa 4.1 Pr.99)

Tip\*

An formular 2\*

Formular 2\*

Declaratie conflict de interese (Anexa 2 ROI si Anexa 4.1 Pr.99)

2022

(121) ang unuu-2022-Declaratie conflict de interese (Anexa 2 ROI si Anexa 4.1 Pr.99)

Compara

Formular 1

Anexa formular 1

Descarca

DECLARAȚIE

privind prevenirea conflictelor de interese

(se completeaza la angajare, anual si ori cate ori intervin modificari fata de declaratia anterioara)

Subsemnatul/a , in calitate de sa la unitatea (sucursala/agentie/pi CNP

ik Roman rectie) ,

In exercitarea indatoririlor care in sau un Client al Bancii.

In acest context, ma angajez:

i)sa respect si sa actionez in baz

ca si in b

tului de Ordine Interioara al Alpha Bank Romania;

ii)sa actionez pentru a asigura in in legatura cu tranzactiile si oper

ale Bancii

de Banc

deplin principiile aplicate de Banca in cazul secretului de serviciu si sa pastrez confidentialitate profesionala deplina

Formular 2

Anexa formular 2

Descarca

DECLARAȚIE

privind prevenirea conflictelor de interese

(se completeaza la angajare, anual si ori cate ori intervin modificari fata de declaratia anterioara)

Subsemnatul/a , in calitate de salariat la unitatea (sucursala/agentie/punct d CNP

SA (ABR)

In exercitarea indatoririlor care imi revi un Client al Bancii.

In acest context, ma angajez:

i)sa respect si sa actionez in baza Cod

a Regulamentului de Ordine Interioara

Romania;

ii)sa actionez pentru a asigura interese legatura cu tranzactiile si operatiunile c

a respect pe deplin principiile aplicate clientii sai;

zul secretului de serviciu si sa pastrez confidentialitate profesionala deplina in

iii)sa respect si sa implementez integrit

venirea conflictului de interese, Politici

Anticoruptie, Politica de Alerta.

iv)sa ma abtin de la utilizarea oricaror ai Bancii, in scopul de a asigura, direct

le care imi sunt aduse la cunostinta in pentru mine, o ruda sau un prieten al i

i activitatii mele si care se refera la clientii, furnizorii sau prestatorii de servicii

v)sa nu divulg informatii care ar putea

ancii sau a unui client sau furnizor sau

ervicii care colaboreaza cu Banca.

De asemenea, ma angajez sa notific in

tura cu orice cazuri de conflict de inte

a deja si care sunt contrare prezentei Declaratii.

Totodata, cunoscand prevederile din R consultarea, in conditiile legii, a bazelo

e Interioara al Bancii si dispozitiile Cor cum RECOM), declar pe proprie raspur

inoscand ca Banca isi rezerva dreptul de a verifica informatiile de mai jos prin ele:

1. sot/sotie / rude si/sau afini care de (in aceasta sectiune se vor completa

at al ABR

xtie, rude si afini pana la gradul II, inclu

NU

DA, dupa cum urmeaza:

Nume\*

Prenume\*

Data nasterii

Relatie\*

Email\*

ttt

tttt

999

test@vision.ro

ALPHA BANK

Formulare

Sarcini

Generare Automata Formulare

Finalizare Sarcini

Comparare Formulare

Notificari

Mr. Administrator

Formular

(164) ang patruu-2022-Declaratie conflict de interese (Anexa 2 ROI si Anexa 4.1 Pr.99)

Necesita modificari

Clasificare risc

Descarca formular

Formular

Declaratie conflict de interese (Anexa 2 ROI si Anexa 4.1 Pr.99)

Termen finalizare

28/09/2022

Alocat catre

ang patruu

Status

Verificare date completate

Verificare

1. sot/sotie / rude si/sau afini care detin calitatea de angajat al ABR

Risc

Low

Cerinte

Nu exista cerinte pentru aceasta sarcina.

