Annual TASE Investor Conference

February 20th 2025

Welcome

Roni Al-Dor, CEO

SAPIENS

Sapiens is the global **partner of choice** for insurers that seek to digitally **transform their business** for the next generation

SAPIENS

We are Sapiens

We have a **wide range of platforms** meeting any type of insurance challenge

We are **one of the top leaders** in the industry

We are at the center of a large and growing market opportunity

We are a growth company. **Consistently growing** organically and non-organically

SAPIENS

Sapiens is a **Global** Company

600
Customers
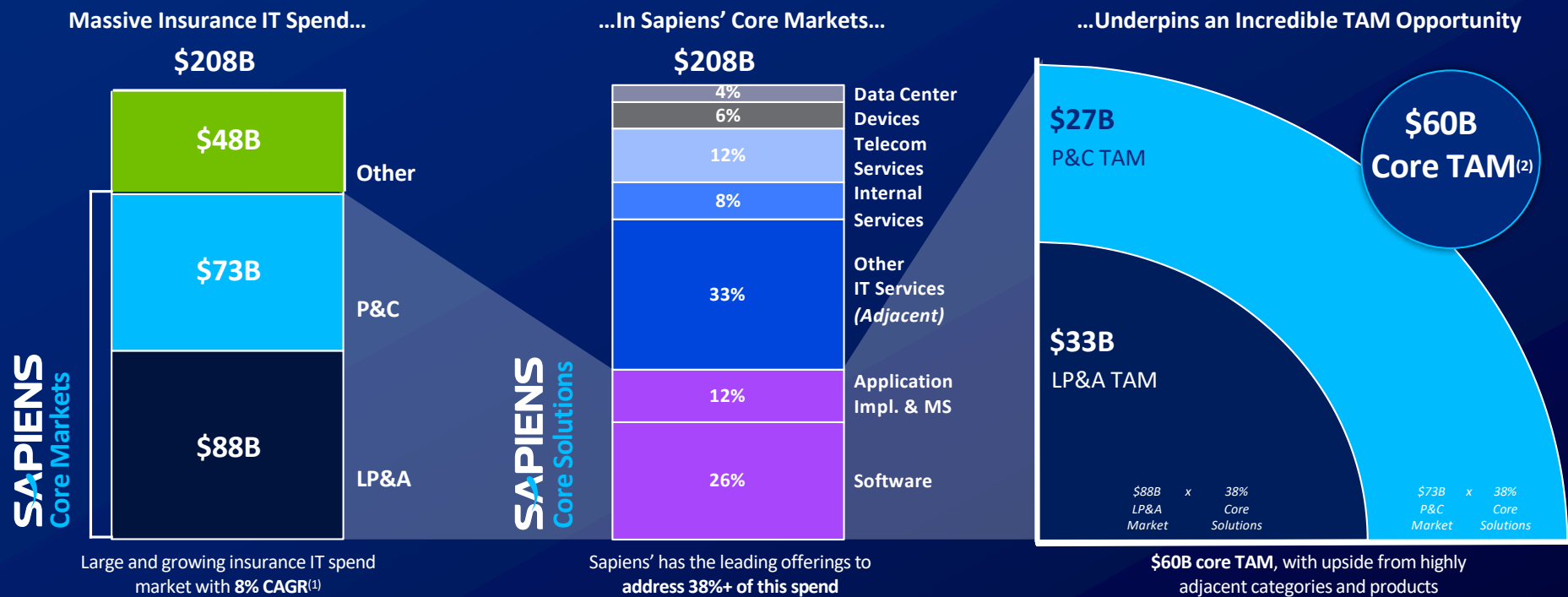
38
Countries

5000+
Employees

10
Development and
Delivery Centers

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Sapiens is at the Center of a Large and Growing Market Opportunity

Outdated insurers technology presents a MASSIVE market for Sapiens

Massive Insurance IT Spend...

$208B

$48B	Other
$73B	P&C
$88B	LP&A

SAPIENS Core Markets

Large and growing insurance IT spend market with **8% CAGR**[1]

...In Sapiens' Core Markets...

$208B

%	
4%	Data Center
6%	Devices
12%	Telecom Services
8%	Internal Services
33%	Other IT Services *(Adjacent)*
12%	Application Impl. & MS
26%	Software

SAPIENS Core Solutions

Sapiens' has the leading offerings to **address 38%+ of this spend**

...Underpins an Incredible TAM Opportunity

$27B P&C TAM

$33B LP&A TAM

$60B Core TAM[2]

$88B LP&A Market x 38% Core Solutions

$73B P&C Market x 38% Core Solutions

$60B core TAM, with upside from highly adjacent categories and products

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2024 Results in a Nutshell

Non-GAAP (USD millions)

Revenue	Operating Profit	Operating Margin
$542M	$99M	18.2%

Why customers choose us

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PAN AMERICAN LIFE INSURANCE GROUP

Bruce Parker, President Global Life

"When we decided to launch this major initiative, Sapiens was the perfect partner to deliver **a scalable, flexible solution that raises the standard** of our illustration processes"

LOCALTAPIOLA

Veera Lammi, Director

"One of the main opportunities for us with the Sapiens Insurance Platform is the growth of business in the future by faster time to market with new products and by enabling our customers **high-class customer experiences and digital services**."

Bangkok Insurance

Dr. Apisit Anantanatarat, CEO and President

"When we were assessing vendors, Sapiens demonstrated **end-to-end solutions and integration capabilities that were superior to its competitors**, and the proven ability to meet our regional regulations"

Hollard.

Duran Chetty, HGR's COO & CIO

"The implementation of DataSuite propels our **long and trusted relationship** with Sapiens to a new level of partnership"

Republic Life Insurance

Robert Soverall, Managing Director

"Sapiens Insurance Platform allows us to develop and **launch products** relatively **quickly**, and I think that this will enable us to **grow rapidly** as a subsidiary of the Republic Group."

ROCKFORDMUTUAL INSURANCE COMPANY

Tiffany Herron, Assistant Vice President of Financial Services

"Sapiens' automation solution **gives us full control** over our processing, reporting, and auditability, and ensures that we have the tools in place to prevent potential claims leakage. "

Industry analysts recognize Sapiens as a leader across both L&P and P&C

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Sapiens is the Recognized Leader by Analysts

Clear market recognition driven by Sapiens' innovative product strategy and leadership
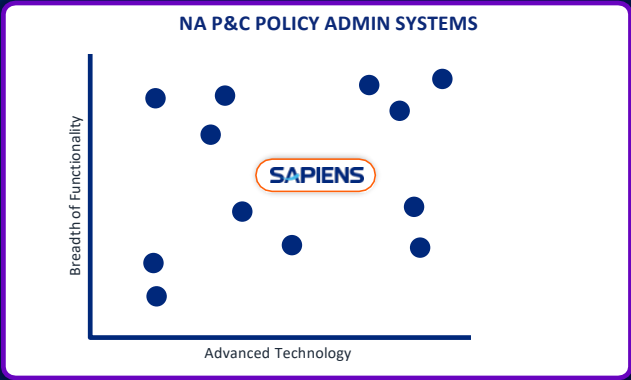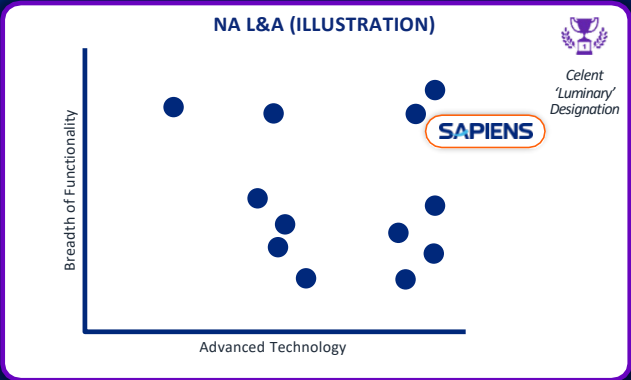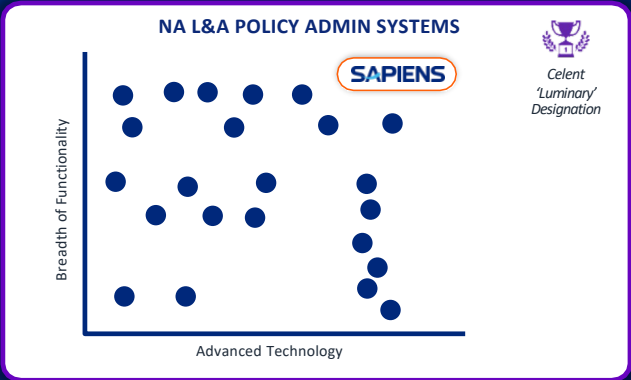
Sapiens is the Recognized Leader by Analysts

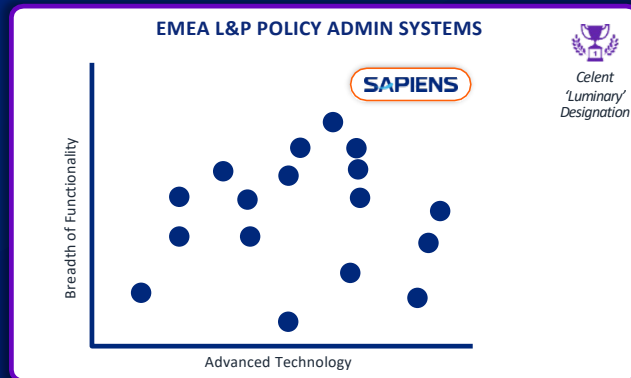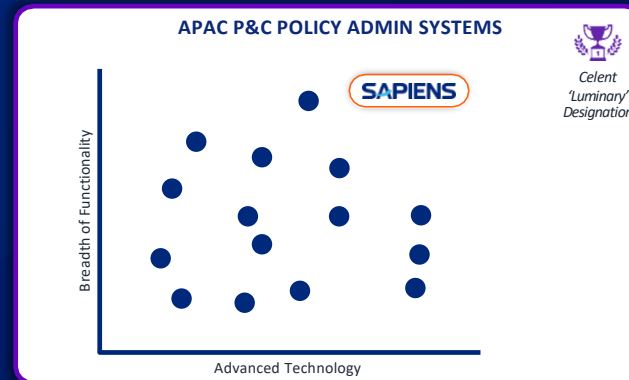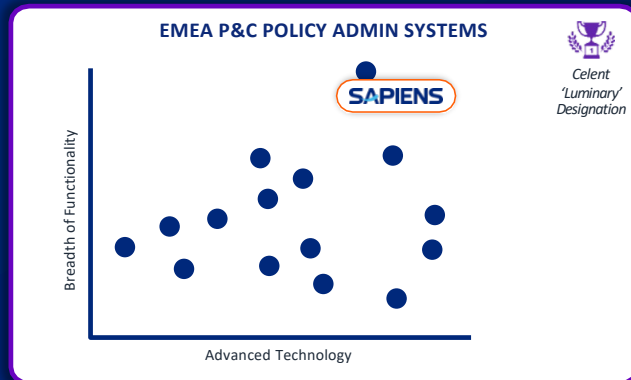## Clear market recognition driven by Sapiens' innovative product strategy and leadership

EMEA & APAC

EMEA P&C POLICY ADMIN SYSTEMS

Celent 'Luminary' Designation

APAC P&C POLICY ADMIN SYSTEMS

Celent 'Luminary' Designation

EMEA L&P POLICY ADMIN SYSTEMS

Celent 'Luminary' Designation

GLOBAL REINSURANCEMASTER

Celent 'Luminary' Designation

CELENT
ABC Vendor Maps

Let's take a macro view of the market

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Macroeconomic Environment

Macroeconomic challenges – inflation, FX, Geopolitical

Insurance premiums (GWP) continue to grow, premium rates are increasing

Heavy losses and high loss ratio due to natural catastrophes and cyber attacks

Consolidation of tech vendors, insurtech start-up difficulties

Overall technology spending in insurance is constantly increasing

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Growth & Efficiency
are the top priorities for insurance carriers

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Our offering

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Strategic Proposition

All Insurance Segments

- **Property & Casualty**
- **Life & Annuities**
- **Workers' Compensation & MPL**

E2E Responsibility

Rich **Product** Portfolio

Full Menu of **Services** & Integration

System Integration Partners

Where applicable

Trusted Advisor

- **Customer-Centric approach**
- **Consultancy & Expert Solutioning**
- **Industry Thought Leadership**

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NA Offering

Digital, Data & AI, SCS & Decision 🌐				
WC	**CoreSuite P&C**	**RI Master** 🌐	**CoreSuite Life** 🌐	**Decision** 🌐
	Delphi	**Pro**	**Illustration**	
			Underwriting	
			eApp	
WC	P&C	Reinsurance	Life	Financial services

There are additional products, though they are not central to Sapiens core operations.

