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CLAIMS SYSTEMS VENDORS: EMEA P&C INSURANCE 2024 XCELENT AWARDS

POWERED BY VENDORMATCH

Karun Arathil and Fabio Sarrico

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CONTENTS

EXECUTIVE SUMMARY

This report provides an overview of the claims administration systems available in North America for property-casualty insurance carriers.

This authorized reprint contains material excerpted from a recent Celent report profiling and evaluating 33 different North American property and casualty claims systems. The full report is 335 pages long and provides an overview of their functionality, customer bases, lines of business supported, technology, implementation, pricing, and support. 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. For more information on the full report, please contact Celent at info@celent.com.

X CELENT
Advanced Technology 2024

This year's XCelent award winners for Advanced Technology for EMEA are:

Insurance Business Applications (IBA), Guidewire ClaimCenter and Sapiens IDIT

X CELENT
Breadth of Functionality 2024

This year's XCelent award winners for Breadth of Functionality for EMEA are:

Guidewire ClaimCenter and Sapiens IDIT

PROFILES

SAPIENS: SAPIENS DIANASUITE

Company and Product Snapshot

Table 1: Company Snapshot

Year Founded	1982
Headquarters	Holon, Israel
Number of Employees	5,300
Revenues (USD)	$475M
Financial Structure	Public company NASDAQ: SPNS
VendorMatch Link	https://www.celent.com/vendormatch/discovery/solutions/218573788

Source: Vendor RFI

Table 2: Product Snapshot

Name	Sapiens DianaSuite
Year Originally Released	2008
Current Release and Date of Release	Diana 4.0.1/2022
Revenue Derived from the Product	Financial statements can be found at https://www.sapiens.com/investor-relations/sec-filings/.
R&D Expense	Sapiens typically invests 14% of total revenue in the solution's R&D
FTEs Providing Professional Services for Product	100
Notable Clients	SegurCaixa Adeslas, Ges Seguros, AIOI Motor (Toyota)

Source: Vendor RFI

Celent Opinion

Summary

Sapiens' DianaSuite claims solution offers a mature and comprehensive claims management functionality that is well-suited for the Spanish market and has been implemented in insurance companies of all sizes. Sapiens is actively working on fully integrating DianaSuite with their digital ecosystem, including full integration with Sapiens Intelligence, which will enhance BI, analytics, and embedded AI/ML, among

other capabilities. Overall, the solution provides insurers in the Spanish market with a comprehensive functionality and has the expectation of significant future improvements by benefiting further from Sapiens' technological capabilities.

Strengths

- Diana Suite has undergone a user-interface update, including color scheme changes and minor structural adjustments, resulting in a more modern and user-friendly interface. Navigation is made easy through a well-organized side panel menu.

- The solution provides extensive functionality, including a comprehensive FNOL process with the ability to manage reserves and payments at a high level of granularity, and robust user-management features. Moreover, it seamlessly integrates with TIREA modules, a platform that provides collaboration and information exchange among insurers in Spain.

- The solution offers multi-cloud capabilities, enabling deployment in both Azure and AWS cloud environments.

Areas for Improvement

- While supervisors have access to relevant information, the addition of a centralized manager dashboard would be beneficial as well as increasing the level of configurability for customization and personalization of screens and data elements at the business user level. In terms of business rules and managing workflows, the solution would benefit from implementing a visual-based workflow tool.

- Improving the percentage of the system based on microservices architecture.

Functionality

Table 3: Suite Availability

	Availability
Policy Administration	■
Billing	■
Reinsurance	■
Rating Engine	■
Digital Tools	■
Distribution Management	■
Business Intelligence	■
Data Warehouse	●

Legend: ✔ = Integrated into the Module; ■ = Separate Module available from this vendor; ● = Through another vendor; ✖ = Not available

Source: Vendor RFI

Table 4: Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Desktop	User desktop / workbench	🟢		
	Claims overview	🟢		
Data Services	Upload ACORD or FNOL		⚪	
	Integration and prefill with third party data	🟡		
Documents	Includes a correspondence and forms library	🟡		
	Configurable business rules to support	🔵		
	Includes a content repository and document management	🟡		
Notes	Includes a notes facility	🟢		
	Ability to search text within notes and diaries	🟢		
Supervisory Tools	Escalation based on authority	🟢		
	Dashboard to manage employee's workload	🟢		
	Automated underwriter assignment	🟢		
	Out-of-office / vacation rules	🟢		
	Automatic task generation	🟢		
FNOL/FROI	Ability to consume FNOL from multiple sources	🔵		
	Supports submission of additional attachments		⚪	
	Can use party's preferred communication method	🟡		
	Location-based guidance at time of FNOL	🟢		
Injury Management	Track utilization review and recertification			🔴
	Can create, document, and track special programs such as return-to-work		⚪	
Claim Investigation	Can display alerts	🟢		
	Can document the case strategy	🟢		
	Automatic ordering of third party data	🟢		
Reserving	Ability to specify automatic default initial reserves based on business rules	🟢		
	Multiple levels of reserve categories	🟢		

