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This authorized reprint contains material excerpted from a recent Celent report profiling and evaluating 22 different North American individual life insurance policy administration systems. The full report is 174 pages long. This report was not sponsored by Sapiens in any way.

This reprint was prepared specifically for Sapiens, but the analysis presented has not been changed from that presented in the full report. The full report description can be found at *Policy Administration Systems: North American Individual Life Insurance Edition*. For more information on the full report, please contact Celent at info@celent.com.

POLICY ADMINISTRATION SYSTEMS: NORTH AMERICAN INDIVIDUAL LIFE INSURANCE EDITION

2023 XCelent Awards, Powered by VendorMatch

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EXECUTIVE SUMMARY

COVID-19 has forced life insurers to accelerate their digital capabilities.

This report is the ninth in Celent's biennial look at policy administration systems (PAS) available to life insurers in North America. It is targeted at insurers looking to update their core back office system to meet the digital needs of the future. There are a number of solutions to consider. Celent profiles 22 PAS in use or being marketed for North America individual life, pension, and annuities products. Although this represents the majority of PAS platforms available in the North American market, there is a small subset of platform providers that chose not to participate. There are 10 vendors or systems that qualified for Celent's ABC rankings and another 12 that are profiled but not included in the ABC analysis. Some vendors also appear in Celent's companion reports profiling these systems in Asia Pacific, Europe/Middle East/Africa, and Latin America.

To help financial institutions better understand the vendor landscape and compare vendors, Celent developed its ABC methodology, which positions and awards vendors across three dimensions: Advanced Technology, Breadth of Functionality, and Customer Base and Support. Winners are mentioned in the main report.

INTRODUCTION/CONTEXT

This report is part of a series on policy administration systems (PAS) in North America, Latin America, EMEA, and the Asia-Pacific. It profiles the majority of the individual life, annuities, and pension insurance administration systems available in North America today.

The report uses Celent's ABC vendor view, our standard representation of a vendor marketplace designed to show at a glance the relative positions of each vendor in three categories: Advanced Technology, Breadth of Functionality, and Customer Base and Support. Insurers should consider which functionality, technology, experience, and client service factors are most important to them and review the detailed profiles in this report to assess vendor suitability for their needs.

Eleven systems fully met the inclusion criteria for Celent's ABC vendor view as described in the "Report Methodology" section of this report. Ten additional vendors that did not meet the ABC criteria are also profiled; these vendors are either new market entrants or, for a variety of reasons, did not fully meet the inclusion criteria.

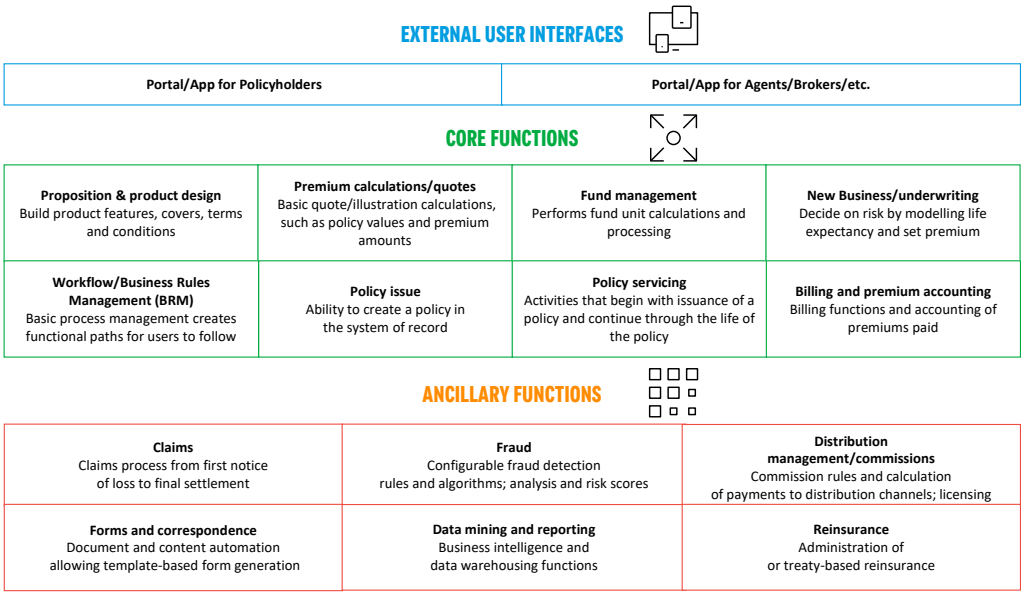
This report should help life insurers define their core systems requirements and, where appropriate, create a short list of vendors for evaluation. Expanded PAS functionality and improved technology means that insurers continue to have a wide spectrum of systems and vendors to consider when they are looking for a solution to fit their needs. Subscription clients can leverage analyst access to connect with the authors and to learn more about the vendors and solutions.

