
NewPicass 14.Net

Enterprise Insurance Platform

ASP.NET Core

SQL Server 2022

Cloud SaaS

AI & Analytics

Blockchain



ISO 27001:2023 Certified

About Us



IESolution 2.0 s.r.l.

ISO 27001:2023 certified software house specialized in building web platforms for the insurance sector, with a focus on surety bonds and technological risks.



9+

Insurance Companies



14.0

Platform Version



99.9%

Guaranteed Uptime

Our Clients

- ✓ Global Assistance S.p.A.
COD.IVASS A395S
- ✓ Euroins Insurance JSC
COD.IVASS 10907
- ✓ ZAD European Insurance Co.
COD.IVASS 41143
- ✓ Accredited Insurance (Europe)
COD.IVASS D974R
- ✓ Accelerant Insurance Europe SA/NV
COD.IVASS D975R
- ✓ Axeria IARD
COD.IVASS 40517
- ✓ QBE Europe SA/NV
COD.IVASS D948R
- ✓ Zavarovalnica Triglav d.d.
COD.IVASS 10719
- ✓ Nordic Guarantee
COD.IVASS 40977

Platform Overview



ASP.NET Core MVC

Next-Gen Framework

Next-generation web platform built on MVC pattern in C#, ensuring enterprise-grade scalability and maintainability.



SQL Server 2022

Enterprise Cluster

Enterprise database in Cluster configuration with automatic failover for maximum data availability.



Cloud SaaS

Enterprise Architecture

Multi-tenant cloud architecture with web farms distributed across separate data centers for operational continuity.



Advanced Security

GDPR & DORA Compliance

Full compliance with GDPR and the European DORA Regulation, with end-to-end encryption of all sensitive data.



AI & Analytics

Artificial Intelligence

Predictive analytics and automatic scoring with proprietary machine-learning algorithms for data-driven decisions.



Synchronization

Bi-directional Sync

Automatic real-time bi-directional synchronization between the Company platform and the Coverholder platform.

Main Features



Unified General Registry

Optical document acquisition and QR Code generation for fast, secure client identification.



Complete Surety Bond Management

End-to-end management of every type of surety bond, with automated workflows and integrated controls.



Digital Signature & Timestamping

Qualified Electronic Signature (QES) with full legal validity and certified TSA timestamping.



Integrated Technical Accounting

Technical accounting module fully integrated into the platform for seamless financial management.



AI Scoring & Predictive Analytics

Automated client scoring, predictive analytics, and risk assessment powered by proprietary machine-learning algorithms.



Bi-directional Synchronization

Automatic real-time synchronization with the NewPicass14 Coverholder software across the producer network.

Advanced Policy Management



Surety Bonds with CIG Integration

- ✓ Provisional
- ✓ Final
- ✓ Advance Payment
- ✓ L210 – Customs Guarantees
- ✓ VAT Refund
- ✓ AGEA – Agricultural Payments
- ✓ Waste Management

Automatic CIG lookup with tender data import and mandatory document validation by bond type



Complete Management

Issuance & Renewal

Guided workflow for issuance, renewal, and endorsement handling with automated compliance checks.

Producer Network

Full coordination of the intermediary network with automatic commission distribution.

Auto Documentation

Automatic generation of all contractual documents with digital signature placement.

Real-time Monitoring

Interactive dashboards for real-time monitoring of production, exposure, and claims.

Roles & Security



Customizable Operator Roles

Granular access control for maximum security. An innovative capability to autonomously create custom "operator roles" that boost operational efficiency through precise separation of duties and responsibilities.

- ✓ Access restricted to role-specific functions only
- ✓ Secure login with username, password, and 2FA
- ✓ Google Authenticator for administrative users
- ✓ Full control over sensitive company data
- ✓ Complete audit trail of all operations



Enterprise Security

2FA

Multi-Factor
Authentication

E2E

End-to-End
Encryption

GDPR

Full
Compliance

DORA

European
Regulation

Advanced Digital Signature

01

Document Generation

Automatic document generation with signature placement

02

Automatic Email

Personalized email to the client with a unique secure link

03

Qualified Signature (FEQ)

QES with full legal validity under the eIDAS regulation

04

TSA Timestamping

Certified timestamping for long-term validity

05

Auto Return

Automatic return of the signed document into the system

Operational Advantages

-90%

Signature collection time

From days to hours

100%

Process traceability

Real-time notifications

Zero

Lost documents

Auto archiving

Blockchain & Anti-Fraud



Innovative Features



Contract verification via QR Code printed on the cover page



Polygon Blockchain registration for immutability



Mandatory IVASS regulatory compliance



Effective deterrent against insurance fraud



Competitive Advantage

-10%

Reduction of Insured Capital

Blockchain verification allows the insurance Company to apply a 10% reduction of the insured capital on public tenders, in line with the new Italian Public Procurement Code.