🌐 Global

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ROW Offering

Digital, Data & AI, SCS & Decision

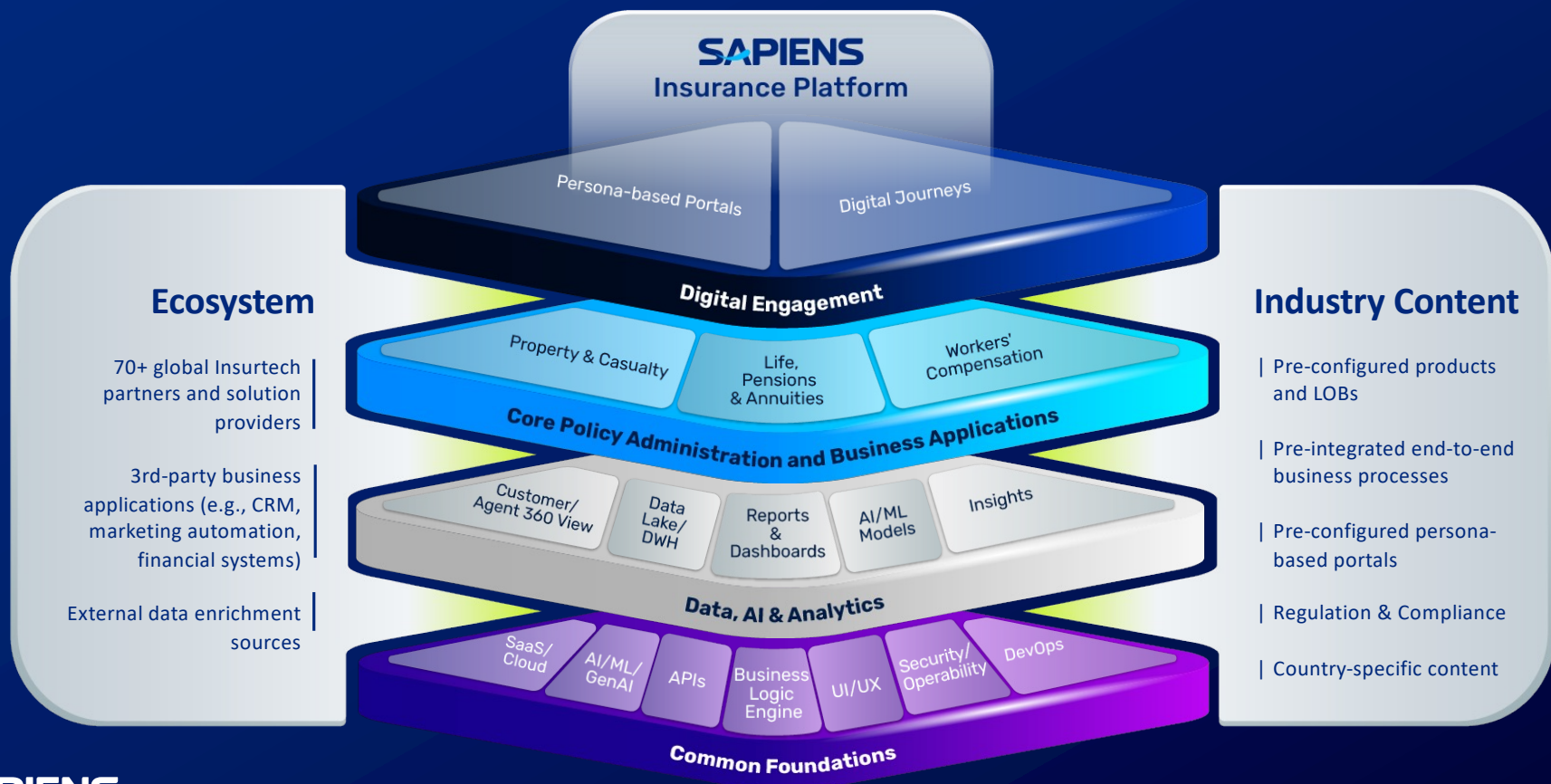| IDITSuite	CoreSuite Life	SRM
TIA Enterprise	Consolidation	
	L&P - Israel	
P&C	**Life**	**RI**

There are additional products, though they are not central to Sapiens core operations.

Global

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Sapiens Combines Three Revolutions into One Platform

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Insurance Platform

Persona-based Portals | Digital Journeys

Digital Engagement

Property & Casualty | Life, Pensions & Annuities | Workers' Compensation

Core Policy Administration and Business Applications

Customer/Agent 360 View | Data Lake/DWH | Reports & Dashboards | AI/ML Models | Insights

Data, AI & Analytics

SaaS/Cloud | AI/ML/GenAI | APIs | Business Logic Engine | UI/UX | Security/Operability | DevOps

Common Foundations

Ecosystem

70+ global Insurtech partners and solution providers

3rd-party business applications (e.g., CRM, marketing automation, financial systems)

External data enrichment sources

Industry Content

| Pre-configured products and LOBs

| Pre-integrated end-to-end business processes

| Pre-configured persona-based portals

| Regulation & Compliance

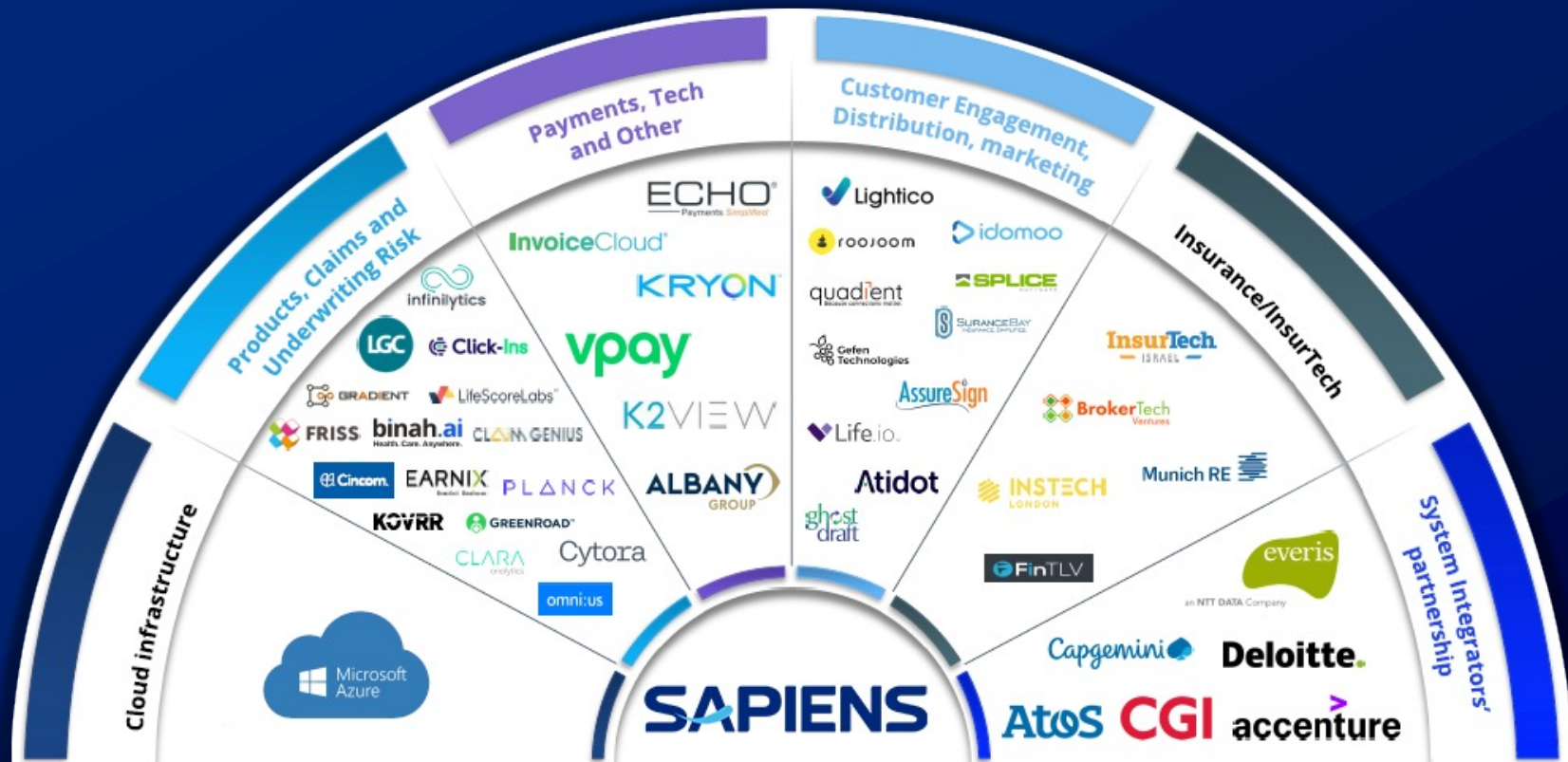| Country-specific content

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Cloud services

SAPIENS + **Azure**

- Built on **Azure** and backed by a **strategic partnership** with **Microsoft**

- **169** cloud **customers**

- **4** global **support centers**

- **200 professionals** with **120+ certifications**

- Service desk available **24/7**

- **99.9%** availability

- Industry **compliance** (SOC, ISO, GDPR, DORA)

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Our Ecosystem & Insurtech Marketplace

Microsoft partnership

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Microsoft & Sapiens: **Strategy & Innovation Partners**

Sapiens is Microsoft's major insurance technology partner for the EMEA region

Our strategic partnership with Microsoft has four key focus points:

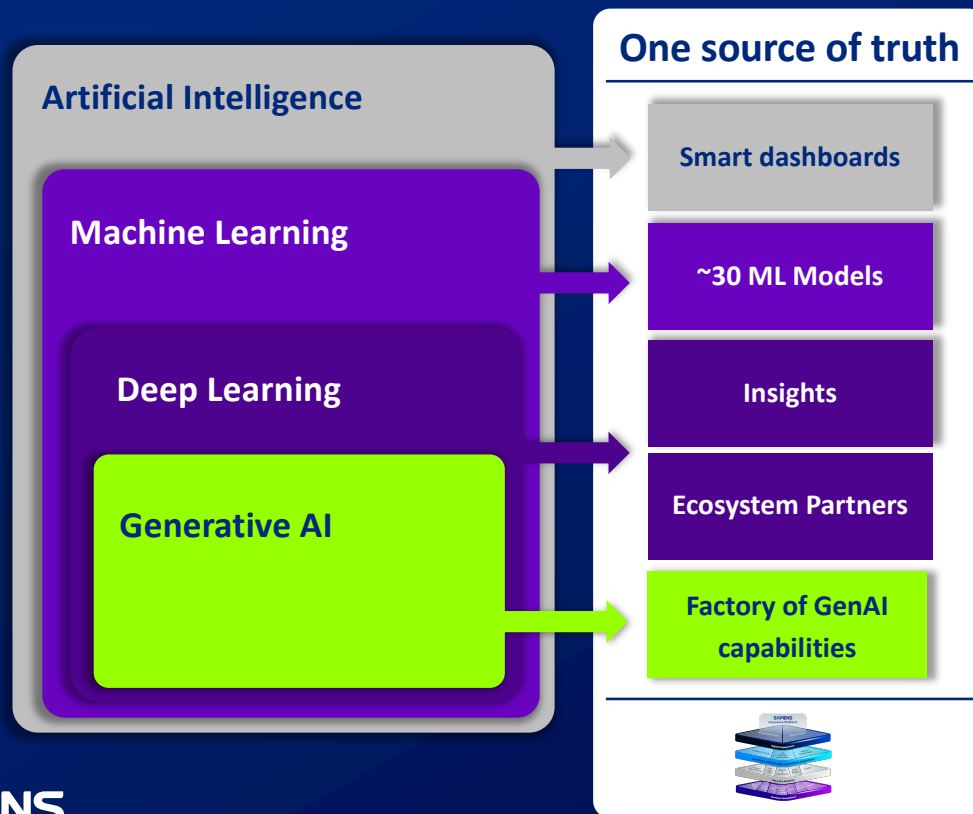| **MS Azure Cloud Hosting**	**Microsoft Technology Components**	**MS Azure Marketplace & MACC Agreements**	**Artificial Intelligence**
Sapiens has chosen MS Azure as our strategic cloud vendor. Sapiens Cloud Services team are experts in MS Azure infrastructure and Microsoft cloud and security tooling.	Sapiens Insurance Platform leverages Microsoft technology (e.g. PowerBI and CoPilot) to deliver a better platform for our customers.	Sapiens' solutions are available in the Azure Marketplace. This enables flexible deal making & MACC Decrement.	Sapiens is teaming up with Microsoft to develop insurance-specific use cases of (Gen)AI technology.