Policy Administration System Definition

In one sense, the definition of a policy administration system (PAS) is the system of record for all policies that an insurance company has written. At this most basic level, a PAS is a repository of policy-level data related to plans of insurance, policy coverage amounts, benefits and riders, duration of the policy, and so forth. A permanent policy record is created at the time a policy is issued and includes the complete history of the policy through payout, termination, cancellation, and/or reinstatement.

In actual practice, an insurer uses a PAS, either by itself or with closely integrated specific point solutions, to execute a number of core processes, and relies on several types of supporting capabilities, as shown in Figure 1.

Figure 1: Policy Administration System Components and Functionality



Source: Celent

REPORT METHODOLOGY

In this report, Celent's objective is to include as many as possible of the leading policy administration systems being used or actively sold to insurers in North America. Celent actively reviews vendor systems in the insurance software market and invites the vendors to participate in reports like these.

Approach

To analyze the capabilities of policy administration systems active in the individual life insurance market, Celent invited software vendors worldwide to participate in this research. There was no cost for vendors to participate.

Celent sent a detailed RFI to the participating vendors In addition to the RFI, vendors provided a product briefing and solution demonstration. The RFI sought information about key functionality, preintegrated systems, customer base, pricing model, customer feedback, and implementation and support. In some cases, vendors revised their RFI responses following detailed discussions with Celent.

Celent used its unique VendorMatch platform to gather RFI data from each vendor. VendorMatch is the world's largest vendor and solutions data store—combined with analytical tools—to help financial institutions find, evaluate, and select a solution. Each profile contains a link to the solution's VendorMatch profile.

The RFI for this market research gathered information across multiple dimensions including:

- Company information
- Product overview
- Specific information about the vendor and the system including, among others:
  - ***Functionality****:* General service and policy management including desktops; workflow; new business including quotes, illustrations, and applications; underwriting; product configuration and management; premium calculations; fund management; annuity management; tax calculations; claim servicing; billing, collections, disbursements, and reconciliation; distribution management including commissions; reinsurance; document and forms management; and digital integrations and features, internationalization, and localization.
  - ***Technology****:* Code, databases, operating systems supported, SaaS capabilities, integration methods and APIs, internal and external use interfaces, mobile capabilities, and cloud and other deployment options.

- ***Implementation and support**:* Staffing, training, client services, initial installation.
- ***Commercial terms**:* Pricing models, pricing factors, third party software fees and other costs, service-level agreements.
- ***Customer base:*** Customers by premium tier, installations by country, marquee clients, in production and supported lines of business including protection products, annuities, accident and health, and savings and pension and customer references.

As part of the VendorMatch RFI process, Celent gathered much more information about each solution than is reflected in this report. Subscription clients can leverage analyst access to connect with the author and to learn more about the vendors. They can also use Celent's VendorMatch platform to review a vendor's online company and product profiles. Since the online database can be updated at any time, the online data may be more current than this report.

Criteria for ABC Inclusion

Celent's ABC analysis is used to highlight those solutions that have attained success selling their systems in a particular market, in this case individual life insurance PAS in North America. Even if a solution is not included in the ABC analysis, Celent profiles solutions that do not meet the criteria but still provided us with data. These are typically new or emerging solutions in the market as well as newly re-architected solutions from existing vendors.

The three key criteria to be included in Celent's ABC analysis are:

- At least three customers in production with the current version of the system
- At least one new sale to one new customer within the last 24 months
- Participation by at least three reference customers

ABC Evaluation Input

In addition to the RFI data collected from every vendor, each vendor included in Celent's ABC evaluation provided a demo as well as at least three customer references. The RFIs, demos, and reference surveys provided quantitative and qualitative data that was used in the ABC analysis of these vendors. The ABC process is described in the next section.

Demonstration

Each vendor was provided the opportunity to present their policy administration system to Celent analysts. Each followed a scripted agenda that focused on product and rules configuration, workflow, usability and functionality for internal users, and the overall architecture of the system.

