



Applan Business Platform

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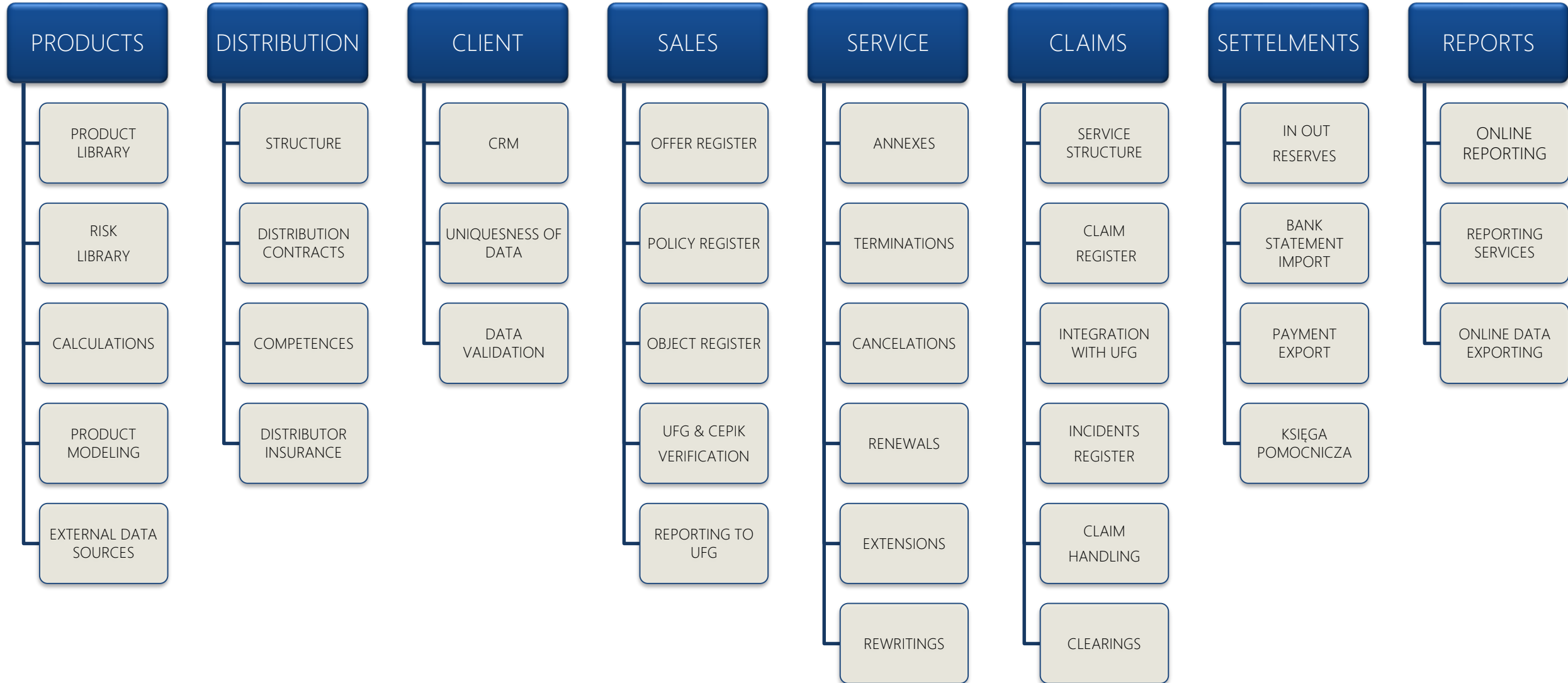
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ABP – Highlights

- Core and complete insurance system
- The best [Time2Market](#) on the market
- Universal API – one API integration for many products
- Support insurance and non-insurance products (including VAT)
- Full integration with [UFG](#), [Eurotax](#), [InfoExpert](#) i [Envelo](#)
- Automated data exchange with banks
- Ultrafast sales path coming soon (Aztec, UFG, CEPIK)
- Already tested and used by [Benefia](#), [Generali](#), [Polins](#), [TiW](#), [Accredited](#), [Wefox](#), [Dallbogg](#)
- Functionality of [Księga Pomocniczna](#) in accordance with „*Ustawa o rachunkowości*”