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Advanced AI capabilities

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Sapiens is Fueling AI Innovation

Ready for AI at scale for insurance evolution

Artificial Intelligence

Machine Learning

Deep Learning

Generative AI

1956 | Artificial Intelligence
The field of computer science that seeks to create intelligent machines that can replicate or exceed human intelligence

1997 | Machine Learning
Subset of AI that enables machines to learn from existing data and improve upon that data to make decisions or predictions

2017 | Deep Learning
A machine learning technique in which layers of neural networks are used to process data and make decisions

2021 | Generative AI
Create new written, visual, and auditory content given prompts or existing data

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Sapiens is Fueling AI Innovation

Ready for AI at scale for insurance evolution

Artificial Intelligence

Machine Learning

Deep Learning

Generative AI

One source of truth

Smart dashboards

~30 ML Models

Insights

Ecosystem Partners

Factory of GenAI capabilities

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Sapiens is Fueling AI Innovation
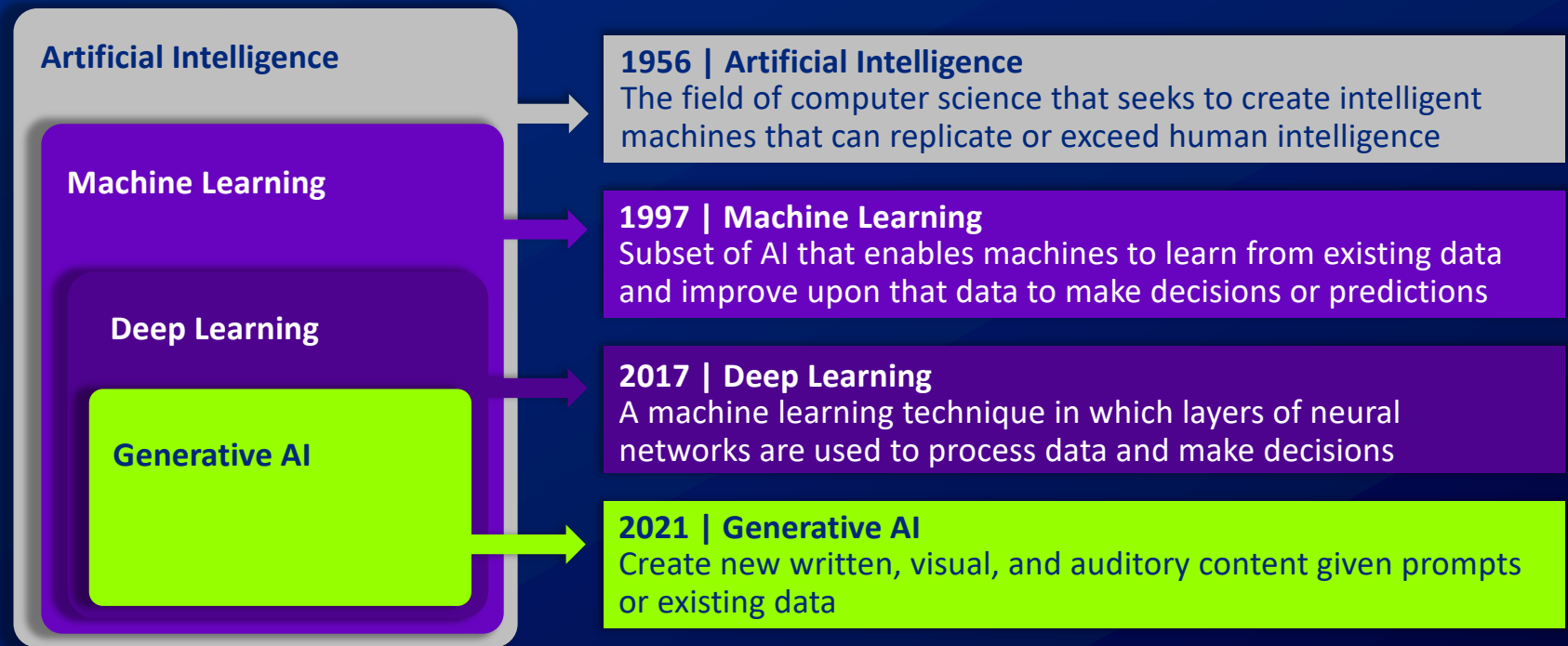
Ready for AI at scale for insurance evolution

Artificial Intelligence

Machine Learning

Deep Learning

Generative AI

One source of truth

- Smart dashboards
- ~30 ML Models
- Insights
- Ecosystem Partners
- Factory of GenAI capabilities

- Co-Agent
- Co-Customer
- Co-Underwriter
- Co-PAS User
- Co-Configurator
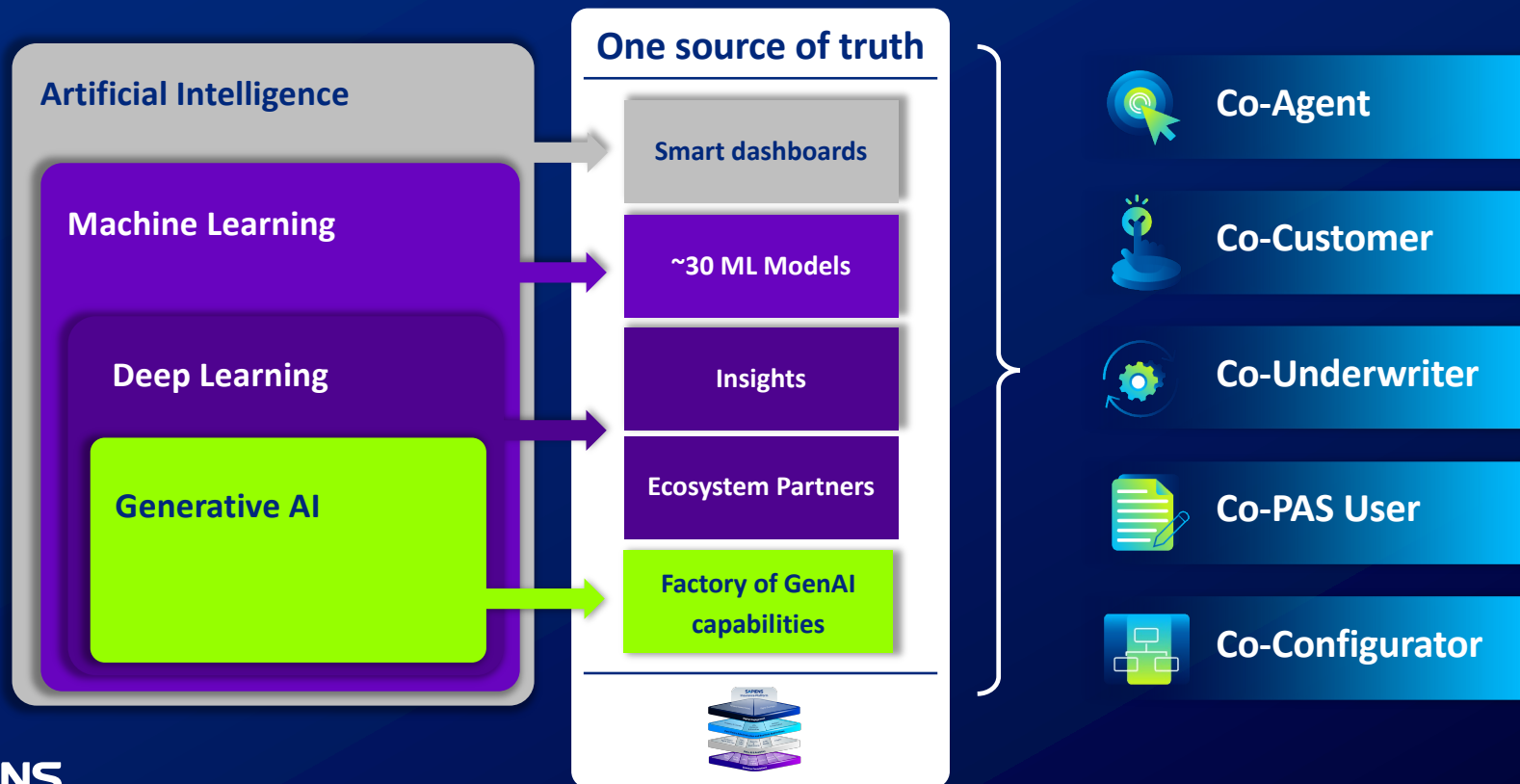
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AI
Internal AI

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Sapiens – AI-driven Organization

Program
AI – Products (e.g. code, testing generation)
AI – Implementation (e.g. automatic configuration, migration, letters)
AI – Cloud (e.g. auto recovery of system anomalies)
AI - Sales & Marketing (e.g. content generation)
AI – Corporate (e.g. legal documents)

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Sapiens – AI-Driven Organization

Program
AI - Products
AI - Implementation
AI - Cloud
AI - Sales & Marketing
AI - Corporate

Our commitment:

Reduce implementation & operational costs year over year

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2025 Go-to-Market
Land and Expand

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Revenue and Profitability Increase – 2025 Guidance

Non-GAAP (USD millions)

	2024 Actual	2025 Guidance Low	2025 Guidance High
Revenue	$542.4M	$553M	$558M
Operating Profit	$98.7M	$98M	$102M
Operating Margin	18.2%	18%	
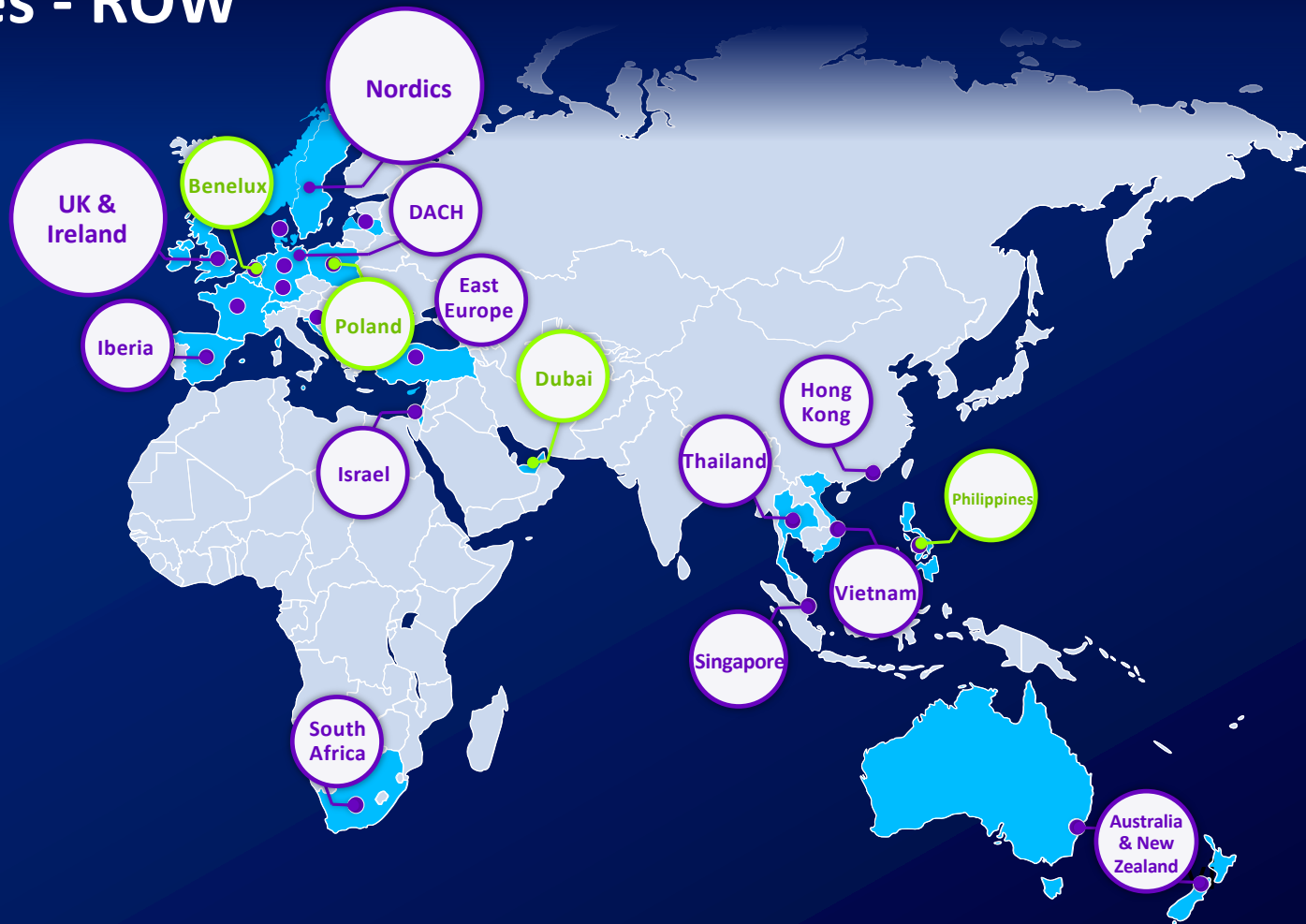
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Territories - ROW