Formular

DECLARAȚIE

privind prevenirea conflictelor de interese

(se completeaza la angajare, anual si ori cate ori intervin modificari fata de declaratia anterioara)

Subsemnatul/a patruu ang, in calitate de salar la unitatea (sucursala/agentie/punct de lucru/directie) Unitatea Bucuresti, CNP 187700043

In exercitarea indatoririlor care imi rev Bancii, fie intre mine si Banca sau un

In acest context, ma angajez:

i)sa respect si sa actionez in baza Co

si in baza Regul

Ordine Interioara

Romania;

ii)sa actionez pentru a asigura interese confidentialitate profesionala deplina

Bancii, sa respe

tranzactiile si o

incipiile aplicate

ulate de Banca c

azul secretului de serviciu si sa pastrez

iii)sa respect si sa implementez integ

vind prevenirea

interese, Politic

Anticoruptie, Politica de Alerta.

iv)sa ma abtin de la utilizarea oricaror furnizorii sau prestatorii de servicii ai entitate juridica ce are legaturi cu mir

tfidentiale care

la cunostinta in

ii activitatii mele si care se refera la clientii, da sau un prieten al meu sau pentru o

v)sa nu divulg informatii care ar putea

ututia Bancii se

sau furnizor sau

servicii care colaboreaza cu Banca.

De asemenea, ma angajez sa notific i

s, in legatura cu

e conflict de inte

ta deja si care sunt contrare prezentei

Declaratii.

Totodata, cunoscand prevederile din l verifica informatiile de mai jos prin cc

de Ordine Interi

onditiile legii, a

si dispozitiile Cor

e publice (precu

unoscand ca Banca isi rezerva dreptul de a clar pe proprie raspundere urmatoarele:

Verificare

1. sot/sotie / rude si/sau afini care detin calitatea de angajat al ABR

Resurse umane

Mr. Administrator

Opinie suplimentara

Nu

Da

Observatii \*

dfg

Resurse umane

Mr. Administrator

Aprobare

Nu

Da

Recomandare \*

Trimite

Revendica

2. detin calitatea de actionar/asociat la o societate comerciala

Manager Direct

ang treil

Calitate aprobata

Nu

Da

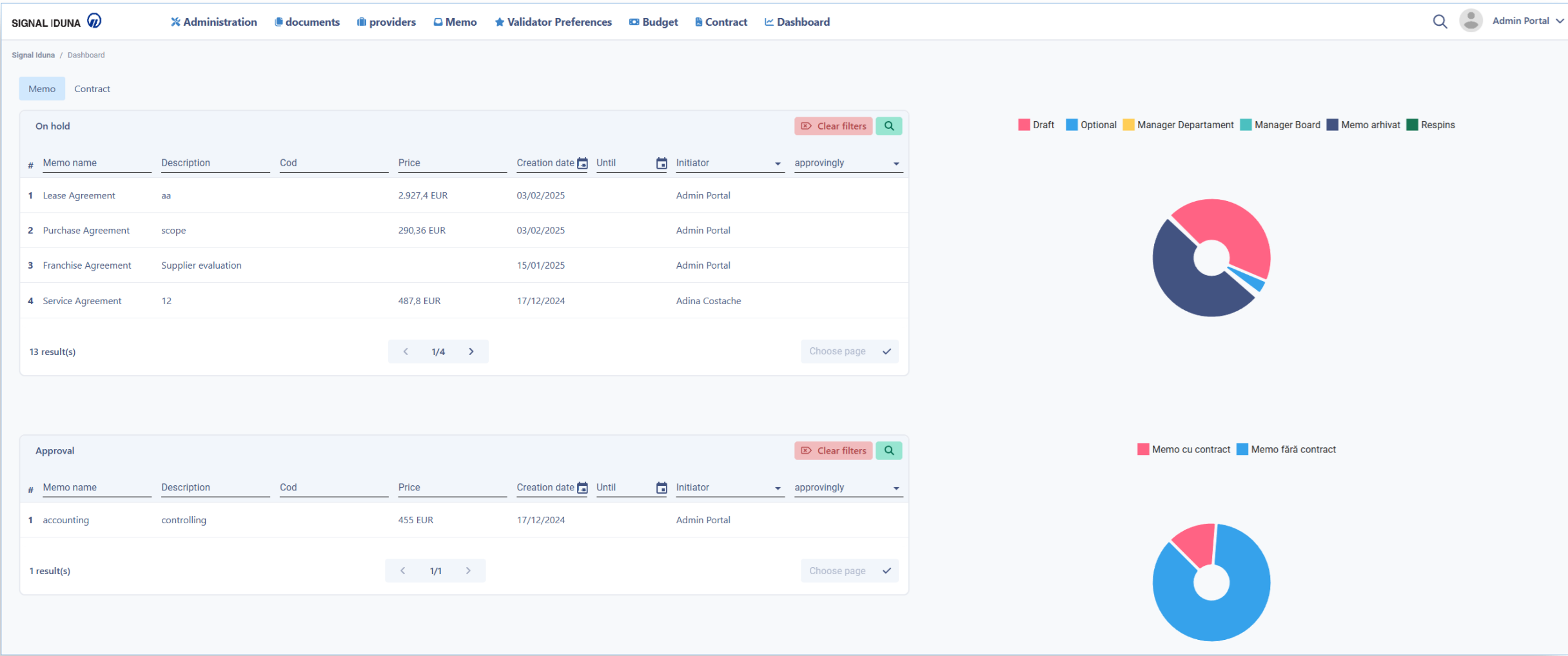
- Management of the declaration completion process
  - Automated declaration generation
  - Fill-in process management
  - Employee Collaboration
- Analyze employees' noncompliant sections
- Management of decisions and recommendations
- Dashboards and reporting



