



INSURANCE NEWSNET

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AWARENESS MONTH**

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SAPIENS

Trust and Tech in Tandem

With Sapiens as a Strategic Partner, Trusted Fraternal Life Is Blending Purpose, Technology, and Growth to Lead the Next Chapter in Insurance

In a life insurance market hungry for innovation yet steeped in tradition, Trusted Fraternal Life is proving that you don't have to choose between the two.

Trusted Fraternal Life (TFL) is, paradoxically, both the nation's newest and oldest fraternal benefit society in the United States. As President and CEO **John Borgen** explained, "Our roots go back to 1868, but we created the Trusted Fraternal Life family of brands in 2024 to scale our impact for the future. Today, the member-owned family of brands includes Catholic Financial Life, Degree of Honor, Woman's Life and Catholic United Financial."



Borgen

That combination of deep history and bold reinvention is core to TFL's strategy. It's a transformation designed to serve modern members while preserving the unique missions and traditions that have guided fraternalists for generations.

"We're building the next generation of what a fraternal can be," Borgen said. "That means doing hard things that others avoid — like mergers, modernization, and long-term investments in partnerships and technology."

Purpose-Driven Growth Meets Digital Innovation

While each fraternal brand retains its community impact and mission, they now operate under a shared structure designed to simplify operations, expand reach, and deliver more value to members. The goal isn't only about creating efficiencies — it's about creating sustainable growth and real impact.

Borgen said today's consumers are increasingly drawn to purpose-driven organizations. "Some might say we're the OG purpose-driven company," he remarked. "But we're not looking backward. We're moving forward — blending tradition with modern products and services and new approaches to engagement."

That future-focused mindset led TFL to deepen its partnership with Sapiens, a global provider of insurance software solutions. Their relationship spans more than 25 years, beginning with the adoption of policy administration, illustration, and eApp tools. Today, Sapiens' advanced technology continues to play a pivotal role in supporting TFL's large-scale digital transformation through the recently launched Sapiens Insurance Platform for Life and Annuities, featuring AI-powered digital portals and data-driven insights.

"We've been through plenty of challenges together over the years," Borgen noted. "It's in navigating those challenges that you see what the other is made of. Sapiens has consistently shown a commitment to doing the right thing."



Smith

For Sapiens, that partnership reflects a shared mission. **Jennifer Smith**, Vice President of Product Strategy at Sapiens, said, "We don't approach these projects with a one-size-fits-all mindset. With TFL, it's about deeply understanding where they want to go and working together to make sure the technology supports that vision."

Modernizing Fraternal Life Insurance

At the heart of the transformation is TFL's goal to reduce operational complexity while increasing member simplicity. For the organization's CIO, **Mike Attewell**, this means tackling the technical challenge of migrating multiple legacy systems onto Sapiens' modern platform.



Attewell

"We have three policy admin systems across our brands — Catholic Financial Life, Woman's Life and Catholic United Financial — that need to be consolidated onto one core system," Attewell explained. "That's how we scale. It's how we operate smarter and serve more people without duplicating effort."

Attewell added that Sapiens' modular, API-first architecture was key to that vision. "It allows us to roll out incremental changes quickly, support multiple brands, and meet our long-term growth strategy — both organically and through mergers."

Serving Members and Advisors Alike

For TFL, technology is not about new systems for their own sake — it's about creating superior member and advisor experiences.

"Our insurance brokers and advisors are our frontline," Borgen said. "When we make it easy for them to serve potential new members, together, we make a greater impact on more people in more communities. Technology, properly designed, can remove friction and positions our partners to shine. We found that in Sapiens' solutions."

That philosophy has led to investments in self-service portals, streamlined digital communication, and

omnichannel engagement tools. Through Sapiens' partnership with Cincom, TFL can deliver policyholder correspondence via text, email, paper, or online portals — meeting members where they want to be met.

"It's about respecting each generation's communication preferences," Attewell said. "Whether someone wants a paper statement or to manage everything on their phone, we have to accommodate that."

Smith agreed, emphasizing that digital flexibility strengthens advisor relationships too. "When you make the experience better for the client, you're also building the advisor's brand with that client. That trust loop is critical."

Balancing Legacy and Innovation

One of the biggest challenges facing life insurance carriers today is balancing legacy commitments with modern consumer expectations. Smith said this is especially true for niche products or older policies.

"We've come from an environment where we had to code for every nuance an actuary designed decades ago," she said. "Our goal is to support those contractual obligations while also enabling flexible, low-code platforms that can evolve with new products and market needs."

Borgen echoed that sentiment. "We're not managing to a quarter. We're making promises we intend to keep for generations. That's why our tech investments aren't about chasing fads — they're about becoming the modern standard for how a fraternal should operate."

Looking Ahead: AI, Data, and Predictive Analytics

Next on TFL's roadmap is leveraging data for predictive analytics, improving member engagement, and accelerating time-to-market for new products. The Sapiens platform will support these goals, making it easier to configure and launch offerings aimed at underserved markets — a historic priority for the organization.

"The goal is to reduce complexity internally, while increasing simplicity externally — for members, brokers and advisors," Attewell said. That includes decisions about technology. "These life insurance products are promises," Borgen added. "We make good on those promises when the insured is no longer here. So how we communicate, how we reassure — it's not just messaging; it's service delivery. That is what builds trust."

A Model for the Future

For Trusted Fraternal Life, the transformation is about more than modernization — it's about setting a new standard for what a fraternal benefit society can be.

"We're building scalable infrastructure while preserving unique missions and traditions," Borgen said. "By choosing the right partner in Sapiens, we're staying focused on what matters most: serving members and their families."

Smith said the feeling is mutual. "Working with leaders and visionaries like John and Mike has been refreshing. This partnership isn't just about technology — it's about trust, growth, and the future of life insurance."

Charting a Path Forward

As the life insurance industry grapples with evolving customer expectations, regulatory complexity, and legacy system constraints, Trusted Fraternal Life and Sapiens are charting a path that prioritizes both human connection and technological evolution.

At its core, this partnership is about more than upgrading software — it's about redefining the way life insurers serve people.

"We're not trying to be everything to everyone," Borgen emphasized. "We're staying focused on the middle market, on underserved communities, and on helping

"Technology, properly designed, can remove friction and positions our partners to shine. We found that in Sapiens' solutions."

— John Borgen, President and CEO, Trusted Fraternal Life

families protect their futures in a way that's simple, affordable, and aligned with their values."

Smith said that's exactly why Sapiens continues to invest in next-generation technology. "Our goal is to help carriers evolve at their own pace without losing what makes them unique," she explained. "We're enabling predictive analytics, AI-driven service delivery, and faster product launches, but always with an eye toward the end user — whether that's a policyholder, an advisor, or a carrier executive."

Attewell agreed, noting that TFL's strategy is setting the foundation for future growth. "We're building infrastructure that will support the next 150 years, not just the next five," he said. "Whether it's member portals, new product capabilities, or data-driven decision-making, it's about scalability and sustainability."

Both organizations believe the future of life insurance depends on partnerships like this one — where mutual respect, trust, and shared purpose drive innovation.

"This is about life insurance the way it ought to be," Borgen concluded. "It's about making promises and keeping them — not just with policies, but with the experience we provide at every step of the journey." ■

To learn more about partnering with Trusted Fraternal Life or exploring Sapiens' insurance technology solutions, visit TrustedFraternalLife.org or Sapiens.com.

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