Territories - NA

Win new logos

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Increasing cross-sells to expand with existing customers

Accelerate Cloud adoption for existing customers

Enhance growth in
Life business globally

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Platform Innovation & Advanced AI Capabilities

Continue building out System Integrator partnerships

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Accelerate growth with M&A

To Summarize

Strong customer base

Platform innovation & advanced AI

Cloud migration

Market recognition

Our industry

Achieving our 2025 goals

Accelerate growth beyond 2025

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The Tech Revolutions of Our Millennium
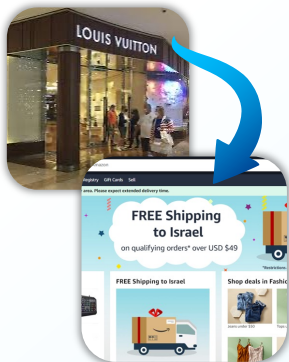
Digital & Mobile

Cloud Computing

Data & AI

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Digital & Mobile

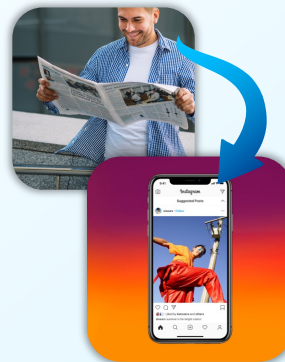**Changing the manner of human communication & interaction**

The way we **shop**

The way we **talk to each other**
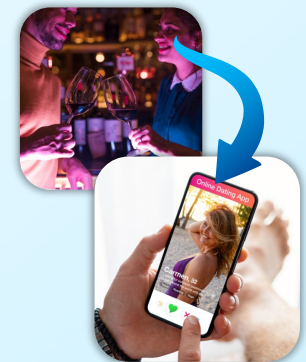
The way we **consume media**

The way we **work**

The way we **find partners**

Cloud Computing

Changing the way organizations & people manage their IT infrastructure

The "as-a-service" economy in information technology

Changes the IT landscape of enterprise

Physical hardware is disappearing

Software development and the nature of software is changing

Moving from infrastructure to applications

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Data & AI
Towards a DATA-DRIVEN society

Access to data ANYTIME ANYWHERE

"You are who your data say you are"

ML, AI and now Generative AI – transformation 2.0²

ChatGPT - The fastest adoption of an app in history

Unparalleled capabilities around content – understanding, analysis, creation

The pace of innovation & improvement in GenAI is breathtaking

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Current AI capabilities are just the tip of the iceberg

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The Tech Revolution of WHAT IS COMING

AI, GenAI and LLM

Quantum Computing

AGI (Artificial General Intelligence)

Mature Human-Machine Interaction

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The aliens have landed – and they are ready to work…

For 5,000 years, every time something was invented, it only ends up benefiting us

Saddle, Horn, Cart, Plow → Horses Productivity increases → greater demand for horses

Technology enhances horses productivity – until technology replaces them entirely

Any work that can be done via Zoom – AI will do it better, and for a fraction of the cost	Employers will replace humans by AI if it is economic	Within 10 – 25 years, AI will be better than humans in everything

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Daniel Schreiber
Chair, MOSAIC AI Policy Institute, CEO and cofounder, Lemonade

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The Mega Factors Impacting Society (and Insurance)

Climate Change and Catastrophe Risk

Regulatory Changes & Compliance

Aging Population & Insurance Gap

Political & Economic Instability

Changing Social & Consumer Behavior

Cybersecurity Threats

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Digital & Mobile

Cloud Computing

Data & AI

Climate Change and Catastrophe Risk
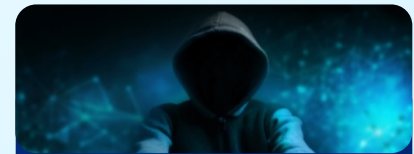
Regulatory Changes & Compliance

Aging Population & Insurance Gap

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Changing Social & Consumer Behavior

Cybersecurity Threats
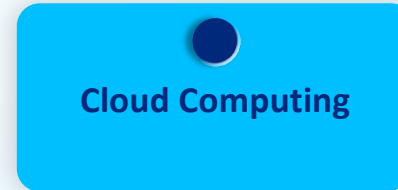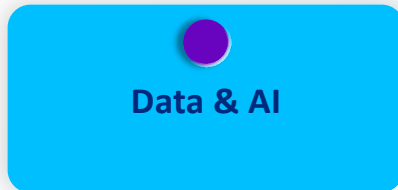
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Changing Social & Consumer Behavior

Cybersecurity Threats
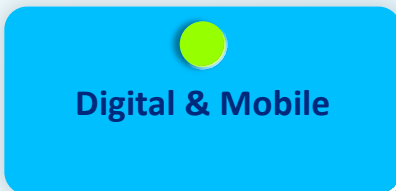
Cloud Computing

Data & AI

Regulatory Changes & Compliance

Political & Economic Instability

Aging Population

Digital & Mobile

Climate change and Catastrophe Risk

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Those Combined factors are Driving Change in Insurance

Increased and Innovative **Competition**	New & Personalized **Insurance Models**	Focus on **Operational Efficiency**	Active **Regulators & Compliance** Needs	Create a **Future-Proof Vehicle**
Lemonade NEXT INSURANCE TESLA | INSURANCE Are you protecting what matters the most? HENGSAIK Home Content Insurance³ As low as RM280/year² JOHN HANCOCK: LTC INSURANCE - THE KNOWLEDGE GRAPH Winner of the 2024 Celent Model Insurer Award for Data Analytics and AI	Pay-per-use Parametric insurance Embedded insurance On-demand insurance	Digital Transformation Automation Risk Analysis AI, ML, GenAI	California Consumer Privacy Act (CCPA) and CPRA Americans with Disabilities Act (ADA) Compliance Canada's Accessible Canada Act (ACA) Pandemic Risk Insurance Act (PRIA) NAIC's Climate Risk Disclosure Survey:	Ever-changing tech & business landscape Strong tech foundation & flexible architecture Open for new capabilities & models to come

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Sapiens Product Strategy: Five Focus Domains

It's a **DIGITAL WORLD** out here

All-Digital interaction tools

Users
Agents
Brokers
Consumers
3rd parties

API & Ecosystem Insurtech

OPERATIONAL EFFICIENCY & SPEED

Low-/no-code

Industry Content

Hyper-automation

CLOUD & SAAS lead

SaaS-based offering

Leveraging native cloud capabilities

HOLISTIC view of DATA

BI, ML, Predictive Analytics & GenAI

Role-Focused Data approach

Data-Driven Business, in real-time

The AI revolution

Foundations for the true next generation of insurance tech

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A comprehensive set of tools is still not a well-tuned orchestra

Ecosystem Integration

Decision Business Logic

ML Use Cases

Agent Portal

KPI & Dashboards

Data Lake

Core & Policy Admin

DevOps & Automation

Gen AI Factory

Product Configuration

API Gateway

Digital Journeys Builder

Digital Engagement

Content Libraries
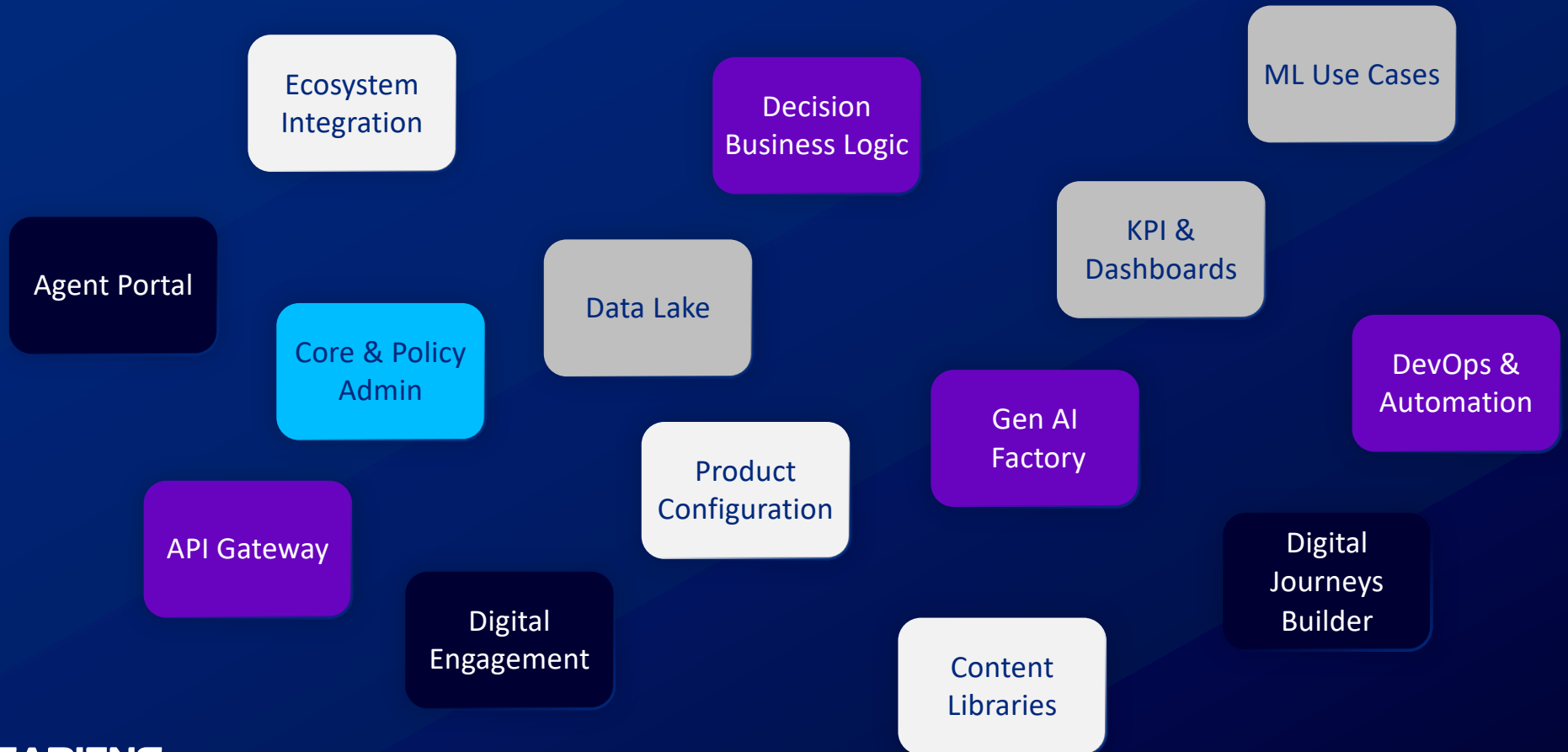
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Orchestrating Harmony: Sapiens Insurance Platform

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Insurance Platform

Persona-based Portals | Digital Journeys

Digital Engagement

Ecosystem

70+ global Insurtech partners and solution providers |

3rd-party business applications (e.g., CRM, marketing automation, financial systems) |

External data enrichment sources |

Property & Casualty | Life & Annuities | Workers' Compensation

Core Policy Administration and Business Applications

Customer/Agent 360 View | Data Lake/DWH | Reports & Dashboards | AI/ML Models | Insights

Data, AI & Analytics

SaaS/Cloud | AI/ML/GenAI | APIs | Business Logic Engine | UI/UX | Security/Operability | DevOps

Common Foundations

Industry Content

| Pre-configured products and LOBs

| Pre-integrated end-to-end business processes

| Pre-configured persona-based portals

| Regulation & Compliance

| Country-specific content

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Innovate with Intelligence

Introducing Sapiens Insurance Platform

Empowering Sapiens to deliver end-to-end, intelligent business solutions by integrating core capabilities with Data, Analytics, and AI.