Category	Function	In Production	Supported But Not in Production	Not Supported
	Aggregate tracking (erosion of policy limits)	🟢		
	Deductible tracking	🟢		
Payments	Recurring payments	🟢		
	Multiple pay parties (e.g., garnishments)	🟢		
	Ability to make bulk payments for a single vendor combined in a single disbursement	🟢		
Subrogation and Recoveries	Separate tasks, workflow, diaries, and business rules for subrogated cases	🟢		
Fraud	Workflows specific to fraud and special investigations			🟡
Litigation Management	Separate tasks, workflow, diaries, and business rules for litigated cases	🟢		
Vendor Management	Vendor management tools	🟢		
Reinsurance	Manually tag a claim when reinsurance applies	🟢		
	Automatically identify claims subject to reinsurance	🟢		
Catastrophe	Ability to define catastrophes	🟡		
	Automatic identification of cat claims			🟡
TPA	Ability to track hours/activities			🔴
	Ability to manage different fee schedules			🔴
Support for Lloyds Claims Processes	Support for the Electronic Claims File (ECF2)			🔴
	Support for ECF Write Back			🔴

🟢 = Available out of the box   🔵 = Configurable through a scripting language/coding   ⚫ = Under development / on road map

🔵 = Configurable using simple tools for business user   🟡 = Available with integration to a third party solution   ⚪ = Could develop, would be considered customization

🔵 = Configurable using simple tools for IT user   🟡 = Available with integration to a separate module provided by this vendor   🔴 = Not available / not applicable

Source: Vendor RFI

Lines of Business Supported

Table 5: Lines of Business Supported

Line of Business	NA	EMEA	APAC	LATAM
Personal Auto	✖	✔	✖	✖
Homeowners / Home	✖	✔	✖	✖
Renters / Contents	✖	✔	✖	✖
Umbrella	✖	✔	✖	✖
Commercial Auto	✖	✔	✖	✖
Commercial Property	✖	✔	✖	✖
Commercial Liability	✖	✔	✖	✖
Workers' Compensation	✖	☐	✖	✖
Medical Professional Liability	✖	✔	✖	✖
Other Professional Liability	✖	✔	✖	✖
Business Owners Policy (BOP)	✖	✔	✖	✖
Surety & Fidelity	✖	☐	✖	✖
Excess Policies	✖	☐	✖	✖
Directors and Officers Liability	✖	☐	✖	✖

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

Source: Vendor RFI

Customer Base

Figure 1: Client Base by Size and Deployment Option (Global)
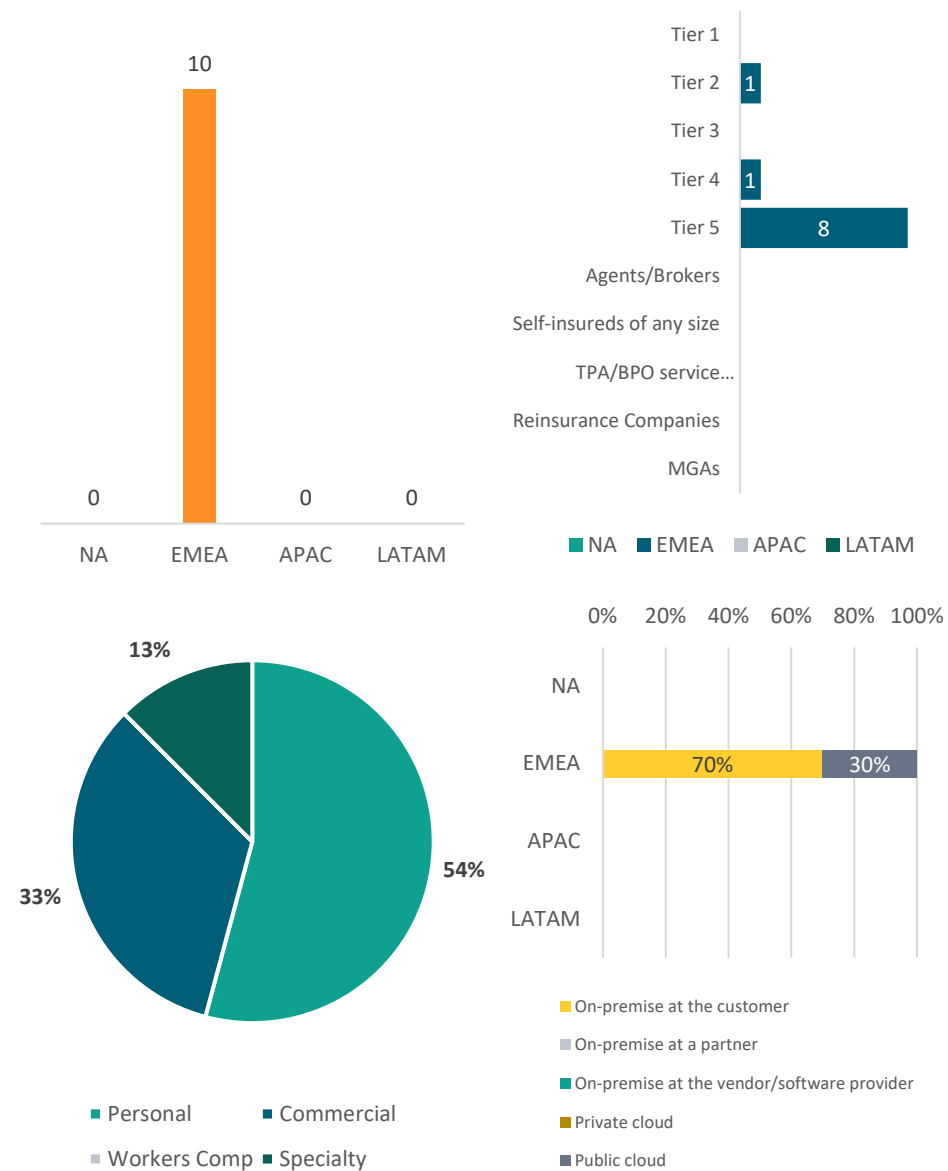
Source: Vendor RFI