ABP – important features



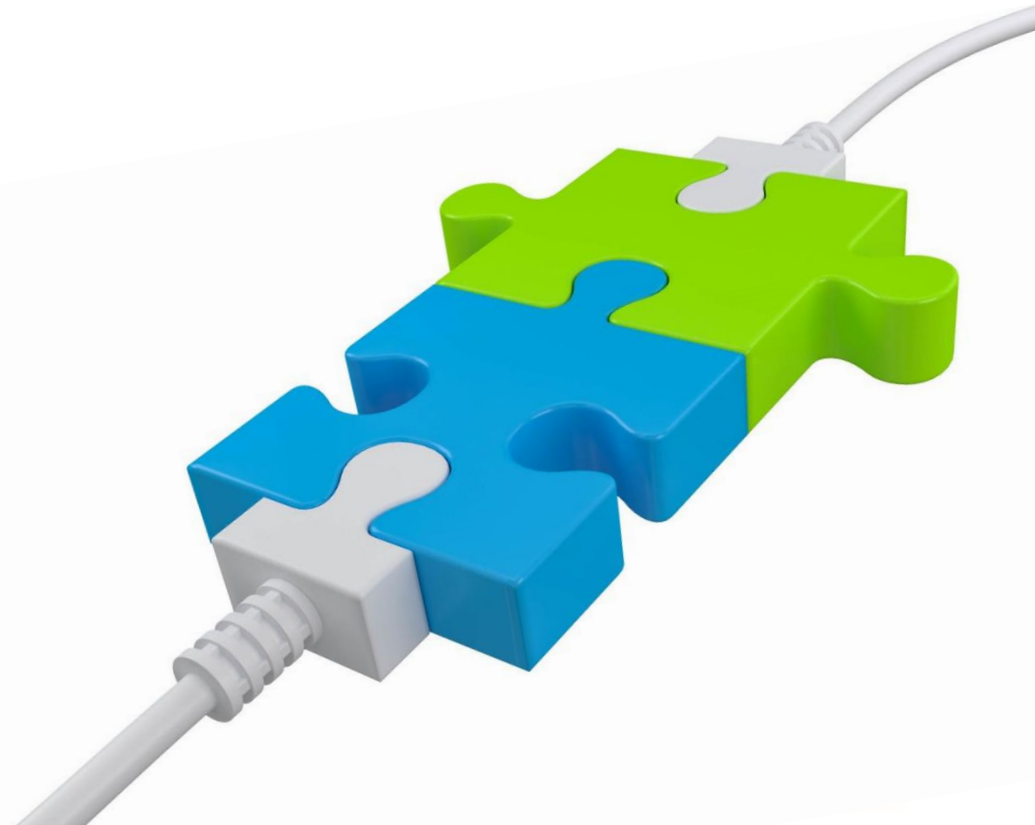
Basic informations about API

- Unique solution on the market
 - Universal communication interface with distributors – one set of methods support different types of products
 - Significantly reduces integration costs
 - Eliminates barriers to entry for new products
 - Transparent for other ABP functionalities (e.g. reports)
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ABP Universal API – complete integration

- Choosing ABP system & API interface is an entry into an existing sales ecosystem
- Complete integration with largest distributors on the Polish market i.e:
 - Unilink
 - Rankomat
 - Mubi
 - Insly
 - KioskPolis
- The integration portfolio is constantly expanding



Key API features

- Sales module
 - Product search
 - Generating subproduct templates
 - Issuing offers
 - Issuing policies
 - Calculations and Multicalculation– with or without UFG verification
 - Distribution of policy related documents - information materials
 - Collecting documents for insurance policies, e.g. car photos, policy scan
 - IDD regulation support – supporting APK internally (ABP) and by external systems
 - Sending policies direct via email
- Service module
 - Annexes
 - Renewals
 - Searching for policies
 - Policy details
 - Printout downloading
 - Cancellation of policies
 - Policy terminations
- Claim module
 - Creating claims
 - Editing claims
 - Insurance verification



Pricing model

- We have internal pricing engine but we can integrate with external engines like Earnix
- Very flexible data model and pricing
 - Products can be build through web interfece of ABP system
 - Flexible building of product and pricing based on self defined
 - Parameters
 - Atribiutes
 - Properties
- Few stages of pricing
 - Base price on component (risk like MTPL, MOD, PA)
 - Price verification on component
 - Price verification on whole product
 - Moving price
 - After customer
 - After tariff