Enriched by industry expertise and a robust partners ecosystem, these solutions help insurers grow, modernize, and optimize.
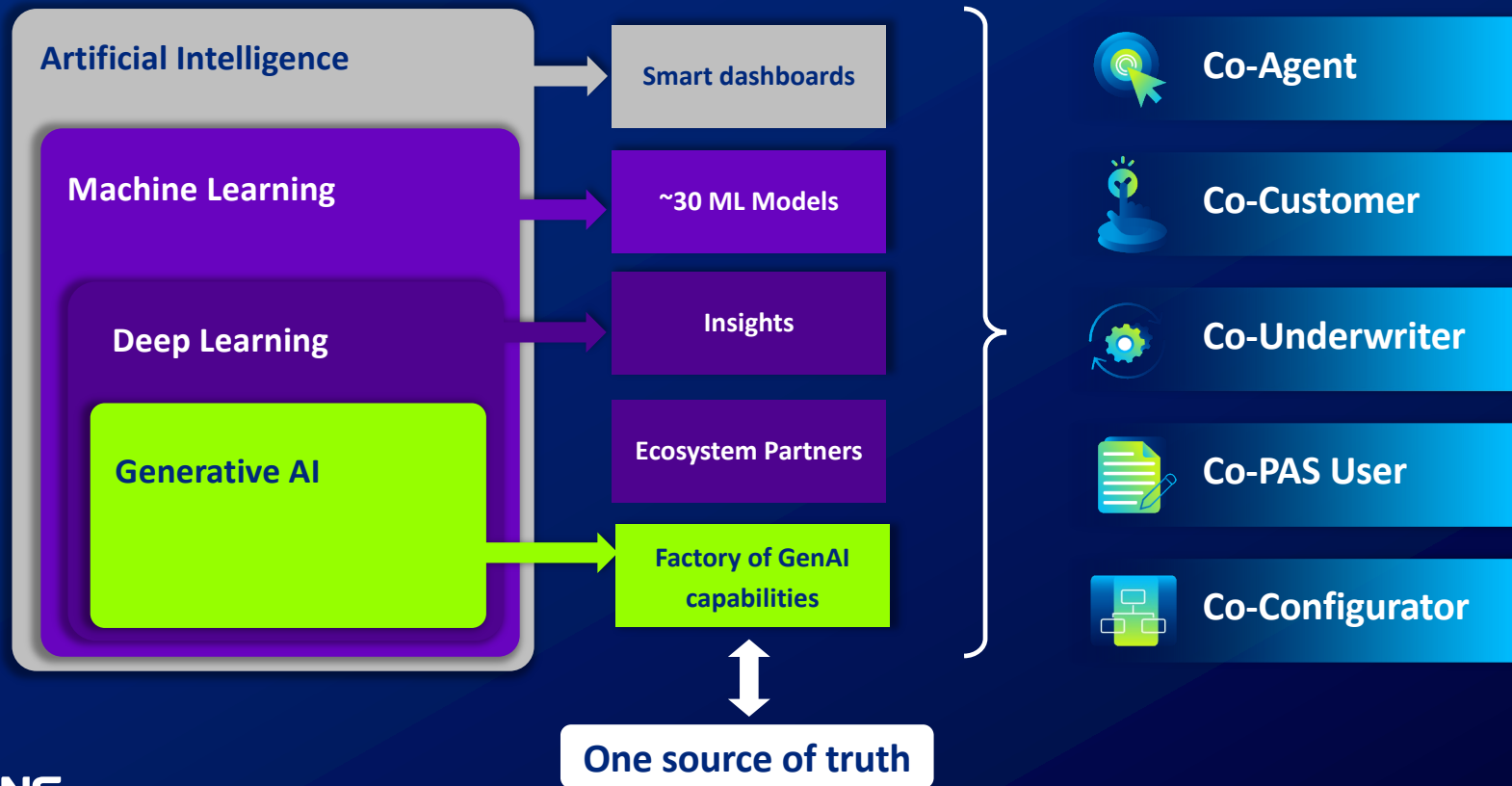
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Sapiens Insurance Platform Themes

AI-driven business and Hyper Automation

Business Solutions: End-to-end, ready-to-deploy

Common Foundations and Operational Excellence

Digital & **D**ata: Persona-based UX, insights and tools

Sapiens Insurance Platform

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AI-driven business and Hyper Automation

Leverage AI, Generative AI, and low-code/no-code tools to automate and streamline business processes

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Common AI and Gen AI capabilities

Artificial Intelligence

Machine Learning

Deep Learning

Generative AI

Smart dashboards

~30 ML Models

Insights

Ecosystem Partners

Factory of GenAI capabilities

One source of truth

Co-Agent

Co-Customer

Co-Underwriter

Co-PAS User

Co-Configurator

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Business Solutions: End-to-end, ready-to-deploy

Design, develop and deliver packaged solutions which address market needs and are built by integrating capabilities, enriched by strong industry expertise and partner ecosystem

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P&C Business Solutions (example)

Pre-configured, Pre-integrated, Ready-to-deploy

ABCD

Platform Foundations

| Core Capabilities | Digital Engagement | AI, GenAI and Data Analytics | Automation & Business logic | Common Operability Tools | Partner Ecosystem |

SMB/SME offering
(Small Medium Business/ Enterprise)

| Modular pricing to suit SME budgets, with clear cost-benefit transparency | SMB Quote & Buy journey template on customer portal | Suggest discounts based on propensity to buy AI model | UW automation using business decision engine | No code/ Low code configuration tool | Integrate with SMB data enrichment (via partners: Veridion, SwissRe) |

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Common Foundations for Operational Excellence

Use SaaS, common foundations and services to enable deep integration, reduce costs and increase operational efficiency

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Common Foundations for Operational Excellence

1

SaaS Platform

Native SaaS solutions provide the full breadth of cloud management services.

2

Metadata-driven integration
enables seamless

Ensure consistency and automation by using metadata to connect systems efficiently.

3

Central repository of shared services

A central repository of shared services utilized by all business products.

4

Common operability tools

Reduce TCO using one toolset for installation, upgrade, security, and operations.

Metadata-driven integration enables unparalleled connectivity and automation

Create
Product Definition
Once

Use Everywhere
for Every Persona

Upgrade
Fast and Easy

Integration: Core | Digital Connect | Components | Data | Partners/Startups

Shared Metadata: Policy questions | Terms | Eligibility Rules | Flows | Page layouts

Digital & Data: Persona-based UX, insights and tools

Deliver personalized data and tools for each user (customer, agent, broker, vendor, or employer) to ensure a seamless experience and enable informed business decisions.
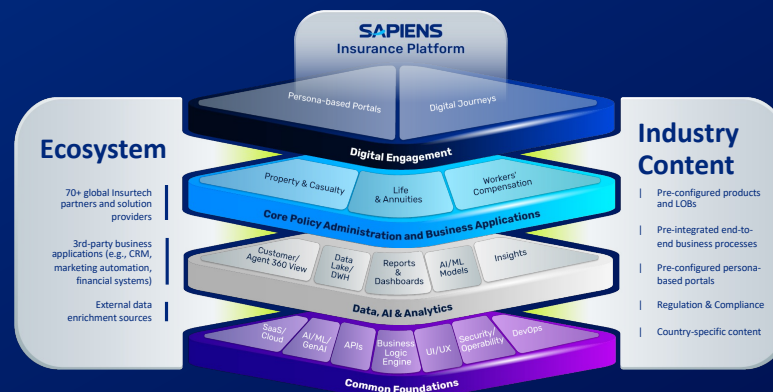
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Financial Overview

Roni Giladi, CFO

2024 Results in a Nutshell

Non-GAAP (USD millions)

Revenue	Operating Profit	Operating Margin	EPS
$542.4M	**$98.7M**	**18.2%**	**$1.48**

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Continued Growth Momentum

Non-GAAP (USD millions)

	Revenue	Operating Profit	Operating Margin	EPS
2024	**$542.4M**	**$98.7M**	**18.2%**	**$1.48**
2023	**$514.8M**	**$94.1M**	**18.3%**	**$1.35**

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Operating Margin Expansion

	Revenue Growth	Operating Profit Growth	Operating Margin Growth	EPS Growth
2024	5.4% ↑	4.8% ↑	-10 bps ↓	9.6% ↑
2023				

Revenue
Growth

Revenue Growth Achieved Year-Over-Year

Non-GAAP Revenues (USD Millions)

CAGR: 13.9%

Year	Revenue	Growth
2012	114.2	+18.6%
2013	135.4	+16.3%
2014	157.5	+13.8%
2015	179.3	+20.6%
2016	216.2	+25.8%
2017	272	+6.7%
2018	290.3	+12.2%
2019	325.7	+18.1%
2020	384.5	+20.6%
2021	463.6	+2.4 %
2022	474.8	+8.4%
2023	514.8	+5.4%
2024	542.4	

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Annual Revenue Growth - By Geography

Non-GAAP Revenue (USD millions)

NA
- 2022: 197.5
- 2023: 212.2 (7%)
- 2024: 225.6 (6%)

Europe*
- 2022: 232.9
- 2023: 257.4 (10%)
- 2024: 270 (5%)

ROW
- 2022: 44.4
- 2023: 45.2 (2%)
- 2024: 46.8 (4%)

Legend: ■ 2022 ■ 2023 ■ 2024

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- Europe includes UK, Nordics, Israel and rest of Europe
- ROW includes Australia, Thailand, Singapore, Japan, India, Hong Kong, Mauritius, Philippines
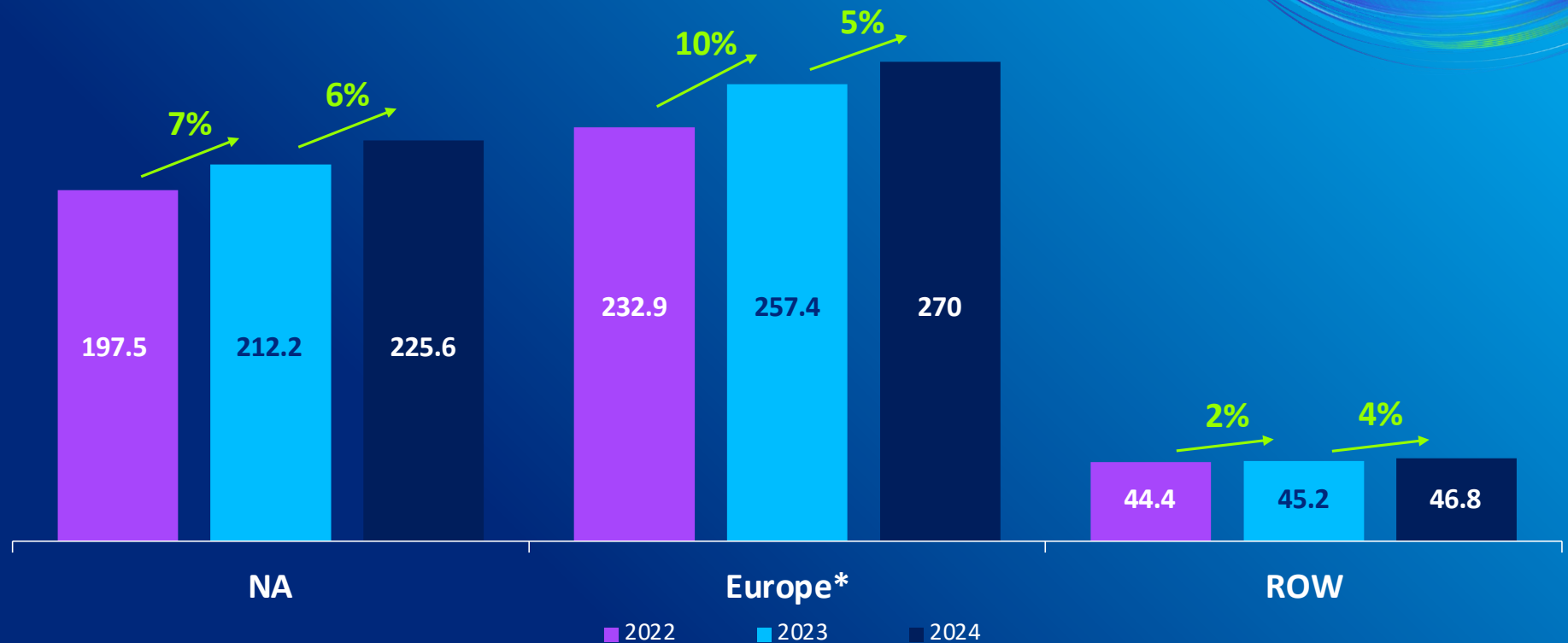
Business Stickiness - Recurring and Re-Occurring