Customer Reference Feedback

Celent used an online survey tool to gather feedback from client references provided by each vendor. The survey asked about client views of the solution's business and technology value and assessed the vendor's customer service. The survey also asked each client what it liked best about the vendor they use and asked for suggestions for improvement. Anonymous results of the client surveys are reflected in the profiles, including a diagram that displays the average ratings given to the vendor in six categories. It is advisable to keep in mind that the evaluations and comments may vary according to the specific needs of each reference client.

Table 1: Customer Feedback Ratings

Questions Asked	Rating Included in the Average
Functionality *How would you rate the features and functions you are currently using?*	– Portals – Underwriting and case management – Product configuration – Workflow/business process design – Business rules – Document automation – Billing – Reinsurance – Claims management – Commission management – Business intelligence – Reporting
Technology *How would you rate the technology of this solution in the following areas?*	– Ease of system maintenance – Flexibility of data model – Scalability – Configurability – Ease of integration with internal and external data/systems
Integration/APIs *What has been your experience integrating this system with the following components?*	– Illustration systems – eApplications – Underwriting systems – Billing systems – Claims systems – Reinsurance systems – Financial systems – Internal applications and databases – Document management solutions

Questions Asked	Rating Included in the Average
How would you rate the following API features offered as part of the system?	– External data sources – API documentation – Support for local or global standards – API version management – API access management – API usage tracking
Implementation *Thinking back to when you first implemented this system, how would you rate this vendor in the following areas?*	– Responsiveness – Project management – Implementation completed on time – Implementation completed on budget – Knowledge of your business
Support *How would you rate this vendor's ongoing post-implementation support in the following areas?*	– Timeliness of responses to service requests – Quality of response to service requests – Cost of services – Knowledge of your business – Knowledge of their solution and relevant technology – Communication—proactive communication of issues and changes – Consistence in meeting SLAs – Roadmap delivery

Source: Celent

About the Profiles

This report contains 22 profiles presented in alphabetical order.

Each profile presents information about the vendor and solution; available professional services and support capabilities in the region; customer base; functionality and lines of business deployed; technology and partnerships; and implementations. The vendors included in Celent's ABC Vendor View analysis have two additional sections: customer reference feedback and Celent's opinion and observations on the system.

All vendors had an opportunity to review their profiles for factual accuracy, but they could not influence the overall evaluation of the system or the vendor's placement in the ABC Vendor View charts if the vendor was included in the evaluation.

Celent has retained final authority over the content of the published profiles. Some of the vendors profiled in this report are Celent clients, and some are not. No

preference was given to Celent clients either for inclusion in the report or for the subsequent evaluation.

Insurance Products Categories and Implementations

Some vendors have expertise in specific insurance products with their life policy administration system. Each profile includes a table listing the products supported by the system. Celent classifies these products in four categories:

- **Protection products**: term life, whole life, variable life, universal life, variable universal life, indexed universal life, unit linked, senior or pre-need / final expense.
- **Annuities**: fixed annuity, variable annuity, indexed annuities, and enhanced or impaired annuities.
- **Health products**: short- and long-term care, accidental death or dismemberment, critical illness, short and long term disability, income protection, dental, vision and supplemental health, hospital indemnity and major medical.
- **Pension**: pension defined contribution, defined benefit, wrap and savings (bonds, mutual funds, etc.)

The following tables lists the systems support of these product categories across individual and group business and the number of clients running the system in North America.

Table 2: Individual Life Product Support and NA Clients

Vendor	Protection	Annuities	Health	Pension	NA Individual Life Clients*
Sapiens	✔	✔	✔	☐	5

Legend: ✔ = At least one product in the category in production; ☐ = At least one product in the category supported but not in production; ✕ = No product in the category supported

Source: Celent; * Life insurance carrier clients only

Limitations

Celent believes that this study provides valuable insights into current offerings in life insurance policy administration systems. However, readers are encouraged to consider these results in the following context. Although we viewed a system demonstration, we could not confirm all of the solution details and client base information self-reported by participants. The initial data collection commenced in January 2023 and the vendors have had the opportunity to update their profile information since that initial outreach.