Table 6: Implementations by Country

Region	Countries
North America	
Europe	Spain
Middle East	

Region	Countries
Africa	
Asia-Pacific	
Central America	
South America	
Caribbean	

Source: Vendor RFI

Technology

Table 7: Technology Options

Technology Options	Responses	
Code Base	Java: 98%; PL/SQL: 2%	
Integration Methods	Web services; XML (not through web services); HTML; HTTP; RESTful HTTP-style services; JSON format; MQSeries/JMS/Similar queue technology; Custom APIs; Flat files	
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
	✗	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: ✔ = Available; ☐ = Not available

Source: Vendor RFI

Table 8: SaaS Capabilities

Elements	Availability
Support a multi-tenant architecture	✗

Elements	Availability
Type of effort required to update the solution	Automated scripts – Mostly automated
Cadence of upgrades for multi-tenant deployments	More frequent than every 3 months
Deployment approach supports elasticity	Yes, automatically
Current APIs-related strategy	Enabled by consumable APIs
Ability of the deployment model to leverage a serverless approach	✖
Ability to enable independent services (microservices)	✔
Proportion of the system architected as microservices	Under 25%
Support automation of development and deployment processes (DevOps)	✔
Ability to run and deploy under containers to improve the application deployment	✔
Need for containerization to run in a cloud	✔
Ability of the system's 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 the vendor; ⊖ = Configurable via scripting; ● = Coding required; ✖ = Not available

Source: Vendor RFI

Table 10: Public Cloud Options

Providers	NA	EMEA	APAC	LATAM
Microsoft Azure	✖	☐	✖	✖
Amazon AWS	✖	✔	✖	✖

Providers	NA	EMEA	APAC	LATAM
Google Cloud Platform (GCP)	✗	✗	✗	✗
Alibaba Cloud	✗	✗	✗	✗
IBM Cloud / Bluemix	✗	✗	✗	✗
Oracle Cloud	✗	✗	✗	✗
Salesforce Cloud, Force.com, AppExchange	✗	✗	✗	✗
Other	✗	✗	✗	✗

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

Source: Vendor RFI

Partnerships

Table 11: Implementation and Support

Type of Partnership	Partner Vendor
System Integrators	IBM, Capgemini, Accenture, Ibermática, Everis, and other local SIs.
Fintech Partners	An up-to-date list of third party applications can be found at: https://sapiens.com/partners/.

Source: Vendor RFI

Implementation, Support, and Pricing

Table 12: Implementation, Support, and Pricing

Typical Implementation Team Size	6 to 10
Resource Breakdown	Vendor: 75%; Client: 20%; Third party: 5%
Location of Employees	Sapiens has 100 employees in EMEA
Average Time to Implementation	Initial Implementation: 4 to 6 months 2nd and subsequent line of business: 1 to 3 months 2nd and subsequent states/jurisdictions: 4 to 6 months
Pricing Models	Term license, Perpetual license, Enterprise license, Subscription-based license, Other

Source: Vendor RFI

SAPIENS: SAPIENS IDITSUITE FOR P&C (CLAIMS)

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Advanced Technology 2024

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Breadth of Functionality 2024

Company and Product Snapshot

Table 13: Company Snapshot

Year Founded	1982
Headquarters	Holon, Israel
Number of Employees	5,300
Revenues (USD)	$475M
Financial Structure	Public company NASDAQ: SPNS
VendorMatch Link	https://www.celent.com/vendormatch/discovery/solutions/828945216

Source: Vendor RFI

Table 14: Product Snapshot

Name	Sapiens IDITSuite for P&C (Policy, Billing, Claims)
Year Originally Released	1998
Current Release and Date of Release	Version 19.1/2023
Revenue Derived from the Product	Financial statements can be found at https://www.sapiens.com/investor-relations/sec-filings/.
R&D Expense	Sapiens typically invests 14% of total revenue in the solution's R&D
FTEs Providing Professional Services for Product	1,500
Notable Clients	Hiscox, LB, Folksam, HDI/Talanx/HannoverRe/Integra, Anadolu, MMA/Covea, Gjensidige, A&G/Telesure, RoyalAutoClub (RACI)

Source: Vendor RFI

Celent Opinion

Summary

Sapiens IDITSuite is a comprehensive, flexible, and highly automated P&C claims management solution. However, Sapiens continues to invest in it with road map items including the addition of advanced capabilities—such as Microsoft LLM-based functionality, utilizing real time satellite data to enhance automation—among others. The solution has been implemented in multiple countries and regions, demonstrating its adaptability to various market requirements. As the claims module can also be commercialized as a stand-alone module, it offers a compelling option for mid-sized and large insurers seeking a robust core insurance suite or P&C claims module.

Strengths

- It features a modern and user-friendly UI, launched a few months ago. Navigation is intuitive through the well-organized side panel menu, and it includes a universal search bar. Dashboards have embedded Power BI-based charts.

- Non-technical users can personalize task menus and dashboards, add predefined data points (defined on the data model), ask dynamic questions, and generate API endpoints.

- It offers comprehensive claims handling, including end-to-end touchless and hybrid (automated and human) claims processing. It also includes features such as fraud detection, a litigation module, Sapiens DOCS tool for document management, automated identification and prevention-oriented client communication for policies that could be impacted by upcoming CAT events, and integration such as with Yarowa (digital insurance marketplace).

- The solution is based on a modern technology stack with a layered architecture approach and infrastructure on Kubernetes.