+14.0%

+14.1%

Revenue From Software products and re-occurring post-production services

300.2

63.2%

342.2

66.5%

390.3

72.0%

-1.1%

-11.9%

Revenue From Pre-production implementation services

174.6
36.8%

172.6
33.5%

152.1
28.0%

2022

2023

2024

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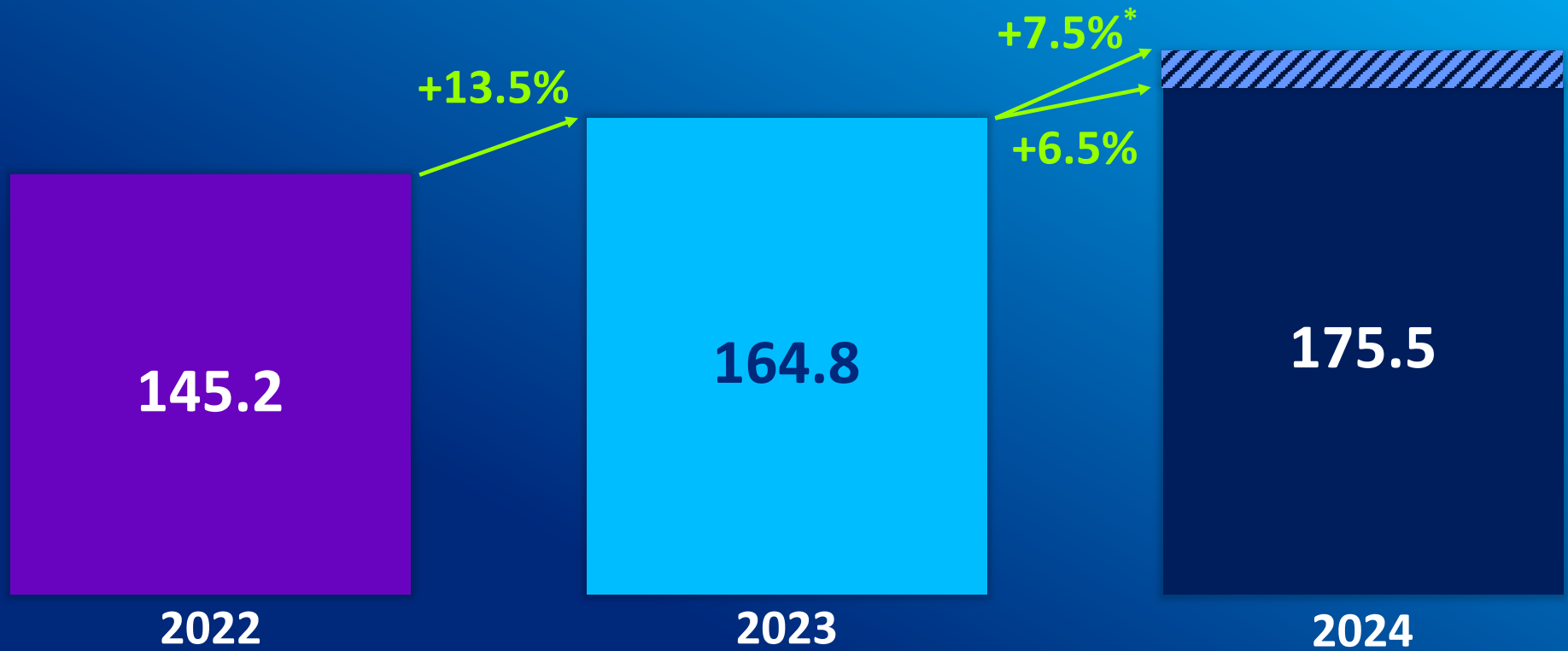
Unique Proposition

Multiple Segments
By Market

5%

25%

70%
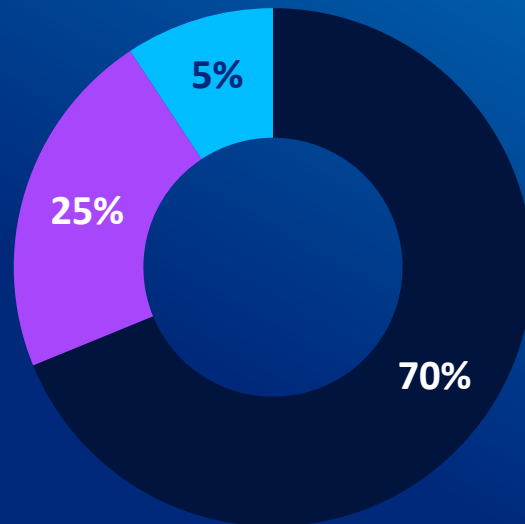
■ P&C ■ L&A ■ Other

Global Player
By Geography

8%

42%

50%
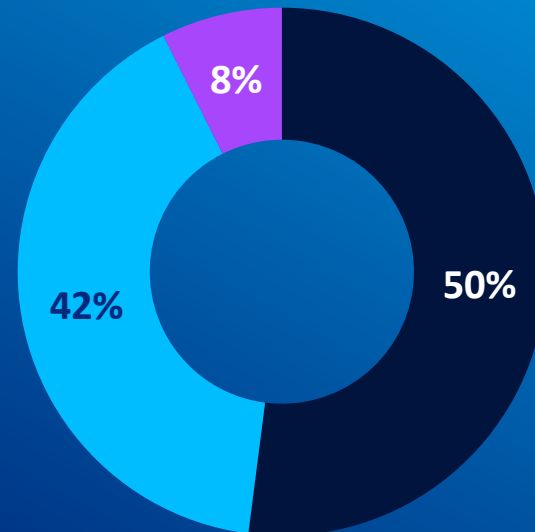
■ EUROPE ■ North America ■ ROW
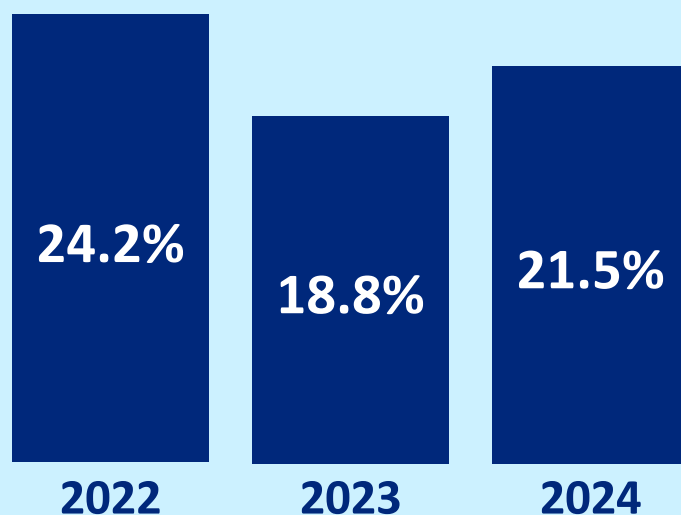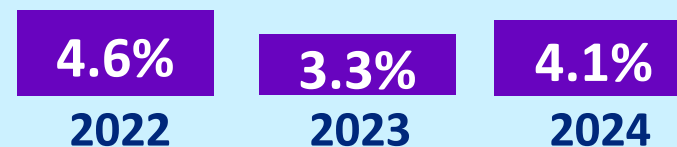
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Profitability

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Annual Operating Profit Growth

Non-GAAP Profit (USD millions)

2018	2019	2020	2021	2022 *	2023	2024
40	52	68	81	84	94	99
13.6%	16.0%	17.7%	17.6%	17.6%	18.3%	18.2%

32% 30% 20% 2.5% 12.8% 4.8%

SAPIENS * 2022 Operating profit on a constant currency base is 89.7M USD

82
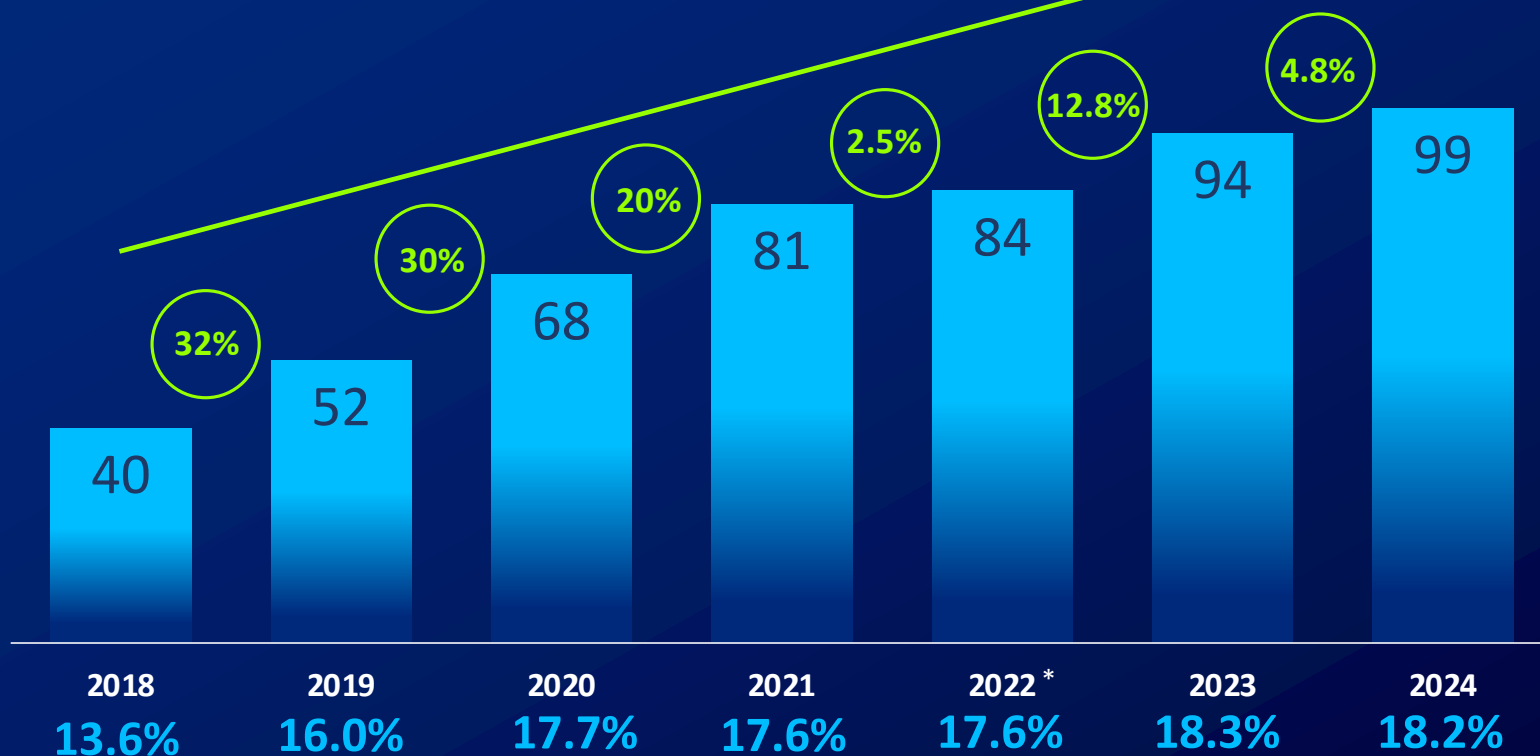
OPEX Analysis Trend

	2022	2023	2024	
Gross Margin	45.0%	45.3%	45.9%	**Constant Improvement**
% R&D	13.6%	13.6%	13.5%	**On Going Investment**
% SG&A	13.7%	13.4%	14.2%	**Increased Investments In Sales & Marketing**
% Operating Margin	17.6%	18.3%	18.2%	**Maintain Margin, Increase Profit**
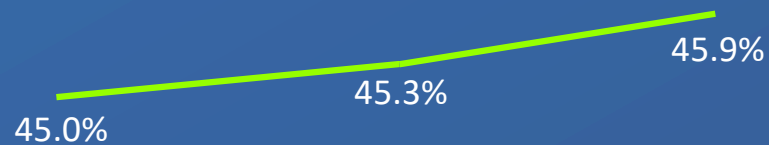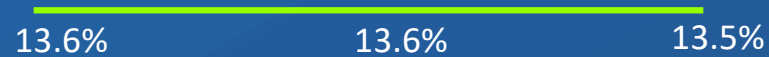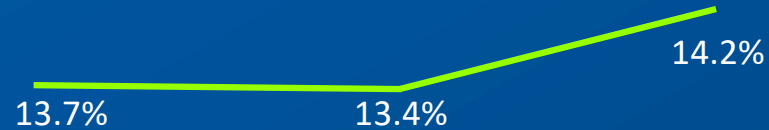
83

Cash and Cash Equivalents (December 31, 2024)

USD millions

$216M

$40M

$20M Paid 1/1/25
1 more installment to be paid on 1/1/26

2021 - $ 20M
2022 - $ 39M*
2023 - $ 28.1M
2024 - $ 31.8M

Cash
Cash and Cash Investments

Debt
S&P Israel (Mallot):   ilAA-/Stable

Dividend Distribution
Up to 40% of non-GAAP net income
paid twice a year

SAPIENS   * In 2022 we distributed dividend for full year 2021 and for H1 2022.