CELENT'S ABC VENDOR VIEW AND TECHNICAL CAPABILITY MATRIX

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To help financial institutions better understand the vendor landscape and compare providers, Celent developed its ABC methodology, which positions vendors across three dimensions:

Advanced Technology

Breadth of Functionality

Customer Base and Support

While this is a standard tool that Celent uses across vendor reports in many different areas, each report will define the ABC categories slightly differently. The final rating is determined by Celent's and customers' score of these factors, when appropriate, as well as Celent's view of the relative importance of the factors as they apply to both the solution and vendor's capabilities.

Table 3: Examples of Possible Factors Used in Celent Policy Administration System ABC Evaluation

ABC Categories	Possible Factors
Advanced Technology	– Customer feedback on technology, integration, and APIs – Integration capabilities – Microservices and APIs – Deployment options – Change tooling – Upgrade automation
Breadth of Functionality	– Customer feedback on features and functions – Overall support and production status of components and features – Life insurance products in production

ABC Categories	Possible Factors
Customer Base and Support	– Number of insurers running the system – New insurance clients won in the last two years – Number of countries where the system is implemented (EMEA, LATAM and APAC specific) – Staffing and experience – Client feedback on implementation and post-implementation services – Vendor's partner network

Source: Celent

Additional Considerations

Celent recognizes that the strength of any policy administration platform is somewhat dependent on the life insurance company's needs and business. A solution ranked low in Celent's rankings may be a perfect fit for a number of insurers for various reasons: price, business-specific functionality, target customer base, existing technology environments, etc. For this reason, these rankings are purely the opinion of Celent. Life insurers should use them in the context of their own specific situations. Additionally:

- Celent's ABC methodology uses a normalized scale. In some cases, this can exaggerate quantitative differences. Its purpose is to make the graph easier to read.
- This year's vendor scores were close and can be affected by small changes in the weight of components.
- A vendor's suitability comes down to the institution's needs compared to the insight offered by this analysis.
- Vendors in this analysis include Celent subscribers and nonsubscribers. We make no distinction between how either is presented, nor does it affect our ratings.

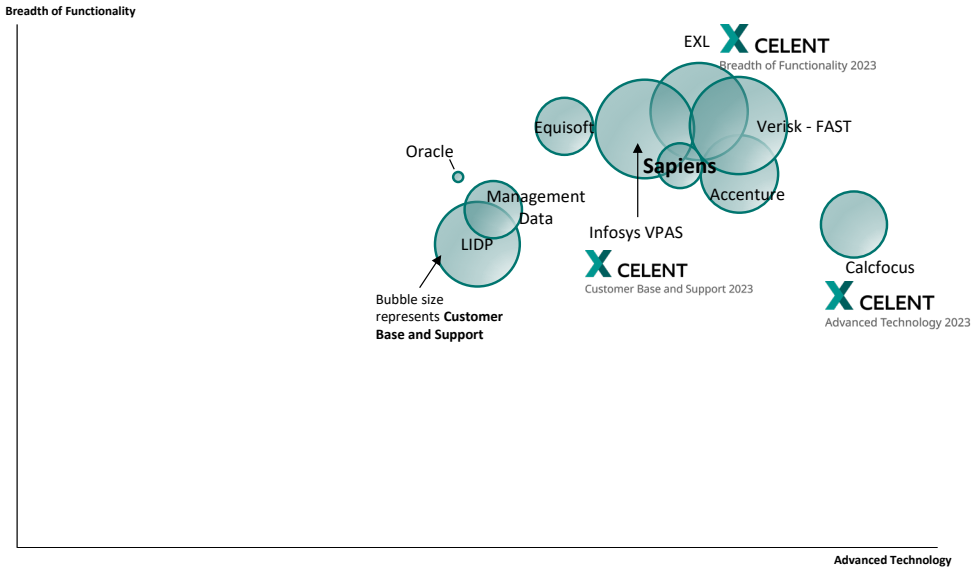
ABC Vendor View

The Celent ABC Vendor View shows the relative position of each PAS evaluated. Each vendor solution is positioned relative to others in the analysis. This year the difference between vendor scores across technology and functionality was minimal We normalize the data to makes the chart more readable.

Within this framework, the top performers in each ABC dimension receive a corresponding award.

Figure 2 below displays the relative scoring of each solution, with Advanced Technology on the horizontal axis and Breadth of Functionality on the vertical axis. The bubble size for each vendor represents the third dimension, Customer Base and Support.

