

SAPIENS

Rethink.  
Reshape.  
Reimagine.

Sapiens Digital CoreSuite for P&C



## Meeting today's demands with tomorrow's technology

Today, P&C insurers find themselves amidst a perfect storm of change. Intensifying competition, disruptive technologies, shifts in consumer behavior and evolving customer demands are creating new business pressures. Technology has become a pivotal catalyst and the insurtech wave has given insurers a glimpse of what cutting-edge, agile solutions can offer both carriers and their customers. The key forces that transformed the industry over the past decade – cloud enablement, AI, big data & analytics, and interconnected portals – aren't going away. Instead, as they proliferate, carriers are challenged to modernize complex legacy core systems and rethink their business strategies and reshape traditional operating models.

As the pace of technology-driven change is only set to accelerate, P&C insurers need a next-generation, cloud-enabled solution with robust features and functionality to address the critical urgency for change. A digitally enabled platform that provides more capabilities – from the ability to consistently deliver superior customer experiences – to the ability to rapidly develop and launch new products, or instantly react to market demand. A lean, scalable core solution that also serves as a catalyst – not just for today, but every opportunity in the future.

## Paving the path for innovation

The ability to anticipate and embrace change, rather than adapt to it after the fact – is a key characteristic of a modern digital business platform. Sapiens CoreSuite for P&C comes pre-integrated with our Sapiens DigitalSuite, delivering superior customer experiences for customers and effective engagements for agents and brokers. The radically simple, digitally enabled and highly customizable solution offers a single platform for personal, commercial and specialty lines of business, so the power to reshape current and future needs stays with insurers.

## Benefits that go beyond (the box)



### Speed-to-Market

Develop and drive new products to market faster and through multiple distribution channels, accelerate customer journeys and redefine speed, efficiency, and optimization.



### Digital Capabilities

Optimize business initiatives with a digital enablement layer & extensive library of APIs, connecting your core to next gen technologies.



### System Simplicity

Achieve true self-sufficiency with low code/no code configuration tools and the flexibility, functionality and intelligence to transform complex conditions into growth opportunities.



### Cloud Enabled

Improve business performance with affordable, reliable and scalable support, flexibility and security required to succeed in fast paced, dynamic markets.