# Process Automation

Automate your daily processes with RPA, AI and BPM

[READ MORE >>](#)



## Time Tracking and Billing Automation

Maximize efficiency with Time Tracking and Billing Automation! Streamline time capture, reduce billing errors, accelerate invoicing, and improve accuracy—all while saving time and enhancing profitability.

## Documents generation

Quickly create accurate, personalized documents, reduce manual errors, save time, and ensure consistency across all your business communications.

## Customer support, tracking and automation

Improve response times, track customer interactions, automate tasks, and gain valuable insights—all while boosting efficiency and customer loyalty.

## Settlement/ reimbursement automation

Quickly settle and reimburse expenses with accuracy, reduce manual errors, ensure compliance, and improve efficiency—all while saving time and boosting productivity.

## Purchase to pay

Streamline your procurement with Purchase-to-Pay Automation Software — cut costs, boost efficiency, and gain full visibility from order to payment. Simplify workflows, reduce errors, and accelerate approvals with a smart, automated solution

## Invoice Automation

Reduce manual errors, accelerate approvals, ensure compliance, and gain real-time visibility—all while cutting costs and streamlining your payment process.

## Contract Management

Reduce risks, accelerate approvals, ensure compliance, and gain full visibility—all while saving time and boosting efficiency.

## Electronic documents signature

Enjoy secure, fast, and legally binding signatures, reduce paperwork, enhance efficiency, and streamline approvals—all while ensuring compliance.

The screenshot shows the SIGNAL IDUNA Order form for Order no: 80527. The form is divided into several sections: 'Creation date', 'Call type', 'Source', 'Source details', 'Channel', 'Status', 'Pickup address', 'Caller data', and 'Local events'.

**Creation date:** 12/2/2025

**Call type:** Waste delivery order

**Source:** Google

**Source details:** Store: [dropdown], Member ID: [dropdown]

**Channel:** Call Center

**Status:** Assigned to local representative

**Pickup address:**

County	CITY	Street	Building	Observations
ARIZONA	PHOENIX	114 Ocean Avenue	500B	

**Caller data:**

Name	Email	Phone 1	Client type
JASPER VALE		54200123	Natural person

**Local events:**

Event type	County	settlements	From the	Until	Schedule	Ongoing action

**Waste:** LCD TVs, Quantity: 1, Status: missed, Comments: [dropdown], Voucher possibility: [checkbox], Barcode Traceability: [checkbox], Campaign: [dropdown], Add waste: [button]

