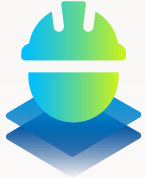# SAPIENS

CoreSuite
For Workers' Compensation

One Partner for Success

From new business quoting, to underwriting processing and injury management, through claims settlement adjudication -one partner for all your workers' compensation business and technical requirements is key. A strategic partner and advisor can help you optimize your operational efficiencies, increase customer satisfaction, ease the administrative burden and increase profitability.

Sapiens CoreSuite for Workers' Compensation

From policy and billing to claims and beyond, Sapiens CoreSuite for Workers' Compensation can digitalize and streamline your processes and efforts. Our flexible, configurable solutions can be deployed individually, or as an integrated solution across platforms – and they are pre-integrated with our digital offerings.

Fully modular software platforms and the ability to accommodate a wide range of insurance environments are at the heart of our architecture. Our end-to-end solutions are delivered in browser-based technology with deep workers' compensation insurance functionality and methodology that allows for easy upgrades. Add-on solutions, and the ability to deploy all or selected components of the enterprise solution, provide the utmost in flexibility.

Extending your technical abilities is vital to achieving your business goals and Sapiens is the provider that can help you meet these needs.

CoreSuite includes:

Sapiens PolicyPro for Workers' Compensation

Our policy and billing solutions deliver complete lifecycle policy administration and maintenance. This multi-state, multi-program solution supports quoting, rating, issuance, endorsements, billing, audit, and loss prevention.

Our rules-driven processes provide the ability to define workflows, with an emphasis on optimizing underwriters' daily activities and effectiveness. This streamlined approach provides improved risk analysis and underwriting performance for higher profitability.

PolicyPro enables you to quickly adapt to changes in the workers' compensation market by offering the ability to easily modify an existing product or program (leveraging cloning and versioning capabilities).

Sapiens ClaimsPro for Workers' Compensation

Claims automation is the key to increased productivity and stronger financial controls. **ClaimsPro** allows insurance organizations to handle unexpected changes that may arise throughout the workers' compensation claim cycle, from FROI to final benefit resolution and closure. Advanced processing expedites the loss reporting and assignment process and offers significant savings in loss adjustment expenses.

Our detailed data capture assures compliance with regulatory reporting and other critical claims data. Consistent information ensures swift processing and our payment management functionality facilitates financial integrity.

Sapiens DigitalSuite

Sapiens DigitalSuite for Workers' Compensation offers a dynamic, digital engagement and enablement platform for insurers to provide a unified, omni-channel experience. This single, scalable platform comes with a variety of mix-and-match, productized components and allows insurers to simply tailor the solution to their needs.

Sapiens Intelligence

Sapiens Intelligence for Workers' Compensation provides insurance carriers with information in easy-to-use formats for analysis and enhanced decision-making for workers' compensation. Carriers gain operational insight and the ability to fine-tune critical decision-making and strategic planning.

Policy & Claims Business Benefits

CoreSuite provides full-featured, seamless, end-to-end solutions that address your business needs and challenges. It is supported by a highly flexible workflow and rules-based engine that enable insurers to effectively mitigate their overall risk exposure, maintain profitable growth, increase operational efficiencies and improve overall customer service.

Policy benefits include:

Maximized Underwriting Results
Rules-driven, straight-through processing enables workflow definition focused on optimizing the underwriting process for improved risk analysis and higher profitability

Agile-to-Market Changes
Flexible and scalable for quick adaptation to the changing workers' compensation market

Strong Customer Focus
A global view of the customer across all quotes and policies offers underwriters and agents the tools to thoroughly aggregate and analyze the customer profile, resulting in better service and retention

Improved Operational Efficiency
Increase productivity and reduce cycle times, from automated underwriting to compliance reporting (WCPOLS and WCSTAT)

Claims benefits include:

Better Injury Management
Our 360-degree view offers claims professionals a centralized way to view and analyze the incident, claim and claimant information for quick resolution and increased customer satisfaction

Financial Efficiencies
Industry-leading financials provide flexibility and control of claims reserves and payments. Comprehensive, real-time payment processing supports automatic payments, split payments, offset and deductions, refunds, transfers and 1099 processing

Advanced Regulatory Processes
Streamlined compliance reporting improves the efficiency and accuracy of your review process, reducing risk of potential fines (DCI, CMS, FROI, SROI)

Ensure Appropriate Treatment and Improve Customer Retention
Containment of medical costs through outcome-based case management that focuses on the injured employee's health and productivity. Workflow processing support allows for proactive case management and faster claim resolution.

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 the financial sector, with a focus on insurance, to transform and become digital, innovative, and agile. With four decades of industry expertise, Sapiens offers a complete insurance platform, with pre-integrated, low-code solutions and a cloud-first approach that accelerates customers' digital transformation. Serving over 600 customers in 30 countries, Sapiens offers insurers across property and casualty, workers' compensation and life markets the most comprehensive set of solutions.

For more information visit sapiens.com or follow us on LinkedIn.

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