Figure 2: Celent ABC Vendor View for North American Individual PAS



Source: Celent; Note: The spacing has been enhanced through normalization to make the chart more readable

Celent Technical Capability Matrix

Celent added the Technical Capability Matrix to its research in 2021. We've placed each solution into a category based on the sophistication and breadth of its technology and functionality (i.e., plotting the A and B dimensions). *Solutions are not ranked within the assigned category, so we've simply listed them alphabetically*. We've also included the solutions that didn't qualify for the ABC analysis to provide a fuller view of the market.

The five categories are:

Luminary: Excels on both Advanced Technology and Breadth of Functionality.

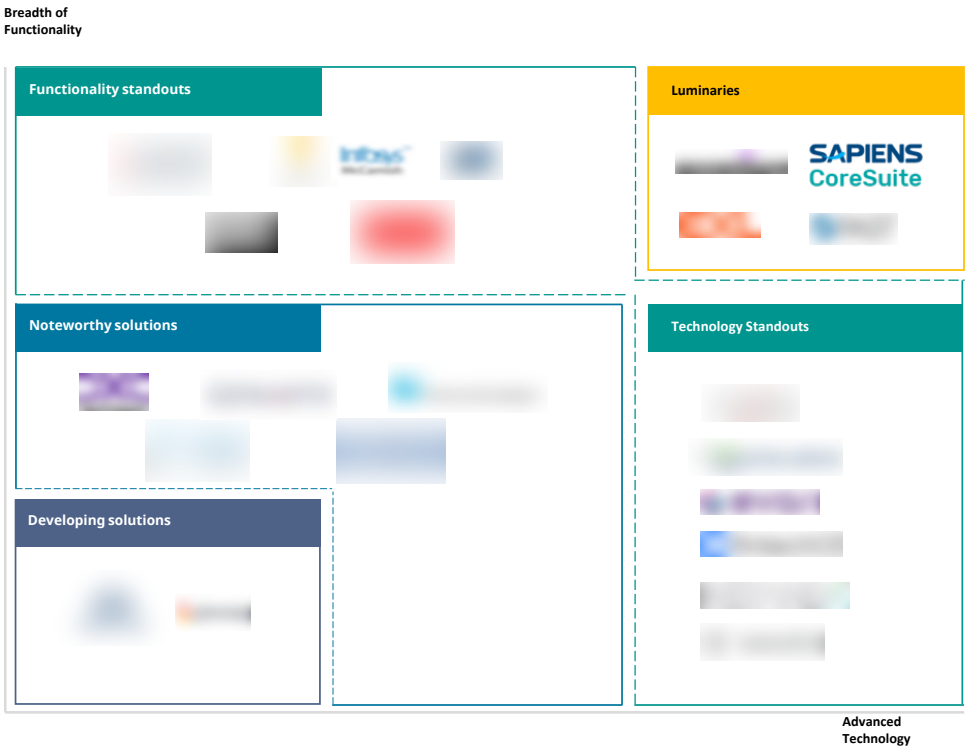
Technology Standout: Excels in Advanced Technology but doesn't yet have as many features as leading competitors (low on Breadth of Functionality). Often newer, these solutions typically have chosen a focused set of functionalities to begin their journey.

Functionality Standout: Low on Advanced Technology, high on Breadth of Functionality (likely big installed base). Often more established, these solutions have built out a robust set of features with technology that is no longer cutting-edge.

Noteworthy Solution: Relatively lower on both dimensions, yet still worthy of consideration by some financial institutions.

Developing Solution: Typically, new to the market and quite low on either Advanced Technology or Breadth of Functionality. Has the potential to mature into a more robust offering over time.

Figure 3: Celent Technical Capability Matrix



Source: Celent

SAPIENS: SAPIENS CORESUITE L&A

Table 4: Company and Product Snapshot

Year Founded	1982
Headquarters	Tel Aviv, Israel and London, UK
Number of Employees	5,200
Revenues (USD)	~$461 million
Financial Structure	Public company: NASDAQ: SPNS
VendorMatch Link	CoreSuite L&A | Sapiens | Celent
Year Originally Released	2000
FTEs Providing Professional Services for Product	800
Notable Clients	Confidential

Source: Vendor RFI

Celent Opinion

Sapiens is an insurance technology vendor marketing multiple core insurance systems supporting general and life insurance globally. Sapiens CoreSuite L&A has been profiled in our North American Life PAS system reports since 2019.

