

Anadolu Sigorta's Agile Transformation

Improving Customer
Experience and
Expanding Digital
Reach with Sapiens

The Client | **ANADOLU SIGORTA**

When Turkish insurer Anadolu Sigorta was seeking a solution to shorten time to market and improve customer experience across multiple channels, they turned to Sapiens to support its property and casualty lines of business.

Anadolu's Challenge

Customer Demand for Faster Service: Anadolu faced increasing demand from customers for faster service across all channels, a trend that accelerated.

Challenges with Existing Platform: The existing systems relied heavily on customization and coding, making simultaneous product launches and workstreams challenging.

Complex Web-Services: Anadolu's complex web-services limited their ability to engage with partners, affecting distribution and customer service.

Need for Consolidation: Anadolu needed to consolidate its employees, bank branches, agents, and brokers into a new data processing network.

Solution Implementation: The solution involved creating an online, real-time, state-of-the-art system in a hosted environment.

Strategic Commitment: Anadolu's "Never Lose" principle focused on competitive positioning as the growth plan.

Sapiens' Solution

- **Sapiens IDITSuite for Property & Casualty (P&C)** was selected for its high level of **configurability**, which enables Anadolu to tailor the system to their specific needs, quickly introduce new products and services, and keep pace with market demands.
- **Managed Services in the cloud:** These services provide **continuous application support**, ensuring that all applications run smoothly and any issues are promptly addressed. Regular **upgrades** are also included, keeping the system up to date with the latest features and improvements. Additionally, the cloud services offer **robust security** measures to protect sensitive data and maintain compliance with industry standards.



Every digital transformation tells a story – about the challenges of streamlining and accelerating customer journeys. The transformation of Anadolu's processes is an inspiring story about impact – on our company and the nation we proudly serve. Also remarkable is the fact that it took place remotely, with minimal business interruption.

Mehmet Abaci, CIO, Deputy Chief Executive, Anadolu Sigorta

The Results

Enhanced Time to Market and Customer Experience:

Using Sapiens' solution and industry expertise, Anadolu significantly shortened time to market and improved customer experience across multiple channels.

Modularity of Sapiens IDITSuite:

Crucial for Anadolu's transformation project

Enabled gradual go-live with multiple lines of business

Smooth migration of millions of customer contacts without disrupting day-to-day operations

Business Continuity and Digital Readiness:

Empowered Anadolu to continue business as usual while upgrading its digital readiness

Improved business results and compliance with the strict Turkish regulatory environment

Expansion of Digital Reach:

Almost doubled Anadolu's digital reach

Enabled new point-of-purchase insurance products with telcos

Launched the innovative Juno 100% digital brand

New Juno Digital-Only Brand:

Application-based insurance quote-buy service aimed at first-time insurance buyers

Addressable market of approximately 19 million consumers, primarily aged 18-35

Achieved 25,000 downloads in the first months after soft-launch

Provides access to additional insurance coverage such as pet and health insurance

Integrating Sapiens IDITSuite powered Anadolu with:



13 new products
delivered in
18 months



1.5 million additional
new customer policies



A 33% increase
in external APIs
harnessing the
insurtech ecosystem



A reduction of time-to-market for new products launches by an average of 75% - including the first Turkish 100% automated quote/buy/claim travel product and the nation's first 100% automated parametric insurance product

In summary, the transformation addresses critical business themes:

- Where and how to add AI-driven processes into Anadolu's data, analytics and digital services to improve customer service
- How to make use of their insurance ecosystem for partners, agents and customers
- How to embrace and adjust Anadolu's omnichannel distribution of existing and new products and make them even more accessible to customers

Transforming Insurance in Turkey: Anadolu's Impact

Anadolu Sigorta proved itself worthy of its founding principle "Never Lose," and the company has played a critical role in the economic development of Turkey. Anadolu is now one of Turkey's top 10 most valuable business brands across multiple industries, with more than 1,500 employees, 110 brokers and partners, 2,500 agents and three million customers.

Anadolu is committed to being a leading insurance carrier for customers, brokers and partners, and to making insurance affordable and accessible in one of the most underinsured regions of the world.

The company's digital transformation has had a significant impact on the society at large and has set an example for other Turkish insurers. Anadolu's core system transforms the customer experience for 12,000 system users and four million consumers. By making insurance affordable and easier to access, Anadolu has alleviated widespread under insurance in Turkey, where only 57% of residences are covered by compulsory earthquake home insurance (fire), and even less covered by non-compulsory coverages. Anadolu's societal impact demonstrates how the digitization of insurance reduces prices and offers equal access to coverage.

Sapiens Insurance Platform

A future-proof, AI-based, open and integrated insurance platform, which accelerates innovation, delivers sustained value and empowers insurers to grow, differentiate, and stay ahead. [Learn More >>](#)

About Sapiens

Sapiens International Corporation (NASDAQ and TASE: SPNS) is a global leader in intelligent insurance software solutions. Sapiens' robust platform, customer-driven partnerships, and rich ecosystem empower insurers to achieve operational excellence in a rapidly changing marketplace. A Microsoft Top 100 Partner and the recipient of many industry analyst awards, Sapiens helps insurers harness the power of AI and advanced automation to support core solutions for property and casualty, workers' compensation, and life insurance, including reinsurance, financial & compliance, data & analytics, digital, and decision management

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