Performance

- ABP system and API were tested with the largest distributors on the market
 - Rankomat
 - Unilink
- Every day we support almost 1 000 000 requests to the system per one instance
- 300 000 requests - just by API.
- Can easily handle several thousands policies per day
- Full monitoring of system performance



ABP – technical point of view

- System based on newest Microsoft solutions
 - Windows Server
 - MS SQL
 - .net/C#/ReactJS
 - Microsoft Reporting Services
- REST API based on JSON/C#
- Access and testing by Swagger
- Full monitoring of potential errors in Sentry
- System uses the latest versions of external libraries, which are updated on regular basis
- Platform developed in accordance with TDD methodology – supports also automated tests
 - Functionality and integration tests
 - Performance tests
 - Regression tests
- Easy in developing functionalities – modularity

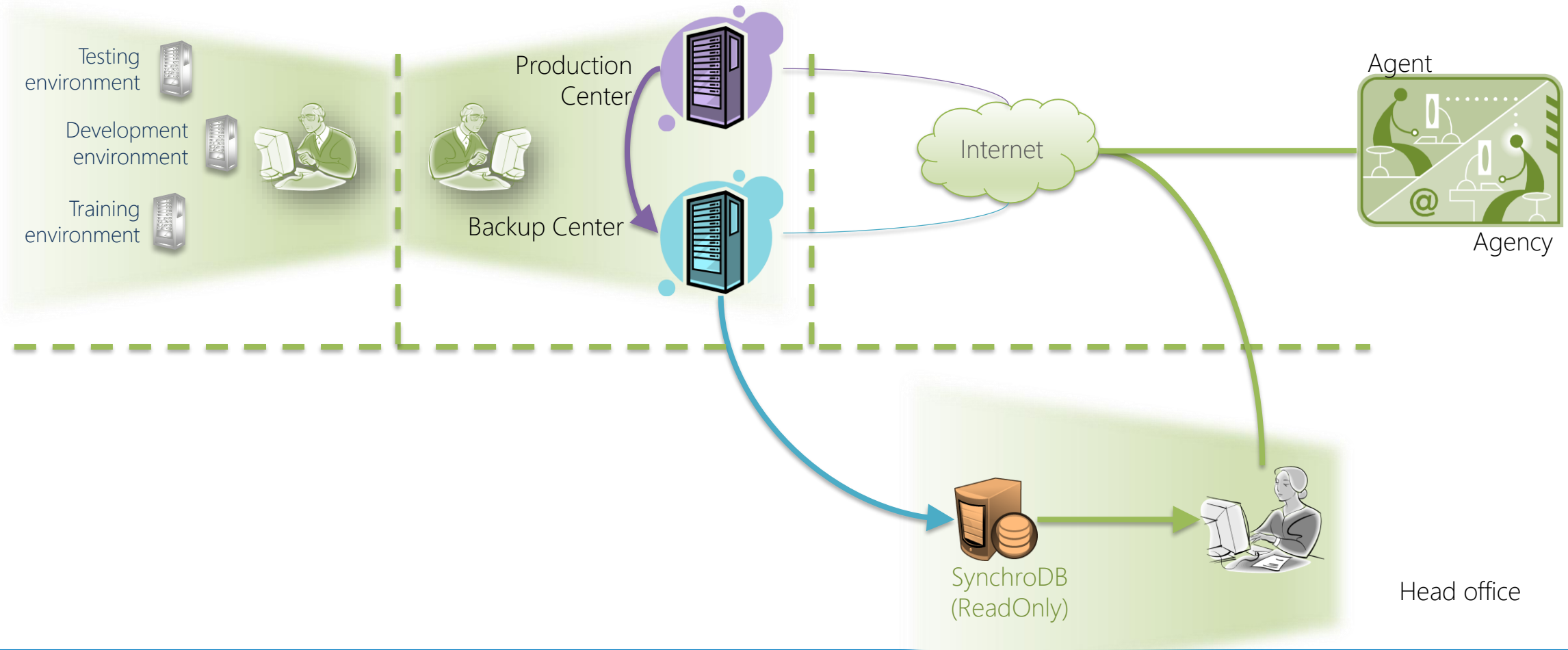


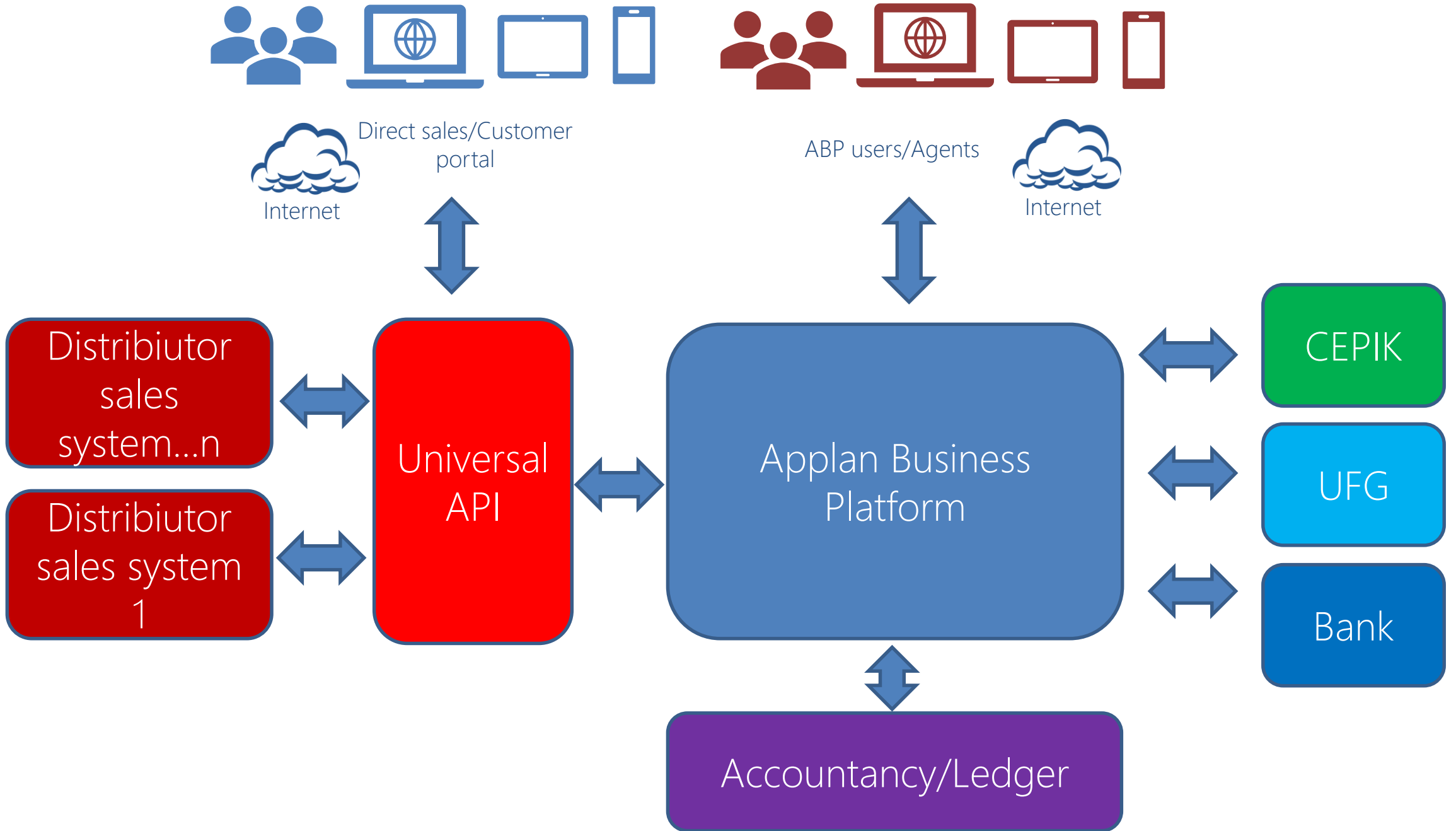
Security

- Full auditability of the entered data. The system stores full history of data changes, not just the current version
- Full online database synchronization to secondary datacenter
- Daily data backup with complex scenarios of retention
- Scalability and redundancy of environments
- Compliance with GDPR regulations and KNF recommendations
- Control of access to the system and data on each element of system
- API prevents parallel editing of the same objects
- Authorization of each request
- Checking user roles and terms & conditions of distribution agreements by granting access to data and operations