Adjusted Free Cash Flow

Non-GAAP (USD Thousands)

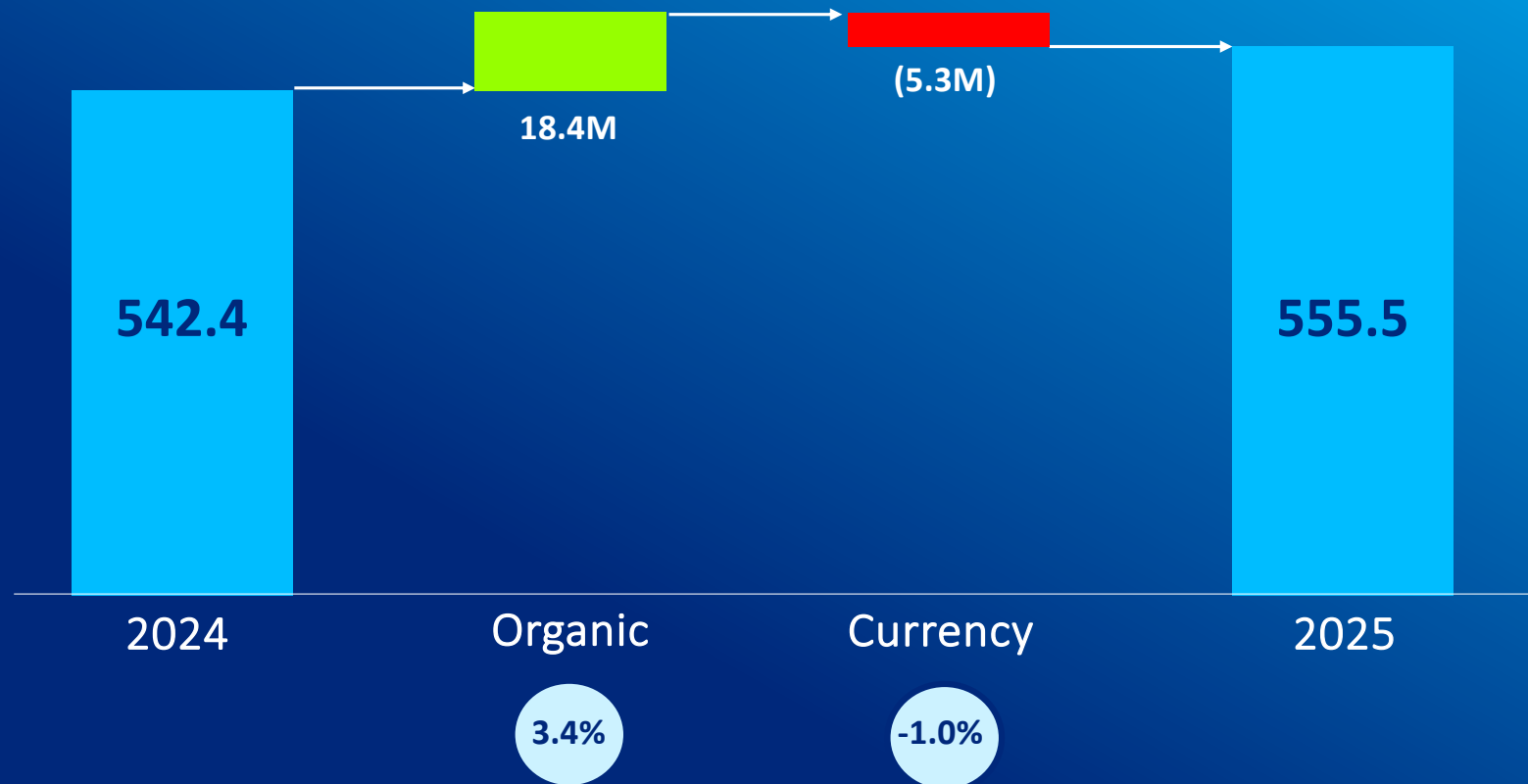| Free Cash Flow	2022	2023	2024
Cash flow from operating activities	43.8	79.4	82.2
Increase in capitalized software development costs	(6.1)	(6.5)	(7.1)
Capital expenditures	(2.7)	(2.5)	(2.7)
Free cash flow	**35**	**70.4**	**72.4**
Cash payments attributed to acquisition-related costs (included in cash flow from operating activities)	1.1	0.3	2.2
Adjusted Free cash flow	**36.1**	**70.7**	**74.6**
Non-GAAP Net Income	**67.2**	**75.0**	**83.2**
Adjusted Free Cash Flow/Non-GAAP Net Income	**54%**	**94%**	**90%**

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Guidance

Revenue and Profitability Increase – 2025 Guidance

Non-GAAP (USD millions)

	2024 Actual	2025 Guidance Low	2025 Guidance High	2025 Guidance Mid
Revenue	$542.4M	$553M	$558M	Growth of 2.4%
Operating Profit	$98.7M	$98M	$102M	$100M
Operating Margin	18.2%	18%		Stable

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Revenue Growth 2025 Vs 2024

542.4

18.4M

(5.3M)

555.5

2024

Organic

Currency

2025

3.4%

-1.0%

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Profit Growth 2025 Vs 2024

	Organic	Currency	
	6.1M	(4.8M)	
98.7			100
2024	Organic	Currency	2025
18.2%	0.5%	-0.7%	18.0%

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89
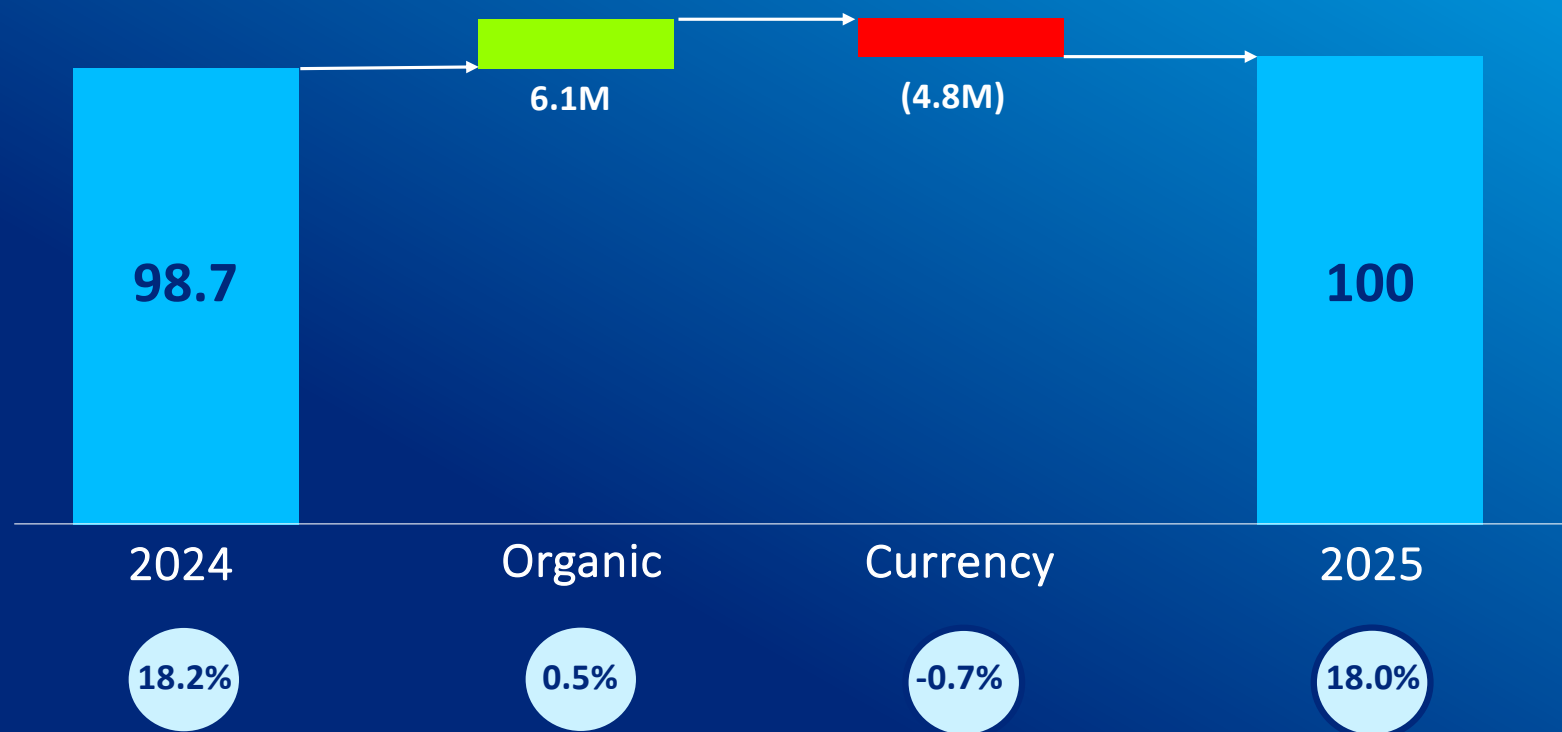
2025 Guidance – Constant Currency

Non-GAAP (USD millions)

	2024 Actual	2025 Mid Guidance Constance Currency	2025 Growth
Revenue	$542.4M	$560.8M	3.4%
Operating Profit	$98.7M	$104.8M	+$6.1M
Operating Margin	18.2%	18.7%	+50bps

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2024 & 2025 Growth Drivers

Shift to SaaS

Headwind of 2-3%

- Delay in signing deals
- Shifting revenue from pre/post-production

Core P&C NA

Slow down in growth

- Continue investment in platform with digital & data
- Impact in 2026 and beyond
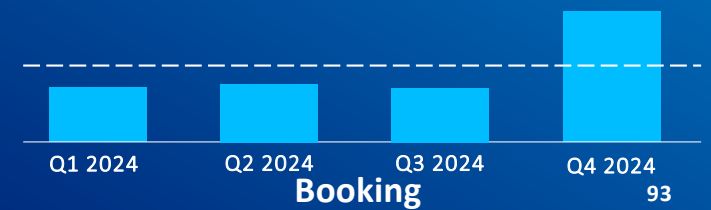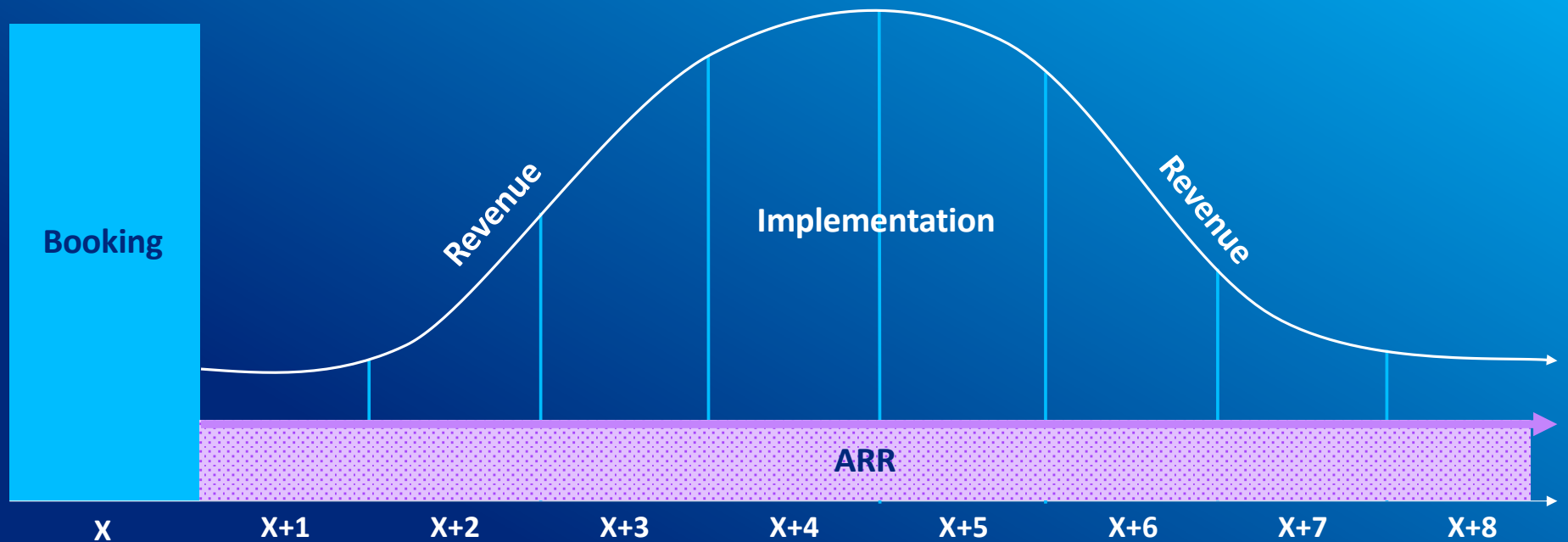
Macroeconomic Uncertainty

