SAPIENS

ApplicationPro
For Life & Annuities

Time-to-Issue Pressure

Insurance carriers are constantly pressured to find ways to decrease time-to-issue and to reduce costs. In an age of digital transformation, adopting electronic apps that can increase ease of use, while reducing costs and time-to-issue, is a clear competitive advantage.

Introducing Sapiens ApplicationPro

Sapiens ApplicationPro is streamlined electronic insurance application software for life, health and annuities. This web-based insurance application provides carriers with the choice of a standalone eApp system, or a more comprehensive solution that seamlessly integrates with **Sapiens IllustrationPro** and **Sapiens UnderwritingPro** (See the "Accompanying Modules" section for more information).

Sapiens' robust electronic application software is geared towards helping carriers address critical business drivers, such as decreasing time-to-issue and reducing policy acquisition costs, all in an intuitive and easy-to-use package.

Sapiens ApplicationPro operates with a functionally rich, user-friendly interface. A realtime dashboard presents a graphical representation of key data with easy navigation. Agents can work with multiple applications simultaneously, as well as with multiple insureds and products on a single application, operating in connected (web) or disconnected (offline) modes, with automatic data synchronization. Suitability questionnaires are configurable, and wizard-based application entry forms can be modified

The solution offers multi-company branding and a full line of business support – life, health, annuity – over multiple distribution channels.

Sapiens ApplicationPro is easy to use for experienced and new agents alike, using wizard-based and self-directed navigation. Content is dynamic and reflexive, with forms and questions appearing as needed and only valid options available for selection. Pre-population of data from CRM, needs analysis or illustration systems eliminates duplicate data entry. The system supports eSignature.

Business Benefits

- Multiple modes of use and pre-population of data significantly improve time-to-market and reduce new business acquisition expenses
- New business processes are simplified and "not takens" are reduced
- A highly intuitive user interface enhances the end user experience and increases user adoption across all distribution channels
- Carrier-configurable management tools offer a high degree of flexibility and control
- ACORD-compliant transactions enable application-to-underwriting-to-case-placement in a simple, straight-through process

Two Components

There are two ApplicationPro Components:

Security Module

- Login verification and authentication
- Portal integration capabilities
- Single sign-on support
- Role-based authorization
- Rules manager
- Product and carrier-defined rules
- Business user-maintained
- Reduced need for IT and Sapiens support

Forms Manager

- Custom forms with reflexive questioning for part 1 & part 2 data capture
- State-specific variations
- Supplemental questionnaires and authorizations

Accompanying Modules

Sapiens ApplicationPro can be purchased separately, or seamlessly integrated with Sapiens IllustrationPro and Sapiens UnderwritingPro.

Sapiens IllustrationPro is designed to strengthen relationships and speed your sales process. Client interaction sales start with a base template, so you can quickly add customer information to help them reach the right policy decision. Because it's flexible and expandable, IllustrationPro can adapt to every channel and seamlessly populate a variety of back-end processing solutions.

Sapiens UnderwritingPro is an award-winning, web-based solution for automated underwriting and new business case management. UnderwritingPro streamlines underwriting case flow, speeding up and improving the entire new business process for carriers and their distribution channels. An impressive user experience is achieved via UnderwritingPro. While the system provides the most efficient and consistent solution, carrier staff can customize system features and underwriting rules to fit business needs and make informed underwriting decisions.

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 empowers insurers and financial markets with digital software solutions and services. With four decades of experience and more than 600 global customers, Sapiens has a proven ability to satisfy customers' core, data and digital requirements.

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