Since our last review, Sapiens has made major investment in the solution. The configuration module provides an intuitive interface leveraging specific rules capabilities with Sapiens Decisions , Sapiens business logic and modeling engine. Sapiens Decisions provides a graphical and editable view of workflow and business rules. The product hub offers a data table view of the product to visualize all product elements in one glance. Sapiens has also added machine learning capabilities to support formula calculation and improvement. These models can be changed using Python or can be integrated via APIs. The interface allows for testing the model live in the system. Furthermore, the vendor has added features such as a generic “undo” feature. In addition, Sapiens has built a specific reserve management function. Sapiens is also continuing its technology modernization, moving to GraphQL.

The Sapiens CoreSuite L&A internal user interface remains one of the best we have seen on the market, with a great balance between tables, graphics, and visuals. We particularly value the historical view of policies using a chronological timeline.

The CoreSuite Service Layer offers an extensive library of web services (REST), exposing a wide variety of services from data retrieval used by clients today for portal support and third party data services to security to invocation of business logic components. All services can be consumed directly as freestanding microservices or

serve as building blocks to be orchestrated at a higher level. The API library includes hundreds of services for agent services, claims, policy administration and client service, and investment and retirement processes.

Sapiens CoreSuite for L&A remains a robust system in terms of features and function. With the investments started by Sapiens over the past few years along with its future road map, we think the vendor will continue to expand its customer base in North America. CoreSuite for L&A is worth looking at when shortlisting.

Functionality

Table 5: Suite Availability

	Availability
Premium Calculations/Rating Engine	✔
Quoting	✔
Needs Analysis	✔
Product Design/Development/Modeling Tools	☐
e-Application*	✔
New Business Case Management incl. Workbench*	✔
Underwriting Rules Engine/Automated Underwriting*	✔
Business Intelligence/Analytics*	✔
CRM	☐
Content Management	✔
Policy Administration	✔
Billing/Collections	✔
Claims Administration/Payouts	☐
Prospective Customer Portal (quick quote, illustration, bind, issue)	✔
Policyholder Portal (inquiries and transactions for in-force policies)	✔
Producer Portal (quick quote, illustration, bind, issue)	✔
Reinsurance Management	☐
Distribution Management/Commissions	☐
Document Management	■
Customer Communications	●

Legend: ✔ = Integrated into the Policy Admin Module; ☐ = Separate Module available from this vendor (no cost); ■ = Separate Module available from this vendor (additional cost); ● = Through another vendor; × = Not available
eApp, NB Case Management/Workbench, UW Rules engine and Business Intelligence/Analytics are all standalone but also integrated in the PAS.

Source: Vendor RFI

Lines of Business Supported (North America)

Table 6: Lines of Business Supported

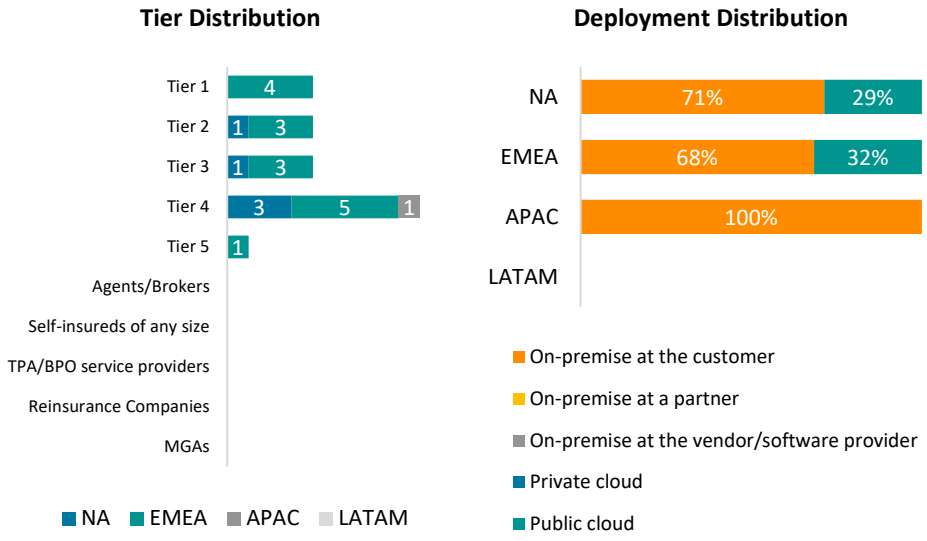
Line of Business	Individual	Group
Term Life	✔	☐
Whole Life	✔	☐
Variable Life	☐	☐
Universal Life	✔	☐
Variable Universal Life	☐	☐
Indexed Universal Life	☐	☐
Unit Linked	☐	☐
Senior or Pre-need / Final Expense	✔	☐
Fixed Annuity	✔	☐
Variable Annuity	☐	☐
Indexed Annuities	☐	☐
Enhanced/Impaired Annuities	☐	☐
Short-Term Care	☐	☐
Accidental Death or Dismemberment	✔	☐
Critical Illness	✔	☐
Long-Term Disability (LTD)	✔	☐
Short-Term Disability (STD)	✔	☐
Long-Term Care (LTC)	✔	☐
Income Protection	✔	☐
Dental	☐	☐
Vision	☐	☐
Supplemental Health/Hospital Indemnity/Major Medical	☐	☐
Credit	☐	☐
Pension (Defined Contribution)	☐	☐
Pension (Defined Benefit)	☐	☐
Wrap	☐	☐
Savings (Bonds, Mutual Funds, etc.)	☐	☐