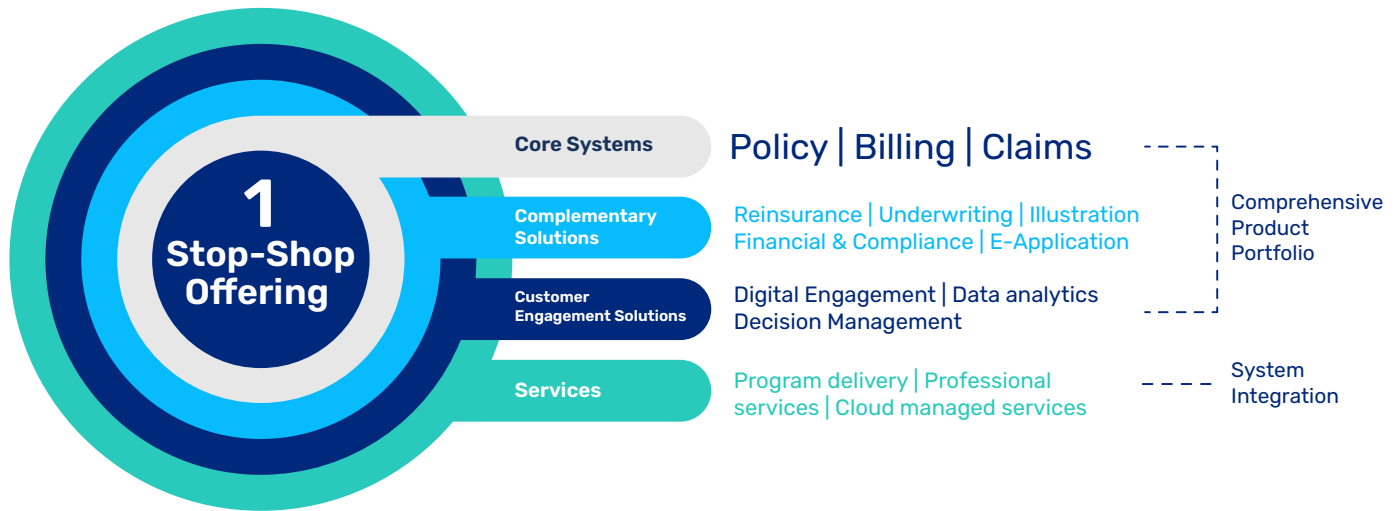


### Future Proof

Ensure the agility and flexibility to manage what's now and what's next. Reduce operational costs by achieving system upgrades in hours, not months or years.

## Reimagine the future with digital

Sapiens CoreSuite is a customer-centered, comprehensive core solution, purposefully built to meet today's evolving digital demands. Preconfigured with a robust set of core applications: PolicyPro, BillingPro and ClaimsPro, which can be used alone, or combined to create a powerful, unified suite. With one extensively-configurable, multi-line system, insurers get a full complement of configuration tools aggregated with future-forward technology to provide end-to-end functionality across the entire P&C policy lifecycle.



### POLICYPRO

Sapiens PolicyPro is the foundation for all policy management and offers a suite of capabilities and beneficial functionalities, such as intuitive underwriting and advanced configuration across the full lifecycle, for any line of business, including complex specialty and usage based lines, or parametric insurance.

### BILLINGPRO

Sapiens BillingPro is a modern, configurable billing system with strong rules, tools and digital capabilities to support new payment methods and workflow capabilities—designed to increase operational efficiency, improve process consistency and better customer experiences.

### CLAIMSPRO

Sapiens ClaimsPro provides the fundamental claims transactions, workflow, tasks, diaries, and management functions. ClaimsPro includes a robust set of claims management reports as well as interactive dashboards and robust integration capabilities into third-party services.

### Core today – more tomorrow

Sapiens Digital CoreSuite broadens and extends core systems' functionality, with an unparalleled mix of digital capabilities that can be accessed through a single platform, without the complexity of having to rebuild sophisticated business logic within the integration code. With an open-communication API-based platform, carriers can seamlessly connect with other highly beneficial solutions, including Sapiens Decision— core business logic modeled for P&C, Sapiens Reinsurance, or any ecosystem, technology provider or business platform, to further support future digital development.

## Omni-Channel Distribution

MGA/Brokers

Agents

Direct, Web & Mobile

Third Party Systems

## Multiple Lines of Business



Personal



Commercial



Specialty



Workers' Comp

**Flexible and configurable environment**

## Digital Modules

### Functional

PolicyPro | BillingPro | ClaimsPro | IntelligencePro & Reports | Agency/Producer Management | Distribution Management | Reinsurance | General Ledger

### Supporting

ConfigurationPro (Designer) | Rules Engine | RatingPro Engine | Work/Task Manager | Data & Predictive Analytics | Digital Suite - API Tools & Portals | Imagine/ECM | Document/CCM

Sapiens Digital CoreSuite provides the foundation insurers require to innovate, accelerate time to market, and meet escalating customer needs. Built with the flexibility and the capabilities to enhance business dexterity, deliver customer-centric experiences, improve operational efficiency, resolve an array of business challenges, and eliminate complexity – Sapiens Digital CoreSuite is more than a core platform, it's a business differentiator for P&C carriers.

There's no better time than now to achieve more for your CORE

## About Sapiens

Sapiens empowers the financial sector, with a focus on insurance, to transform and become digital, innovative, and agile. Backed by more than 35 years of industry expertise, Sapiens offers a complete insurance platform, with pre-integrated, low-code solutions and a cloud-first approach that accelerates customers' digital transformation. Serving over 600 customers in 30 countries, Sapiens offers insurers across property and casualty, workers' compensation and life markets the most comprehensive set of solutions.

For more information visit [www.sapiens.com](http://www.sapiens.com) or follow us on [LinkedIn](#).

Interested in learning more about Sapiens Digital CoreSuite?

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