Areas for Improvement

- In terms of business rules and managing workflows, the solution would benefit from implementing a visual-based workflow tool.

- As insurers are looking for higher flexibility, the solution would benefit from increasing further the proportion of the system architected based on microservices, which is part of the vendor's road map.

Functionality

Table 15: Suite Availability

	Availability
Policy Administration	■

	Availability
Billing	■
Reinsurance	■
Rating Engine	■
Digital Tools	■
Distribution Management	■
Business Intelligence	■
Data Warehouse	■

Legend: ✔ = Integrated into the Module; ■ = Separate Module available from this vendor; ● = Through another vendor; ✘ = Not available

Source: Vendor RFI

Table 16: Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Desktop	User desktop / workbench	🟢		
	Claims overview	🟢		
Data Services	Upload ACORD or FNOL	🟢		
	Integration and prefill with third party data	🟡		
Documents	Includes a correspondence and forms library	🔵		
	Configurable business rules to support	🟢		
	Includes a content repository and document management	🟢		
Notes	Includes a notes facility	🟢		
	Ability to search text within notes and diaries		🟢	
Supervisory Tools	Escalation based on authority	🟢		
	Dashboard to manage employee's workload	🟢		
	Automated underwriter assignment	🔵		
	Out-of-office / vacation rules	🟢		
	Automatic task generation	🟢		
FNOL/FROI	Ability to consume FNOL from multiple sources	🟢		
	Supports submission of additional attachments	🟢		
	Can use party's preferred communication method	🟢		
	Location-based guidance at time of FNOL	🟢		

Category	Function	In Production	Supported But Not in Production	Not Supported
Injury Management	Track utilization review and recertification	🟢		
	Can create, document, and track special programs such as return-to-work	🟢		
Claim Investigation	Can display alerts	🟢		
	Can document the case strategy	🟢		
	Automatic ordering of third party data	🔵		
Reserving	Ability to specify automatic default initial reserves based on business rules	🔵		
	Multiple levels of reserve categories	🟢		
	Aggregate tracking (erosion of policy limits)	🟢		
	Deductible tracking	🟢		
Payments	Recurring payments	🟢		
	Multiple pay parties (e.g., garnishments)	🟢		
	Ability to make bulk payments for a single vendor combined in a single disbursement	🟢		
Subrogation and Recoveries	Separate tasks, workflow, diaries, and business rules for subrogated cases	🔵		
Fraud	Workflows specific to fraud and special investigations	🔵		
Litigation Management	Separate tasks, workflow, diaries, and business rules for litigated cases	🔵		
Vendor Management	Vendor management tools	🟢		
Reinsurance	Manually tag a claim when reinsurance applies	🔵		
	Automatically identify claims subject to reinsurance	🔵		
Catastrophe	Ability to define catastrophes	🟢		
	Automatic identification of cat claims	🟢		
TPA	Ability to track hours/activities	🟢		
	Ability to manage different fee schedules	🟢		
Support for Lloyds Claims Processes	Support for the Electronic Claims File (ECF2)			⚪
	Support for ECF Write Back			⚪

● = Available out of the box

◯ = Configurable through a scripting language/coding

⬤ = Under development / on road map

● = Configurable using simple tools for business user

◯ = Available with integration to a third party solution

⬤ = Could develop, would be considered customization

● = Configurable using simple tools for IT user

◯ = Available with integration to a separate module provided by this vendor

● = Not available / not applicable

Source: Vendor RFI

Lines of Business Supported

Table 17: Lines of Business Supported

Line of Business	NA	EMEA	APAC	LATAM
Personal Auto	✘	✔	✔	✘
Homeowners / Home	✘	✔	✔	✘
Renters / Contents	✘	✔	✔	✘
Umbrella	✘	✔	✔	✘
Commercial Auto	✘	✔	✔	✘
Commercial Property	✘	✔	✔	✘
Commercial Liability	✘	✔	✔	✘
Workers' Compensation	✘	✔	✔	✘
Medical Professional Liability	✘	✔	✔	✘
Other Professional Liability	✘	✔	✔	✘
Business Owners Policy (BOP)	✘	✔	✔	✘
Surety & Fidelity	✘	✔	✔	✘
Excess Policies	✘	✔	✔	✘
Directors and Officers Liability	✘	✔	✔	✘