**Buttons:** Save, Next step

Vision 365

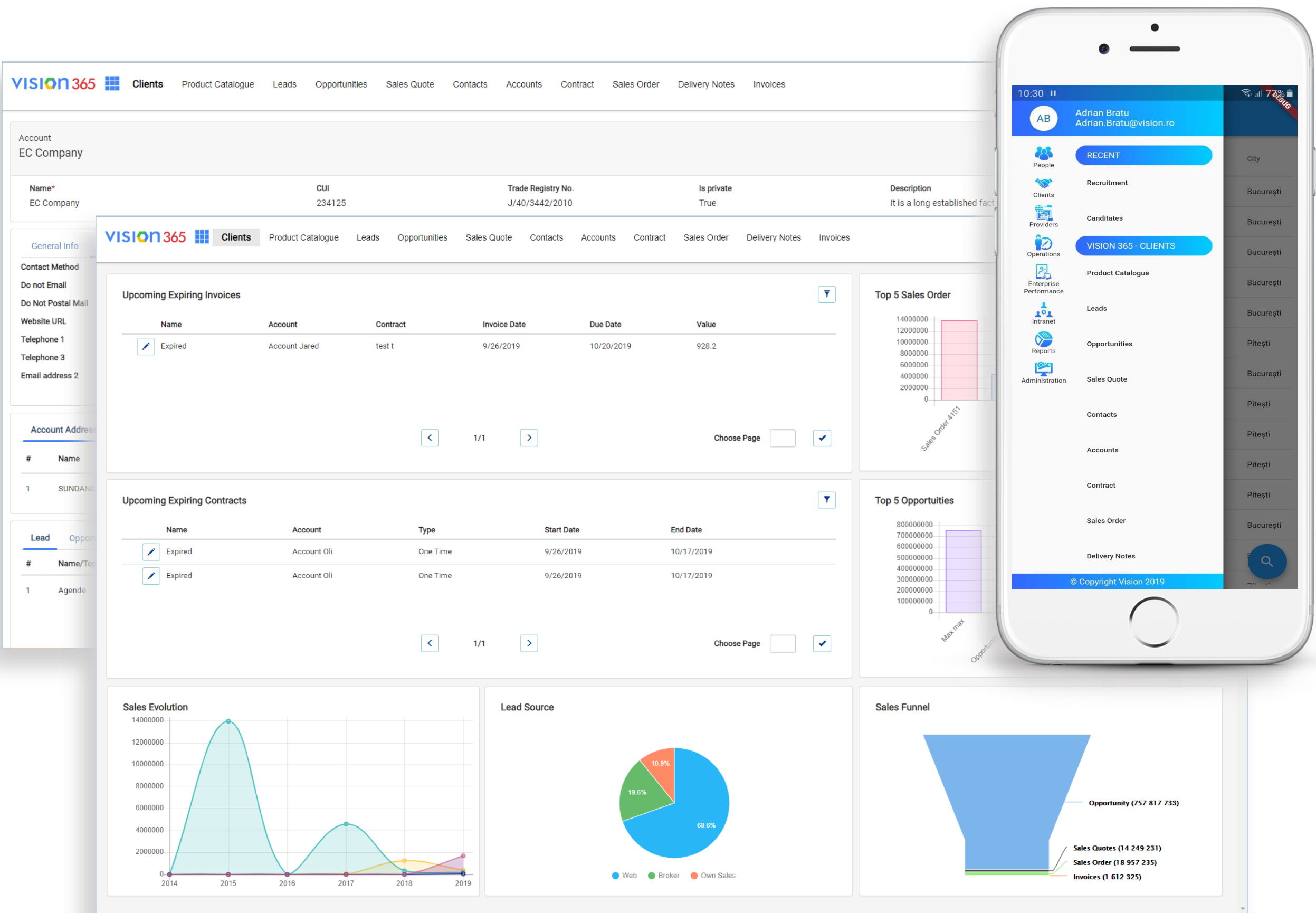