Legend: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

Source: Vendor RFI

Customer Base

Figure 4: Client Base by Size and Deployment Option



Source: Vendor RFI

Customer Feedback

Three clients provided feedback on Sapiens. One is a long-term client (7 years), one has been a client for three to five years, and one is implementing the system. The two existing clients are deployed on premises in non-cloud servers; the implementation will be hosted in a public cloud.

Clients rated Sapiens favorably overall. For functionality, respondents gave five areas a 4.0 (out of 5.0) rating: underwriting / case management, billing, claims, reporting, and rules engine. They scored workflow and document automation the lowest at 3.0. Within technology, scalability and configurability of the solution scored the highest (3.7), and ease of integration with internal and external systems was seen as weaker (3.0).

When asked what they liked best, clients stated:

"Transparency. Easy to work with. Strong subject matter expertise in all areas."

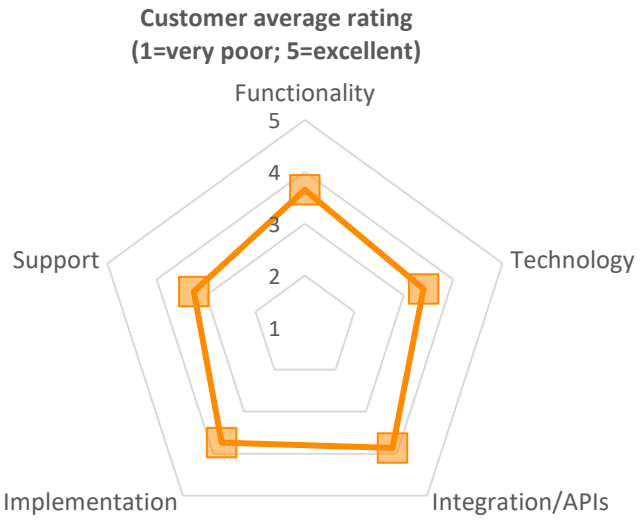
"Strong executive engagement. Modern system architecture. Flexible product configuration by business resources."

"There are some functions of the system that are user friendly. Consultants have been helpful."

Suggested improvements from clients included "More interlock between the Sapiens project team and the people at Sapiens who do the technical work, "Integrated tools for regression analysis," and "Language barrier; Responsiveness to our requests;

Knowledge of basic life insurance principles; and Keeping documents up to date when functionality changes occur via the vendor."

Figure 5: Customer Feedback



Source: Celent 2023 Life PAS Customer Feedback Survey

Technology

Table 7: Technology Options

Technology Options	Responses
Code Base	C++: 30%; Java: 70%; Other: 10%
Integration Methods	Web services; XML, not through web services; HTML; HTTP; RESTful HTTP-style services; JSON format; MQSeries, JMS or similar queue technology; Custom APIs; Flat files; Other integration methods
Data Model	✔ Proprietary data model
	✔ Release data model to a client
	✔ Ability to easily publish data model to a client's data model
	✔ Map to an intermediate format to share with a client (e.g., industry standard)
Allowing Data Access Between Components	Our components are passing the data using APIs, but direct access to the data is also allowed.
API Details	✔ The API is documented
	✔ External systems can trigger an event in the system which can be responded to by a workflow or business rules system

Technology Options	Responses	
	✔	API management supports local or global standards such as ACORD application creation and rendering
	✔	API sample codes are available to clients
	✔	API developer portal is available for support and descriptions
	✔	API testing portal and the ability to use scripts on website is available
	✔	The system allows API publishing in SOAP, REST, JSON, and XML style services as APIs
	✔	API version management is available
	✔	Access to the APIs is managed and use of APIs tracked by developers
	✔	Training in extending the system is offered