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

Source: Vendor RFI

Customer Base

Figure 2: Client Base by Size and Deployment Option (Global)
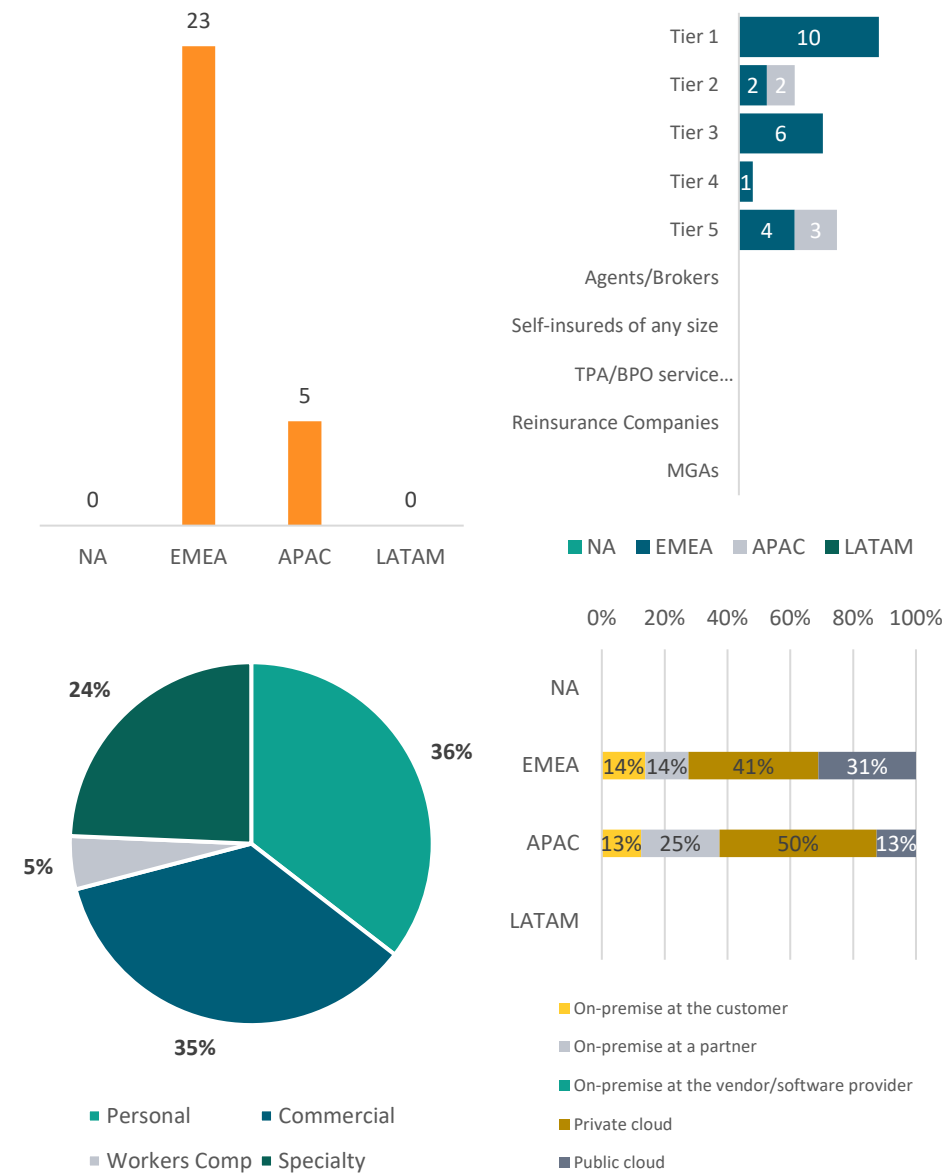
Source: Vendor RFI

Table 18: Implementations by Country

Region	Countries
North America	
Europe	Croatia, Denmark, France, Germany, Netherlands, Norway, Poland, Sweden, Switzerland, Turkey, United Kingdom

Region	Countries
Middle East	Israel
Africa	Mauritius, South Africa, Namibia
Asia-Pacific	Australia, India, Singapore, Thailand
Central America	
South America	
Caribbean	

Source: Vendor RFI

Technology

Table 19: Technology Options

Technology Options	Responses	
Code Base	Java: 90%; JavaScript: 10%	
Integration Methods	Webservices; XML (not through webservices); HTML; HTTP; RESTful HTTP-style services; JSON format; MQSeries/JMS/Similar queue technology; Custom APIs; Flat files; Native messaging; GraphQL; Other	
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
	✔	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 REST, SOAP, 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: ✔ = Available; ☐ = Not available

Source: Vendor RFI

Table 20: SaaS Capabilities

Elements	Availability
Support a multi-tenant architecture	✔

Elements	Availability
Type of effort required to update the solution	Evergreen – Client chooses when to upgrade
Cadence of upgrades for multi-tenant deployments	Every 4 months
Deployment approach supports elasticity	Yes, within less than a day
Current APIs-related strategy	Preconnected cloud environment (fully connected and ready to use)
Ability of the deployment model to leverage a serverless approach	✔
Ability to enable independent services (microservices)	✔
Proportion of the system architected as microservices	25% to 50%
Support automation of development and deployment processes (DevOps)	✔
Ability to run and deploy under containers to improve the application deployment	✔
Need for containerization to run in a cloud	✔
Ability of the system's functions and capabilities to be distributed among a private cloud and a public cloud	✔

Legend: ✔ = Yes ✗ = No

Source: Vendor RFI

Table 21: 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 the vendor; ⊖ = Configurable via scripting; ● = Coding required; ✗ = Not available

Source: Vendor RFI

Table 22: Public Cloud Options

Providers	NA	EMEA	APAC	LATAM
Microsoft Azure	✗	✔	✔	✗
Amazon AWS	✗	✔	✔	✗

Providers	NA	EMEA	APAC	LATAM
Google Cloud Platform (GCP)	✕	✕	✕	✕
Alibaba Cloud	✕	✕	✕	✕
IBM Cloud / Bluemix	✕	✕	✕	✕
Oracle Cloud	✕	✕	✕	✕
Salesforce Cloud, Force.com, AppExchange	✕	✕	✕	✕
Other	✕	✕	✔	✕

<u>Legend</u>: ✔ = In production; ☐ = Supported but not in production; ✕ = Not supported

Source: Vendor RFI

Partnerships

Table 23: Implementation and Support

Type of Partnership	Partner Vendor
System Integrators	Capgemini, Qperior, PwC, Accenture, Atos, NTT Data (Everis), Tech Mahindra, and other local SIs.
Fintech Partners	An up-to-date list of third party applications can be found at: https://sapiens.com/partners/.