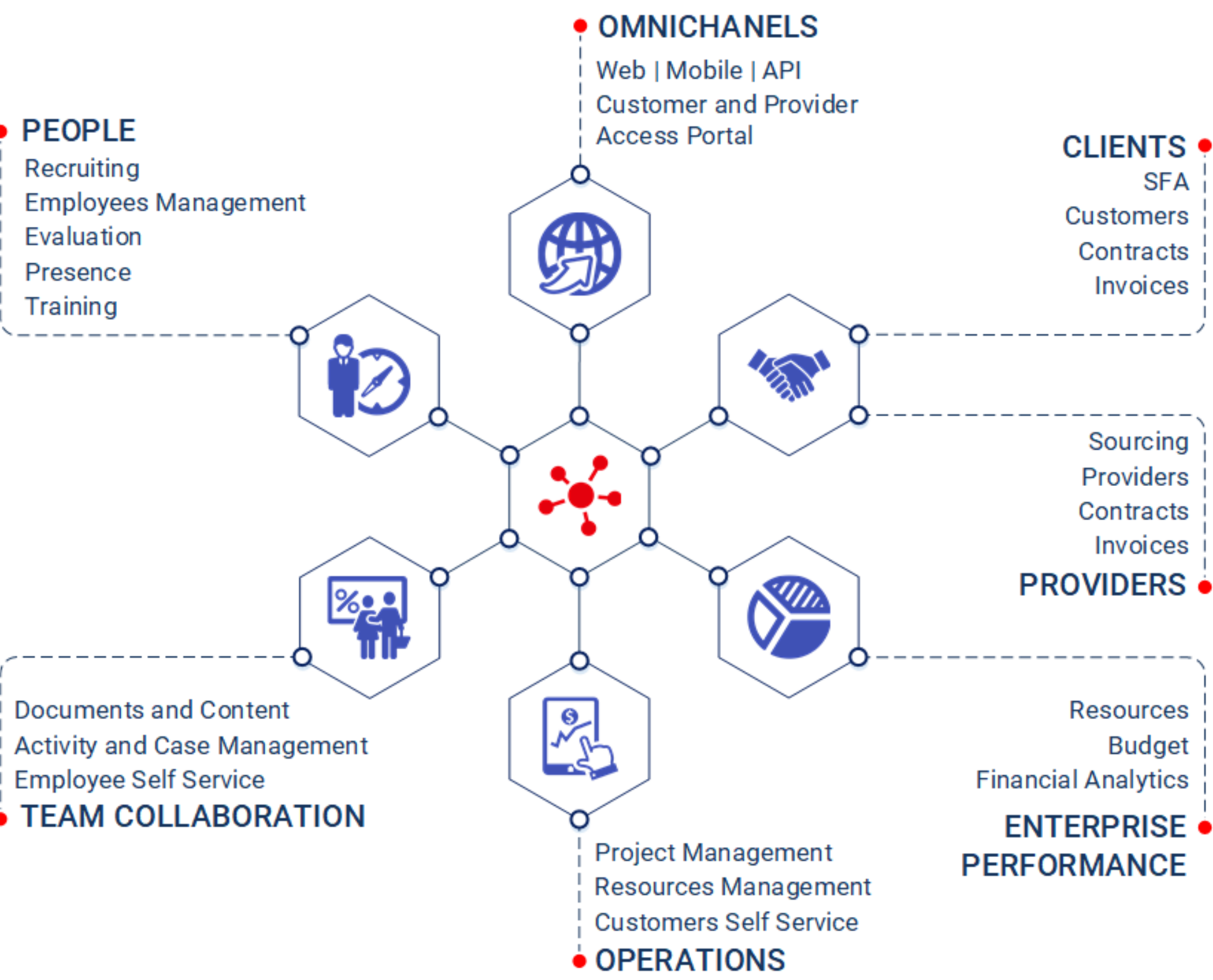
A

