

Unlock the Small Business Insurance Market:

Introducing Sapiens Business Solution for SME Commercial

Part of the powerful Sapiens Insurance Platform for Property & Casualty, this capability delivers a real-time view of customer insights to empower your agents with the tools they need to upsell, cross-sell, and enhance customer experiences.

Your agents are working harder than ever, but their tools aren't keeping up. Too much data, too many systems, and too little time - leaving missed opportunities and frustrated customers. Distribution is evolving, and insurers must adopt a multi-channel approach (e.g. direct, broker, aggregator, bancassurance). SMEs expect speed and service on par with personal insurance - we provide the solution.

Imagine if you could:

- **Reduce customer effort** with pre-filled, real-time enriched data
- Give a single agent **the power of ten agents** with AI driven insights
- **Stay agile** with real-time product, pricing, and coverage updates
- **Save time** by automating policy issuance and onboarding
- **Boost customer satisfaction** by transforming the buying journey from hours to minutes

Now you can with:

- **Generative AI & machine learning models** delivering smarter recommendations
- **Advanced visualisation tools** turning raw data into actionable strategies
- **Unified business data** ensuring accurate quoting, underwriting and sales enablement



The impact

Up to **30% increase** in conversions

Up to **40% faster** processing time

Higher retention and customer satisfaction

A real-time view of customer insights to empower your agents with the tools they need.

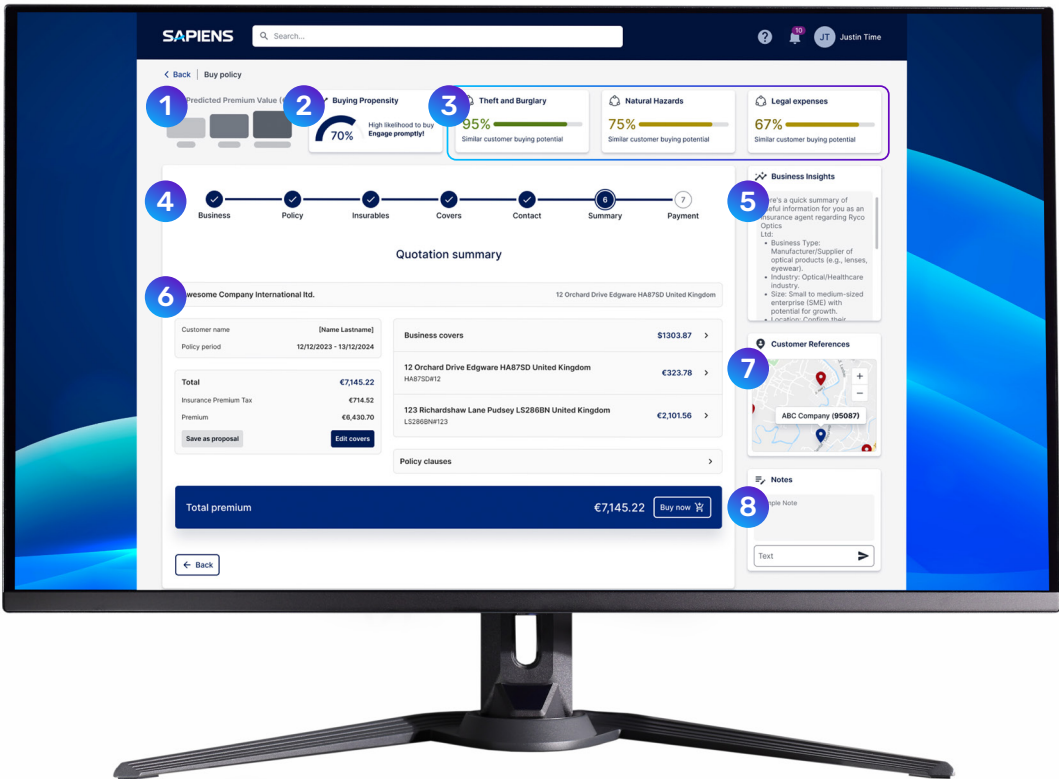
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Customer Value
Calculates the potential client's GWP over a three-year period, based on maximum coverage selection and AI-driven insights from comparable businesses.
- 2

Buying Likelihood
Percentage score indicating the probability of a successful sale. Guides the agent on actions to boost purchase likelihood and suggests optimal time investment per client based on potential value.
- 3

AI-Driven Sales Assistance
AI-generated summary of the top three additional cover options chosen by similar companies to support upselling and ensure clients have adequate coverage.
- 4

Data-Prefill & Enrichment
Access data on 127 million companies, 203 million business locations, and 36 real-time peril and hazard scores to streamline quote pre-population and optimise insurance coverage setup. In real-time.



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Conversation
A compliant ChatGPT-powered summary that provides a brief company description, giving the agent a quick overview of the business, its activities, location and insurance needs.
- 6

Smart Product
An automated, rules-driven product and cover solution that tailors product offerings to meet specific business needs, enabling one-click coverage configuration.
- 7

Businesses Like You
AI identifies businesses from the existing portfolio that match the quoted business in type, size, and location, serving as a reference to build client confidence.
- 8

Notes & Summary
Easily access notes and leverage Generative AI to summarise, query, and interpret policy terms and conditions using natural language.

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. Sapiens supports 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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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 >>](#)