Source: Vendor RFI

Implementation, Support, and Pricing

Table 24: Implementation, Support, and Pricing

Typical Implementation Team Size	30 to 40
Resource Breakdown	Vendor: 55%; Client: 40%; Third party: 5%
Location of Employees	Sapiens has 50 employees in North America, 500 employees in EMEA, 900 employees in Asia Pacific
Average Time to Implementation	<u>Initial Implementation</u>: 4 to 6 months <u>2nd and subsequent line of business</u>: 1 to 3 months <u>2nd and subsequent states/jurisdictions</u>: 4 to 6 months
Pricing Models	SaaS Term license, Perpetual license, Enterprise license, Subscription-based license, Other

Source: Vendor RFI

SAPIENS: TIA ENTERPRISE (CLAIMS)

Company and Product Snapshot

Table 25: Company Snapshot

Year Founded	1982
Headquarters	Holon, Israel
Number of Employees	5,300
Revenues (USD)	$475M
Financial Structure	Public company NASDAQ: SPNS
VendorMatch Link	https://www.celent.com/vendormatch/discovery/solutions/351344993

Source: Vendor RFI

Table 26: Product Snapshot

Name	Tia Enterprise (Policy, Billing, Claims)
Year Originally Released	1997
Current Release and Date of Release	Tia 7.13
Revenue Derived from the Product	Financial statements can be found at https://www.sapiens.com/investor-relations/sec-filings/.
R&D Expense	Sapiens typically invests 14% of total revenue in the solution's R&D
FTEs Providing Professional Services for Product	230
Notable Clients	PetsBest, Old Mutual Insure (SA), Alm Brand Group, Nationale-Nederlanden (OHRA, NN Poland), Allianz UK, Lattitude, Zurich Brazil, Colombia, Generali Argentina (LaCaja) and Generali Brazil, South Bridge (Chille), Bryte

Source: Vendor RFI

Celent Opinion

Summary

TIA Enterprise P&C claims solution has a proven track record of implementation in multiple countries and regions, with a large client base in production. This demonstrates its flexibility and adaptability to meet the specific needs of insurers in different markets. Looking ahead, Sapiens has a road map for future enhancements, including the introduction of a modern UI called Workbenches, and the expansion of REST API points. Sapiens is also in the process of developing the new Claims Next solution for claims process management and orchestration suitable for all Sapiens core systems. This reflects Sapiens's commitment to investing further in the solution and increasing integration with 'its ecosystem.

These ongoing investments suggest the potential for significant improvements in the future, making the TIA Enterprise P&C claims solution an attractive option for small to mid-size insurers seeking a mature P&C claims solution, which is available as part of an end-to-end core insurance platform or on a stand-alone basis.

Strengths

- The UI is well-organized, providing a comprehensive view of available features. The system includes a side panel menu and a quick search bar offering universal search capability for easy and efficient navigation.

- The FNOL process is straightforward, and the integration with Google Maps allows users to select an approximate location if the exact address is unknown. The system can manage payments and reserves limits with a high level of granularity. Additionally, the system offers advanced functionality such as a fraud-detection scorecard feature, and supervisors have excellent management abilities. BI and analytics capabilities are available through the integration with Sapiens Intelligence tool (additional license required).

- Non-technical users can customize the columns and tabs on the home page and other screens using drag-and-drop functionality. The solution also provides configurability options through menu-based actions, allowing users to create new data elements (e.g., new question fields) and further customize the UI to some extent.

Areas for Improvement

- While the system allows for some customization of the UI, enhancing the capabilities for more complex customizations without requiring coding would be advantageous.

- As there is no built-in functionality for users to create workflow approvals, it is currently done by the implementation team. In addition, incorporating a visual workflow diagramming tool would also be beneficial.

- While clients can store documents, the system does not have document creation or document management capabilities. Integration with another system is necessary for these functionalities.

Functionality

Table 27: Suite Availability

	Availability
Policy Administration	✔
Billing	✔
Reinsurance	✔
Rating Engine	✔
Digital Tools	■
Distribution Management	✔
Business Intelligence	■
Data Warehouse	■

Legend: ✔ = Integrated into the Module; ■ = Separate Module available from this vendor; ● = Through another vendor; ✘ = Not available

Source: Vendor RFI

Table 28: Functionality

Category	Function	In Production	Supported But Not in Production	Not Supported
Desktop	User desktop / workbench	🟢		
	Claims overview	🟢		
Data Services	Upload ACORD or FNOL		🔵	
	Integration and prefill with third party data	🔵		
Documents	Includes a correspondence and forms library	🟢		
	Configurable business rules to support	🟢		
	Includes a content repository and document management	🟡		
Notes	Includes a notes facility	🟢		
	Ability to search text within notes and diaries	🟢		
Supervisory Tools	Escalation based on authority	🔵		
	Dashboard to manage employee's workload	🟢		
	Automated underwriter assignment	🟢		

Category	Function	In Production	Supported But Not in Production	Not Supported
	Out-of-office / vacation rules	●		
	Automatic task generation	●		
FNOL/FROI	Ability to consume FNOL from multiple sources	●		
	Supports submission of additional attachments	●		
	Can use party's preferred communication method	●		
	Location-based guidance at time of FNOL	●		
Injury Management	Track utilization review and recertification	●		
	Can create, document, and track special programs such as return-to-work	●		
Claim Investigation	Can display alerts	●		
	Can document the case strategy	●		
	Automatic ordering of third party data	●		
Reserving	Ability to specify automatic default initial reserves based on business rules	●		
	Multiple levels of reserve categories	●		
	Aggregate tracking (erosion of policy limits)	●		
	Deductible tracking	●		
Payments	Recurring payments	●		
	Multiple pay parties (e.g., garnishments)	●		
	Ability to make bulk payments for a single vendor combined in a single disbursement	●		
Subrogation and Recoveries	Separate tasks, workflow, diaries, and business rules for subrogated cases	●		
Fraud	Workflows specific to fraud and special investigations	●		
Litigation Management	Separate tasks, workflow, diaries, and business rules for litigated cases	●		
Vendor Management	Vendor management tools	●		
Reinsurance	Manually tag a claim when reinsurance applies	●		
	Automatically identify claims subject to reinsurance	●		