Cloud Ready

Integrated platform for Business Administration

READ MORE >>

Vision 365 unifies your business aggregating in a coherent view data, people and processes with modern, intelligent business applications that adapt to your changing needs, power by specific AI tools.



Vision 365 Suite of Applications offers a complete set of integrated features enabling any company to administer the human resources, automate the sales force and gaining new customers, control the cost and optimize the procurement processes, collaborate on project and delivering more efficient and with high quality.

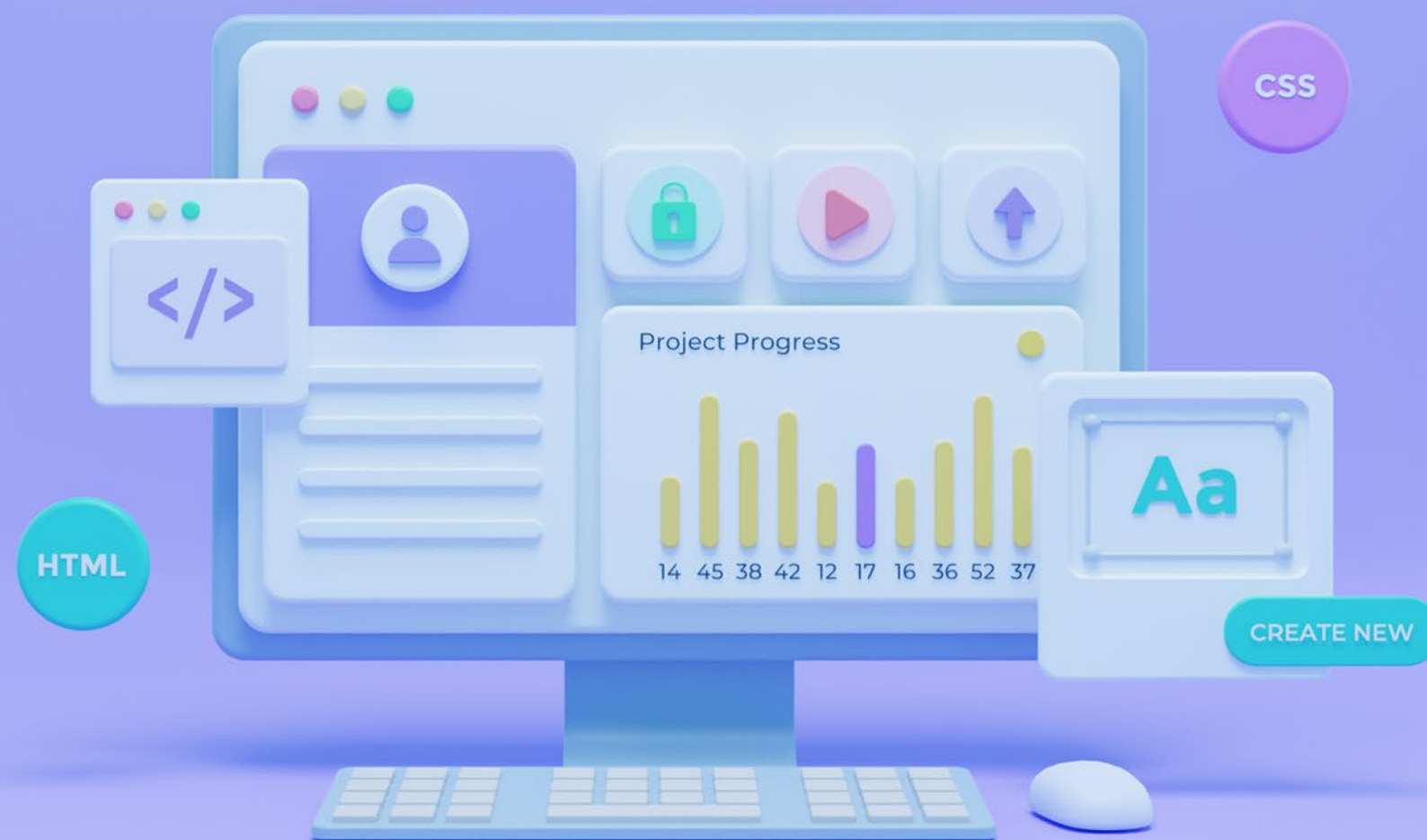


# Vision App Maker

Build complex applications in visual designer, without code.



Vision App Maker is a mature platform with 100+ implementations for various industries: Banking, Insurance, Automotive, Pharma, Services, Government, Distribution, Travel, Field Services.