Artificial Intelligence & Advanced Analytics



Predictive Analysis

- ✓ Interactive real-time dashboards with customizable KPIs
- ✓ Production statistics by producer and seasonal trends
- ✓ Dynamic charts with drill-down to granular data
- ✓ Automatic Excel/PDF report export for management



AI Client Assessment

- ✓ Integration with external databases (Cerved, Credit Safe, Cribis)
- ✓ Automatic credit scoring with machine learning
- ✓ Dynamic risk profiling based on historical behavior
- ✓ Automated due diligence for fast decisions

+35%

**Assessment
Accuracy**

-80%

**Assessment
Time**

-25%

**Loss Ratio
Reduction**

100%

**Decision
Objectivity**

Claims Management



#

Number of Claims



€

Total Reserve Amount



€

Total Paid



€

Total Exposure



%

Loss Ratio



Automatic Operations Block

When a claim is open, the system automatically blocks all client operations, ensuring maximum risk control and preventing further exposure.



Reporting & Monitoring

Real-time dashboards with claims KPIs, historical trend analysis, automatic report export for management, and proactive alerts on configurable risk thresholds for each portfolio.

Online Onboarding

Client Onboarding

Complete digital process for acquiring new clients, from document collection to identity verification, in full compliance with regulatory requirements.

- ✓ Guided digital document collection
- ✓ Identity verification with optical acquisition
- ✓ Anti-money-laundering due diligence (AML/KYC)
- ✓ Online risk-profiling questionnaire
- ✓ Digital signing of contracts and disclosures
- ✓ GDPR-compliant automatic archiving

Intermediary Onboarding

Digitalized procedure for accrediting new intermediaries and brokers, with automatic IVASS-requirement checks, documentation collection, and immediate operational activation.

- ✓ Automatic RUI/IVASS registration check
- ✓ Collection of corporate documents and authorizations
- ✓ Mandate configuration and operating limits
- ✓ Platform credential activation
- ✓ Integrated online training
- ✓ Continuous compliance monitoring



Automatic Document Translation

Intelligent translation into 5 languages with original layout preservation

The system automatically translates policies, contracts, and insurance documents while preserving the original layout, formatting, and placement of graphic elements. Ideal for companies with international operations and multilingual producer networks.



Italian



English



German



French



Spanish



Layout Preserved

Formatting, tables, headers, and footers kept identical to the original.



Professional Quality

Specialized insurance terminology with sector-specific technical glossaries.



Instant Translation

Real-time processing with no operational delays for the producer network.



International Operations

Full support for multilingual insurance companies and producer networks across Europe.

Enterprise Infrastructure



Redundant Architecture

- ✓ Multiple web farms across 2 separate data centers
- ✓ SQL Server 2022 in Cluster with automatic failover
- ✓ Intelligent load balancing for optimal performance
- ✓ Automatic nightly backups to external repositories



Advanced Security

- ✓ Next-gen firewall with Intrusion Detection System
- ✓ Full compliance with GDPR and European DORA
- ✓ ISO 27001 certification for security management
- ✓ End-to-end encryption of all sensitive data



Service Guarantees

- ✓ 99.9% guaranteed uptime with contractual SLA
- ✓ Proactive 24/7 monitoring with automatic alerts
- ✓ < 1 hour support for critical situations
- ✓ Disaster Recovery with defined RPO and RTO

Bi-directional Synchronization



NewPicass14 Company

Policy issuance with digital signature



NewPicass14 Coverholder

Network coordination and workflow management



Immediate Availability

Issued policies are immediately available to the producer network with no delay.



Automatic Distribution

Automatic commission distribution with no manual intervention, eliminating errors.



Real-time Sync

Changes, renewals, and endorsements synchronized in real time across all platforms.



Zero Errors

Complete elimination of double data entry and transcription errors.

Available Configurations

NewPicass14 Company

Insurance Company Platform

Complete solution for insurance companies: policy issuance with digital signature, full policy-lifecycle management, integrated technical accounting, advanced analytics, and regulatory compliance.

- ✓ Policy issuance with QES
- ✓ Integrated claims management
- ✓ Technical accounting
- ✓ Analytics and reporting
- ✓ IVASS / GDPR / DORA compliance

NewPicass14 Coverholder

Coverholder Platform

Producer-network coordination and workflow management: automatic policy distribution, commission management, real-time production monitoring, and bi-directional synchronization with the Insurance Company.

- ✓ Producer-network coordination
- ✓ Workflow management
- ✓ Commission distribution
- ✓ Real-time monitoring
- ✓ Bi-directional sync

NewPicass14 Broker Retail

Broker Solution

Lean solution for small intermediaries: client-portfolio management, simplified policy issuance, access to the Company's network, and essential reporting for efficient operations.

- ✓ Client-portfolio management
- ✓ Simplified issuance
- ✓ Access to the Company network
- ✓ Essential reporting
- ✓ Mobile-ready interface

Thank You

Ready to transform your insurance management with NewPicass 14.Net?



www.iesolution.it



info@iesolution.it

IESolution 2.0 s.r.l.



ISO 27001:2023 Certified | Software for the Insurance Sector