Category	Function	In Production	Supported But Not in Production	Not Supported
Catastrophe	Ability to define catastrophes	🟢		
	Automatic identification of cat claims	🟢		
TPA	Ability to track hours/activities	🟢		
	Ability to manage different fee schedules	🔵		
Support for Lloyds Claims Processes	Support for the Electronic Claims File (ECF2)	🟡		
	Support for ECF Write Back	🟡		

🟢 = Available out of the box 🔵 = Configurable through a scripting language/coding ⚫ = Under development / on road map

🔵 = Configurable using simple tools for business user 🟡 = Available with integration to a third party solution ⚫ = Could develop, would be considered customization

🔵 = Configurable using simple tools for IT user 🟡 = Available with integration to a separate module provided by this vendor 🔴 = Not available / not applicable

Source: Vendor RFI

Lines of Business Supported

Table 29: Lines of Business Supported

Line of Business	NA	EMEA	APAC	LATAM
Personal Auto	☐	✔	☐	✔
Homeowners / Home	☐	✔	☐	✔
Renters / Contents	☐	✔	☐	✔
Umbrella	☐	✔	☐	☐
Commercial Auto	☐	✔	☐	✔
Commercial Property	☐	✔	☐	✔
Commercial Liability	☐	✔	☐	✔
Workers' Compensation	☐	✔	☐	✔
Medical Professional Liability	☐	☐	☐	☐
Other Professional Liability	☐	✔	☐	☐
Business Owners Policy (BOP)	☐	✔	☐	☐
Surety & Fidelity	☐	✔	☐	☐
Excess Policies	☐	✔	☐	☐
Directors and Officers Liability	☐	✔	☐	✔

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

Source: Vendor RFI

Customer Base

Figure 3: Client Base by Size and Deployment Option (Global)
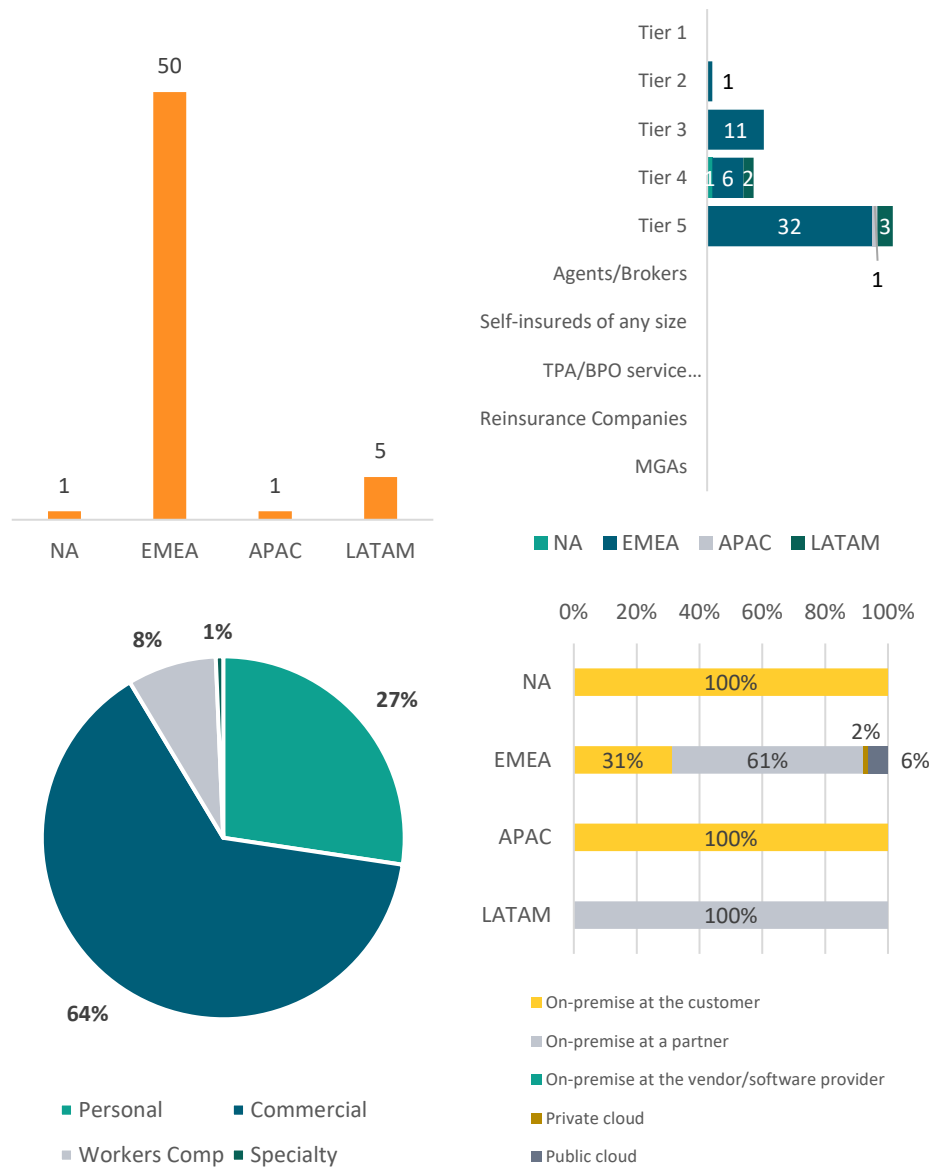
Source: Vendor RFI