- Easy build new application from scratch
- Integrate existing platforms and legacy systems into unified application
- Digitalize your business workflows through business processes re-engineering
- Enhance Business-Integration Speed & Agility
- Optimize operations with processes prepared for rapid evolution
- Drive innovation by quickly creating innovative digital products and services
- Accelerates Transformation
- Simulate working software much earlier in the cycle enabling project team to iterative prototyping and agile development

Our customers are successfully rollout their daily operation on applications powered by Vision App Maker:



**Aerotravel**

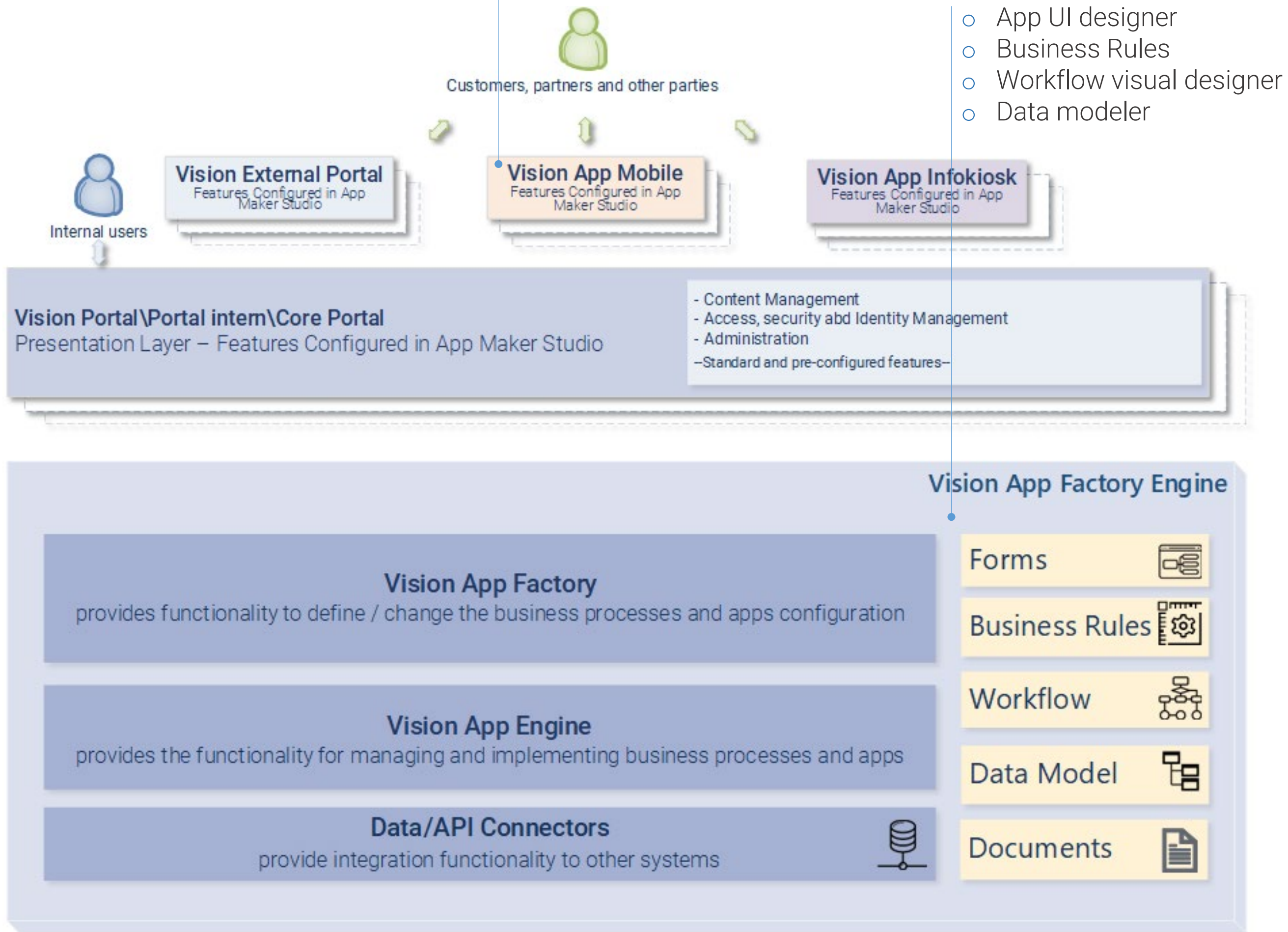




# Vision App Maker

## Architecture

- Omnichannel (external/internal portal, mobile, infokiosk)
- Public API access
- Internal and external purposes configurable topology