SaaS model

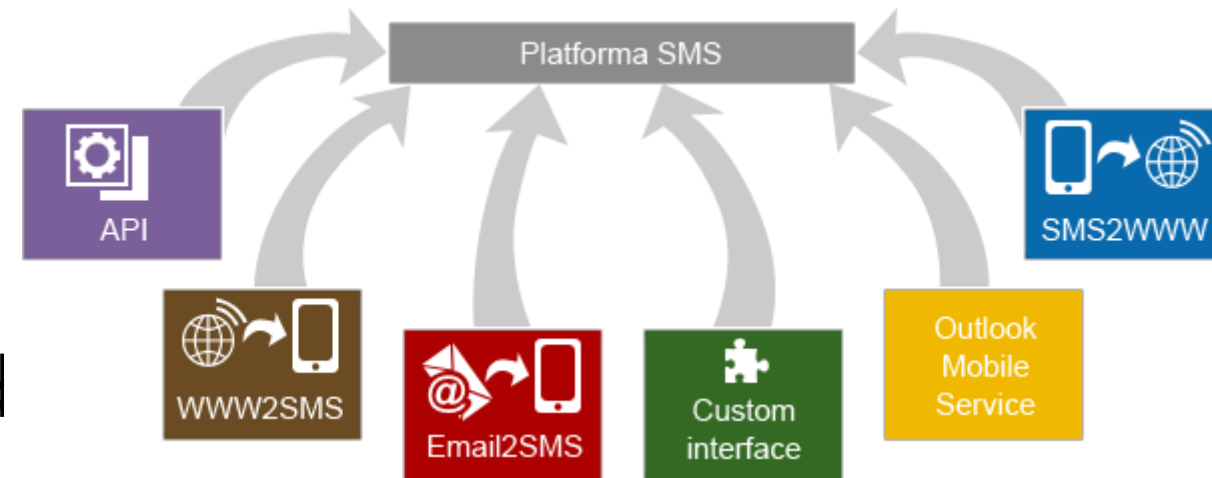




SMS/Email communication



- Integration with our communication platforms:
 - HostedSMS - SMS
 - HostedExchange – email
 - Microsoft M365 - email
- Built-in notification mechanisms
- Automation of information and marketing mailing



Deployment

- Managed by Atlassian Bamboo.
- Deployed on Test, Stage and Production Environment.
 - Separate parameter files for each deployment and different permissions
- Web application and sites deployed by Microsoft Web Deployment
- Database deployed and migrated using .dacpac files and Microsoft SqlPackage tool.
- Auditable deployment of data migration and data fixes.

ABP - Application Architecture

- Web applications
 - Admin Panel
 - Fast Sales
 - Claim Panel
 - Client Panel
 - Web Api (Rest/Json)
- DCS Win Service
 - Scalable
 - Complex logic threads.
- Microsoft Sql Server Database
 - Microsoft Sql Server Agent for one-per-day reporting and calculations
- SAP Crystal Reports or Microsoft Reporting Services
 - Printing and reporting