Table 30: Implementations by Country

Region	Countries
North America	United States
Europe	Czech Republic, Denmark, Estonia, Faroe Islands, Finland, Germany, Iceland, Ireland, Latvia, Lithuania, Netherlands, Norway, Poland, Portugal, Sweden, United Kingdom

Region	Countries
Middle East	
Africa	Angola, Namibia, South Africa, Botswana, Nigeria
Asia-Pacific	Australia
Central America	
South America	Argentina, Brazil, Colombia, Chile
Caribbean	

Source: Vendor RFI

Technology

Table 31: Technology Options

Technology Options	Responses	
Code Base	Java: 20%; JavaScript: 10%; PL/SQL: 60%; Other: 10%	
Integration Methods	Webservices; XML (not through webservices); HTML; HTTP; RESTful HTTP-style services; JSON format; MQSeries/JMS/Similar queue technology; Custom APIs; Flat files	
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
	✘	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: ✔ = Available; □ = Not available

Source: Vendor RFI

Table 32: SaaS Capabilities

Elements	Availability
Support a multi-tenant architecture	✘

Elements	Availability
Type of effort required to update the solution	Project-based with expert professional services
Cadence of upgrades for multi-tenant deployments	✘
Deployment approach supports elasticity	Yes, within less than a day
Current APIs-related strategy	Enabled by consumable APIs
Ability of the deployment model to leverage a serverless approach	✘
Ability to enable independent services (microservices)	✔
Proportion of the system architected as microservices	Under 25%
Support automation of development and deployment processes (DevOps)	✔
Ability to run and deploy under containers to improve the application deployment	✔
Need for containerization to run in a cloud	✔
Ability of the system's functions and capabilities to be distributed among a private cloud and a public cloud	✔

Legend: ✔ = Yes ✘ = No

Source: Vendor RFI

Table 33: 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 the vendor; ⊖ = Configurable via scripting; ● = Coding required; ✘ = Not available

Source: Vendor RFI

Table 34: Public Cloud Options

Providers	NA	EMEA	APAC	LATAM
Microsoft Azure	☐	✔	☐	☐
Amazon AWS	☐	☐	☐	☐
Google Cloud Platform (GCP)	✘	✘	✘	✘

Providers	NA	EMEA	APAC	LATAM
Alibaba Cloud	✗	✗	✗	✗
IBM Cloud / Bluemix	✗	✗	✗	✗
Oracle Cloud	☐	✔	☐	☐
Salesforce Cloud, Force.com, AppExchange	✗	✗	✗	✗
Other	✗	✗	✗	✗

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

Source: Vendor RFI

Partnerships

Table 35: Implementation and Support

Type of Partnership	Partner Vendor
System Integrators	Accenture, CGI, Deloitte, and NTT Data
Fintech Partners	An up-to-date list of third party applications can be found at: https://sapiens.com/partners/.

Source: Vendor RFI

Implementation, Support, and Pricing

Table 36: Implementation, Support, and Pricing

Typical Implementation Team Size	11 to 15
Resource Breakdown	EMEA: Vendor: 50%; Client: 30%; Third party: 20% LATAM: Vendor 10%; Client: 30%; Third party: 60% North America: Vendor 60%; Client: 40%; Third party: 0% APAC: Vendor 30%; Client: 50%; Third party: 20%
Location of Employees	Sapiens has 212 employees in EMEA, 18 employees in Asia Pacific
Average Time to Implementation	Initial Implementation: 4 to 6 months 2nd and subsequent line of business: 1 to 3 months 2nd and subsequent states/jurisdictions: 1 to 3 months

Pricing Models	Term license, Perpetual license, Enterprise license, Subscription-based license

Source: Vendor RFI

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For more information please contact info@celent.com or:

Karun Arathil   karathil@celent.com
Fabio Sarrico   fsarrico@celent.com

Americas

EMEA

Asia-Pacific

USA
99 High Street, 32nd Floor
Boston, MA 02110-2320

+1.617.424.3200

Switzerland
Tessinerplatz 5
Zurich 8027

+41.44.5533.333

Japan
Midtown Tower 16F
9-7-1, Akasaka
Minato-ku, Tokyo 107-6216

+81.3.6871.7008

USA
1166 Avenue of the Americas
New York, NY 10036

+1.212.345.8000

France
1 Rue Euler
Paris 75008

+33 1 45 02 30 00

Hong Kong
Unit 04, 9th Floor
Central Plaza
18 Harbour Road
Wanchai

+852 2301 7500

USA
Four Embarcadero Center
Suite 1100
San Francisco, CA 94111

+1.415.743.7800

Italy
Galleria San Babila 4B
Milan 20122

+39.02.305.771

Singapore
8 Marina View
Asia Square Tower 1
#09-07
Singapore 018960

+65 6510 9700

Brazil
Rua Arquiteto Olavo Redig
de Campos, 105
Edifício EZ Tower – Torre B – 26º andar
04711-904 – São Paulo

+55 11 3878 2000

United Kingdom
55 Baker Street
London W1U 8EW

+44.20.7333.8333