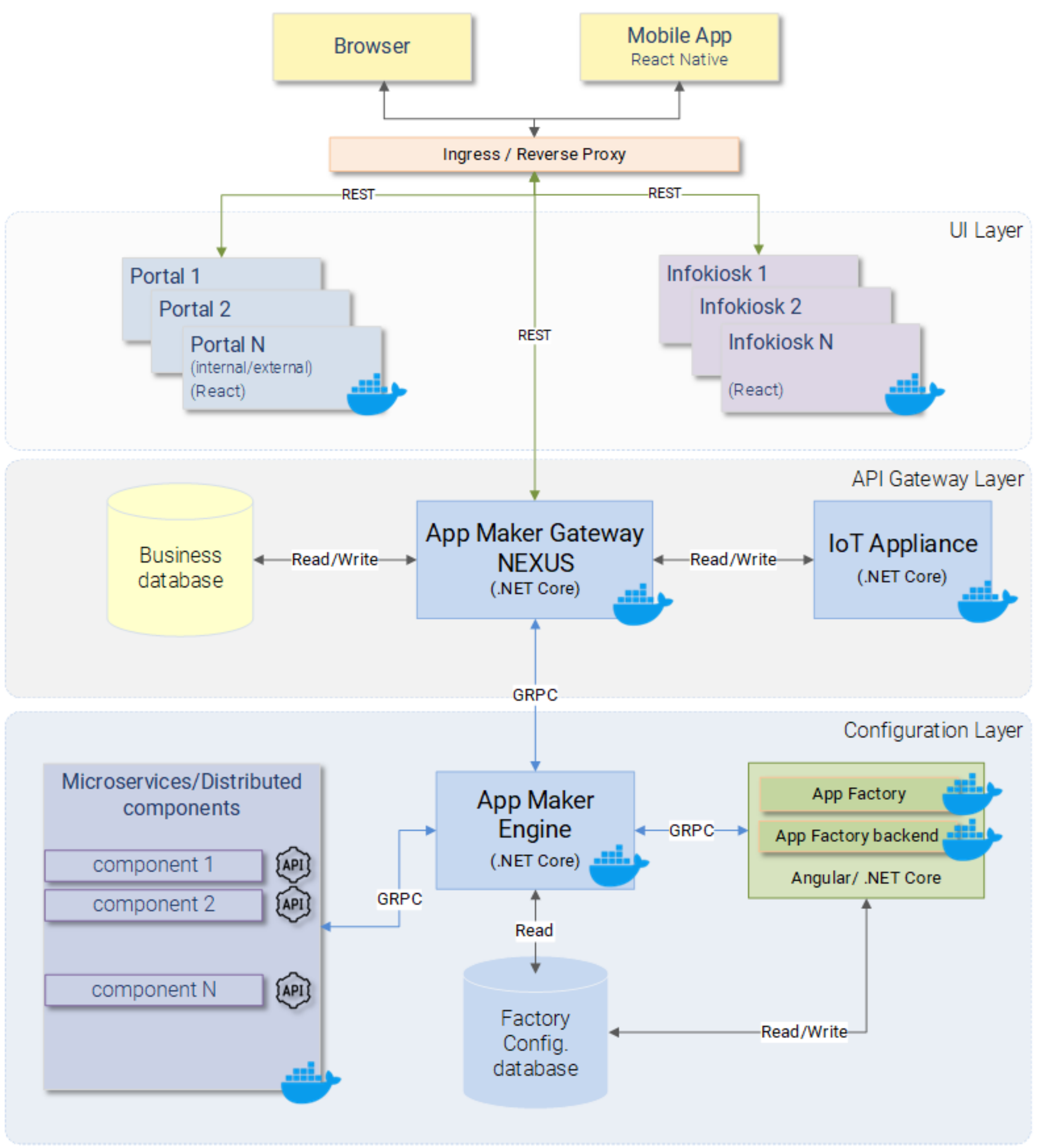


Vision App Maker is a turn-key, integrated framework designed on a modular, cloud and decoupled architecture, compliant with the highest security and availability requirements.



# Vision App Maker Suite

Technology Stack



Vision App Maker components were developed with modern and appropriate technologies for each layer purpose: reliable back-end developed in .NET Core and flexible, responsive and rich front-end based on Java Script, React and Angular.



Enjoy the digital journey



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