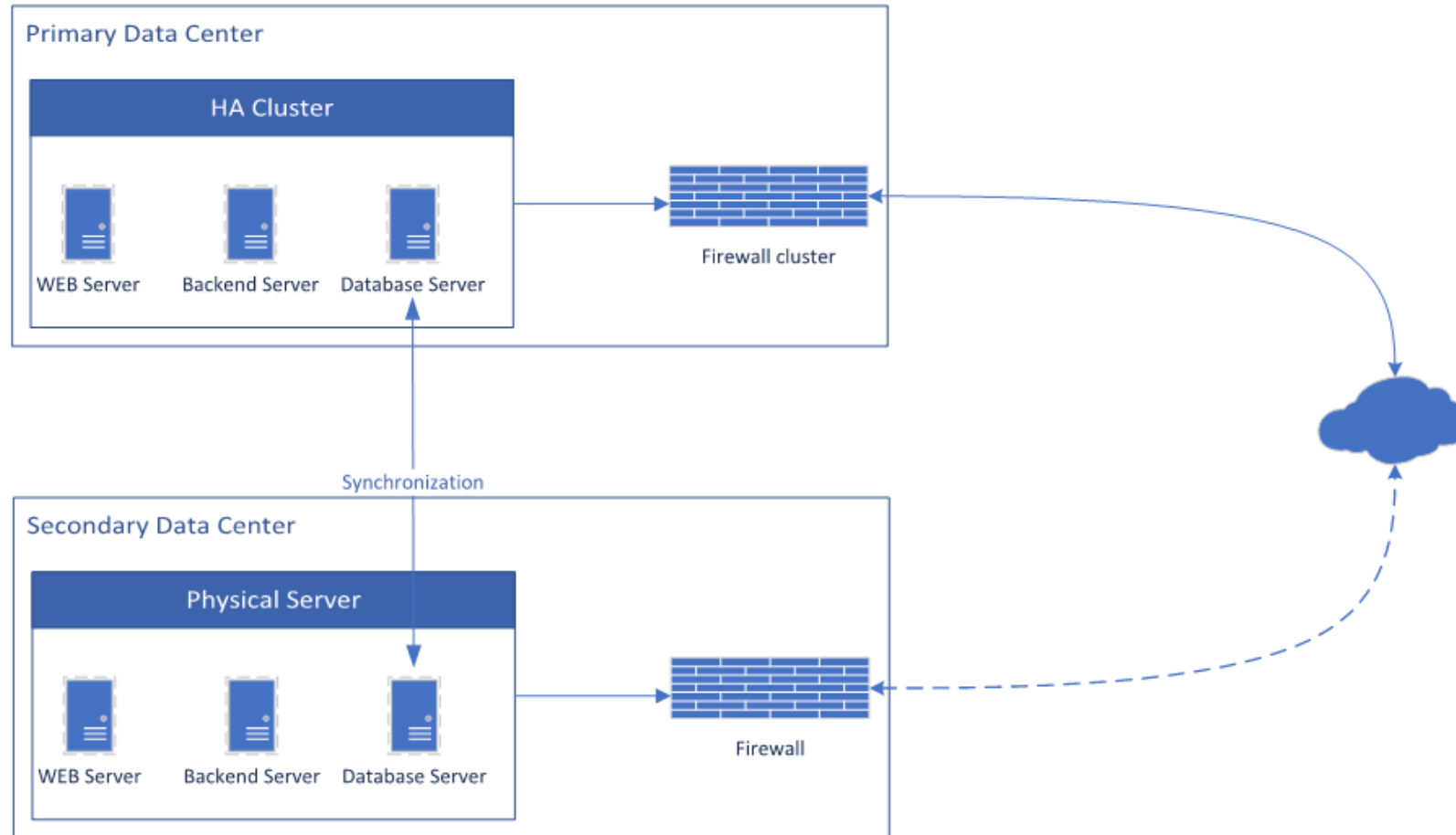
Application Integration

- Connector to UFG (IGF) system - regulatory
 - Querying policy & claims history – inbound traffic
 - Reporting policies, claims and compensations – outbound traffic
 - Authorization is based on the certificate and password
 - Webservice XML (SSL)
- Mass mailing systems (Envelo)
 - File transfer over HTTPS
- Banks (MT940/MT942 Files)
 - File transfer over HTTPS
- Payment gateways (Tpay)
 - No API – link based integration with MD5 hashes for verification
- Messaging Gateways (HostedSms, Microsoft Exchange, others)
 - Webservice SOAP over HTTPS – login/password authorization
 - SMTP over TLS - – login/password authorization
- Database dumps for Insurer
 - Direct connection to Microsoft SQL database over site2site VPN
- Eurotax – vehicle valuation service
 - Webservice SOAP over HTTPS – login/password authorization

High Availability

- Application deployed in two separate and independent datacenters (ISO27001)
- Web/Backend components configured as Active/Active
- SQL Database configured as an Active/Passive
- Data across Datacenters are replicated in real-time
- In case of disaster the primary datacenter, DCS starts DRP procedure to switch datacenter

HA Architecture



Support and Maintenance team

- Dedicated service desk application will be available to client
- Tickets are managed by support team 24/7
- Security updates are regularly installed on production servers. Critical updates are installed ASAP
- DRP are made at least once a year
- SQL database backups are regularly anonymized and restored on test environment
- DCS has regularly evaluated BCP

Data quality control

- All addresses which are entered during sales process are checked in TERYT – Polish national addresses database
- Data of vehicle and owner will be checked in IGF (UFG)
- Data of vehicle and owner can be readed (Azetec code) from car registration document
- In the standard sales process in the ABP system checks that the data of the entered entities is consistent (PESEL, REGON)

Thank you

If you have any questions please contact:

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