Longer sales cycles

- Middle East
- North America (2025)

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Transition from Booking to Revenue

Booking

Revenue

Implementation

Revenue

ARR

X   X+1   X+2   X+3   X+4   X+5   X+6   X+7   X+8

Q1 2024   Q2 2024   Q3 2024   Q4 2024

Booking

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Growth 2026 and Beyond

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Growth 2026 and Beyond

New logos

- Increase sales team
- Platform

Cross-sell

- Increase client partner team
- Platform with integrated solutions

SIs

- Initiative started in 2023
- Partner with several SIs globally
- 2 deals signed in NA
- Increase pipeline

Transition to Cloud/SaaS

- Increase from 28% to 60%
- Proven transition through all tiers
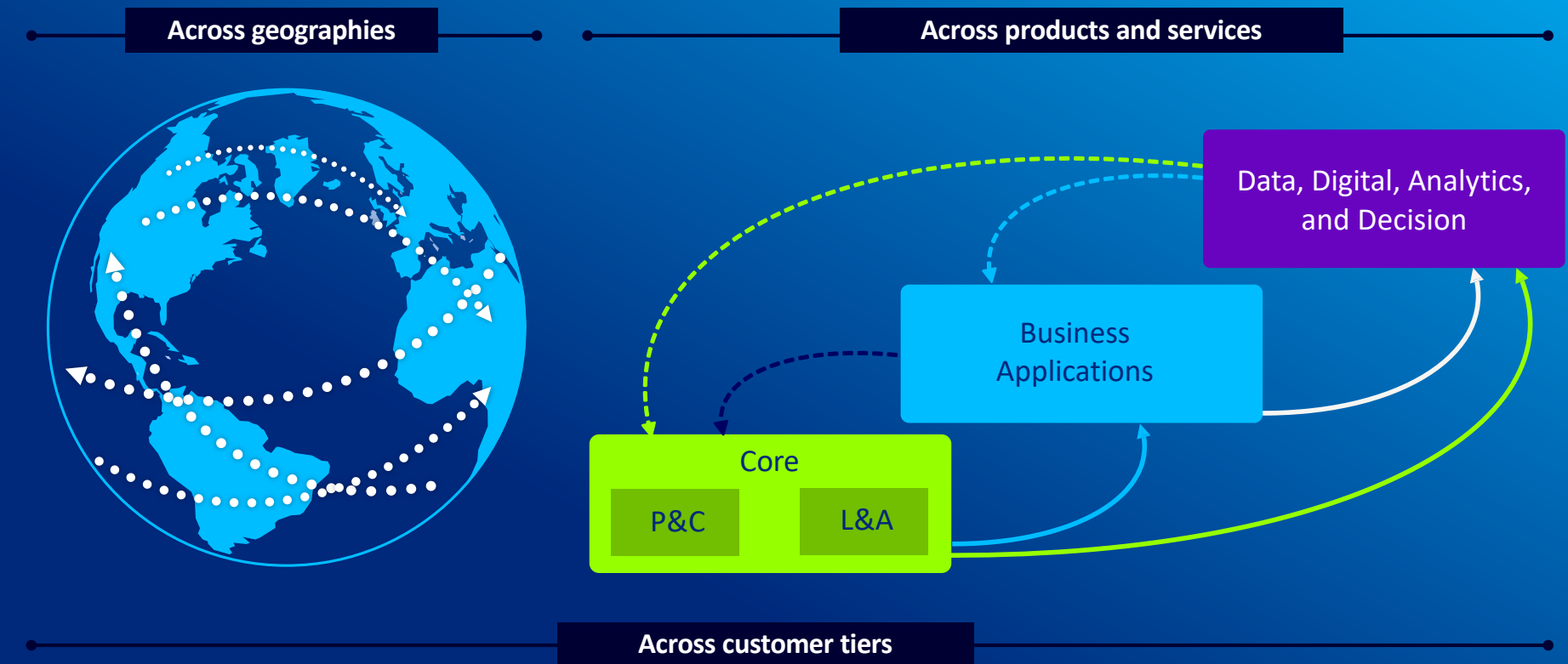- Strong partnership with Microsoft

Life

- Strong momentum
- Leading product
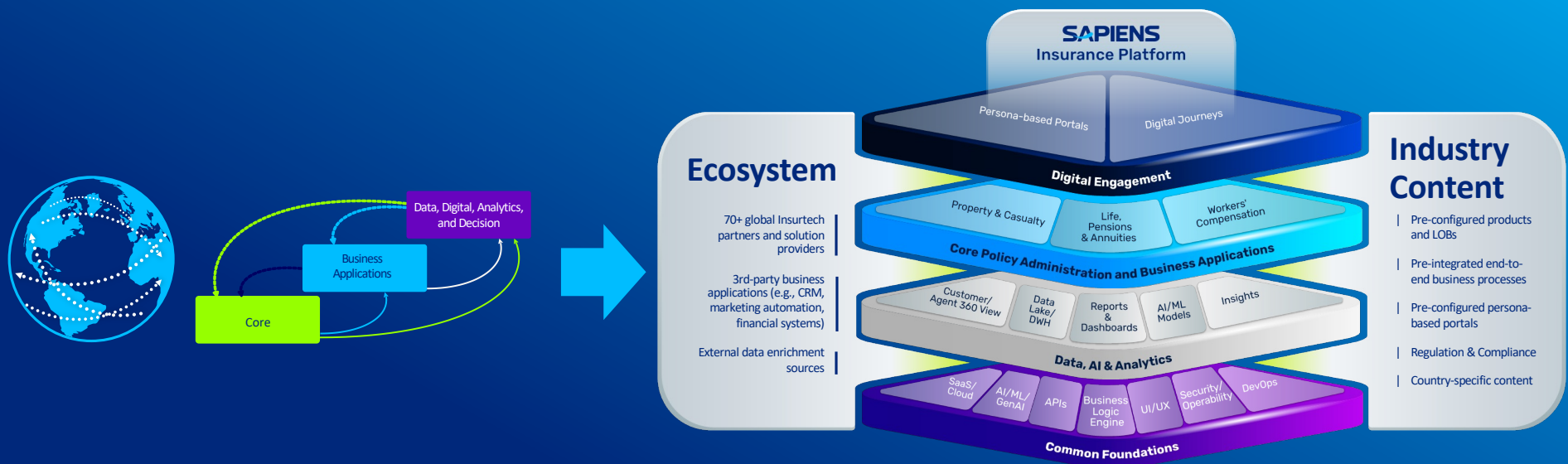- Less competitive market

M&A

- Back to business

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Cross-Sell: Massive Acceleration Opportunity

Multi-directional cross selling opportunities across all customer tiers

Across geographies

Across products and services

Data, Digital, Analytics, and Decision

Business Applications

Core

P&C

L&A

Across customer tiers

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Cross-Sell: Massive Acceleration Opportunity

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Growth 2026 and Beyond

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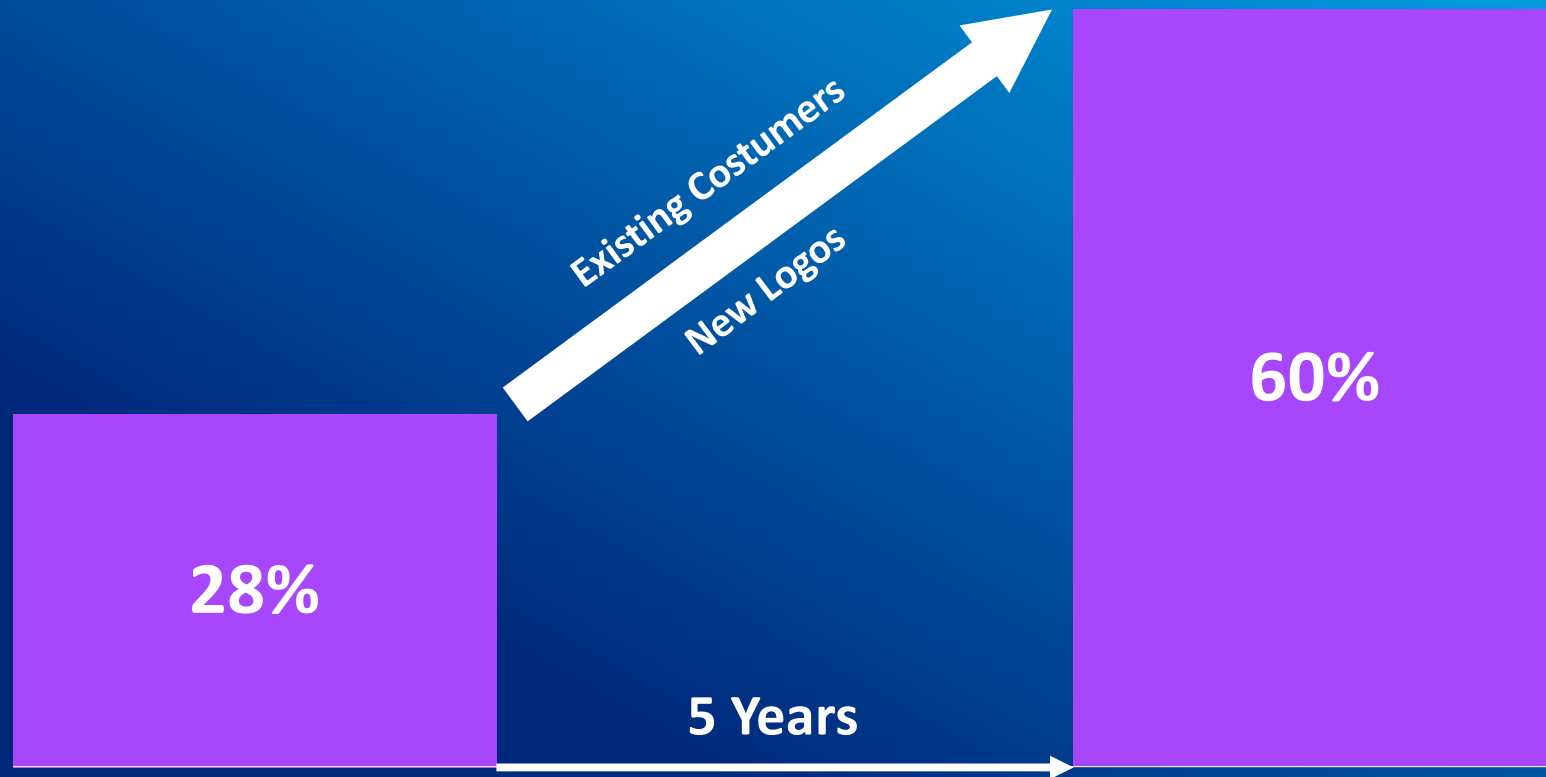- Strong partnership with Microsoft

Life

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- Leading product
- Less competitive market

M&A

- Back to business

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Transition to Cloud/SaaS

28%

60%

Existing Costumers

New Logos

5 Years

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Growth 2026 and Beyond

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M&A

- Back to business

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Thank you!

Contact Us
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yaffa.cohen-ifrah@sapiens.com