Legend: ✔ = Yes; ✕ = No

Source: Vendor RFI

Table 8: SaaS Capabilities

Elements	Availability
Support a multi-tenant architecture	✕
Type of effort required to update solution	Evergreen - client chooses when to upgrade
Cadence of upgrades for multi-tenant deployments	Vendor has not entered information
Deployment approach supports elasticity	Yes, automatically
Current APIs-related strategy	Enabled by consumable APIs
Ability of deployment model to leverage a serverless approach	✔
Ability to enable independent services (microservices)	✔
Proportion of system architected as microservices	25% to 50%
Support automation of development and deployment processes (DevOps)	✔
Ability to run and deploy under containers to improve application deployment	✔
Need for containerization to run in a cloud	✕
Ability of system functions and capabilities to be distributed among a private cloud and a public cloud	✔

Legend: ✔ = Yes ✕ = No

Source: Vendor RFI

Table 9: Change Tooling and Upgrades

Types of Changes	Availability
Business Rule Definition	✔
Data Definition	☐
Table Maintenance, List of Values, etc.	✔
Interface Definition	☐
Product Definition	✔
Role-Based Security, Access Control, and Authorizations	✔
Screen Definition	☐
Workflow Definition	✔

Legend: ✔ = Configurable via tools for business users; ☐ = Configurable via tools for IT users; ■ = Configurable via scripting; ⊖ = Configurable via the vendor; ● = Coding required; ✕ = Not available

Source: Vendor RFI

Table 10: Application and Cyber Security

Technology Options	Responses	
PCI Compliant	✕	
Include security for managing APIs for application-level integration	✔	
Authentication Capabilities	✔	One-time passwords
	✔	Flexible user permissioning
	✔	Out-of-band identification
	✔	Security tokens / PINS
	✔	Biometrics security support
	✔	Multi-factor authentication
	✕	Federated identity support
Penetration Security	✔	

Legend: ✔ = Yes; ✕ = No

Source: Vendor RFI

Partnership

Table 11: Implementation and Support

Type of Partnership	Partner Vendor
System Integrators	Formal relationships with multiple SIs/partners including Deloitte and PWC
Fintech Partners	Cincom, Atidot, Splice, Bold360, Easysend, Idomo, FinTLV, Lightico, Binnah.ai, LifeScore Labs, AWS, Azure, InvoiceCloud

Source: Vendor RFI

Implementation, Support, and Pricing

Table 12: Implementation, Support, and Pricing

Typical Implementation Team Size	16 to 20
Resource Breakdown	Vendor: 75%; Insurer: 25%; Third party: 0%
Location of Employees	Sapiens has 50 employees in North America, 500 employees in EMEA, 5 employees in Latin America
Average Time to Implementation	Initial Implementation: 7 to 12 months 2nd and subsequent line of business: 4 to 6 months 2nd and subsequent states/jurisdictions: 1 to 3 months
Pricing Models	Term license, Subscription-based license

Source: Vendor RFI

LEVERAGING CELENT'S EXPERTISE

If you found this report valuable, you might consider engaging with Celent for custom analysis and research. Our collective experience and the knowledge we gained while working on this report can help you streamline the creation, refinement, or execution of your strategies.

Support for Financial Institutions

Typical projects we support include:

Vendor short listing and selection. We perform discovery specific to you and your business to better understand your unique needs. We then create and administer a custom RFI to selected vendors to assist you in making rapid and accurate vendor choices.

Business practice evaluations. We spend time evaluating your business processes and requirements. Based on our knowledge of the market, we identify potential process or technology constraints and provide clear insights that will help you implement industry best practices.

IT and business strategy creation. We collect perspectives from your executive team, your front line business and IT staff, and your customers. We then analyze your current position, institutional capabilities, and technology against your goals. If necessary, we help you reformulate your technology and business plans to address short-term and long-term needs.

Support for Vendors

We provide services that help you refine your product and service offerings. Examples include:

Product and service strategy evaluation. We help you assess your market position in terms of functionality, technology, and services. Our strategy workshops will help you target the right customers and map your offerings to their needs.

Market messaging and collateral review. Based on our extensive experience with your potential clients, we assess your marketing and sales materials—including your website and any collateral.

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