SAPIENS

Case Study:

BHSF: A Path of Digital Transformation

The Client | bhsf

BHSF Group Limited is a UK-based non-trading holding company that provides health cash plans, a variety of insurance products, mental health support services, and occupational health offerings. With over 5,000 corporate clients and 240,000 policyholders and their families, BHSF has a long-standing reputation for supporting employee well-being and providing dependable healthcare-related solutions.

The Challenge:

BHSF needed a digital platform that could deliver fast time-to-value while integrating seamlessly with its existing core system.

To remain competitive in a digital-first world and meet growing customer expectations, BHSF embarked on a mission to modernize its digital capabilities. Their objectives included:

Expanding digital channels to engage more customers, faster	Accelerating the launch of new products and services	Enhancing operational efficiency by reducing manual administrative tasks	Empowering both individual users and employer groups with self-service tools

The Solution:

To meet its transformation goals, BHSF selected **Sapiens DigitalSuite** to serve as the digital layer above its existing Sapiens IDITSuite core platform for P&C. The solution included dynamic customer and employer portals, integrated customer journeys, and API-based connectivity powered by Application Composition Environment (ACE). As part of DigitalSuite, BHSF gained a customer portal and an employer portal for group clients. Along with the portals, there are certain capabilities that power the digital journey.

Customer Portal:

The BHSF Customer Portal empowers users with comprehensive self-service capabilities, including:

- Creating and retrieving quotes and policies
- Submitting and tracking claims
- Viewing payment history and status
- Updating personal information such as contact details

This improved the user experience, reduced call center traffic, and allowed policyholders to manage their own coverage at their convenience.

Employer Portal:

Designed for group clients, the Employer Portal allowed company administrators to:

- View dashboards with policy and employee data
- Add and manage employees individually or via bulk upload
- Streamline communications and updates between employer and insurer

This enhanced BHSF's ability to serve corporate clients more efficiently while reducing onboarding complexity.

Sapiens **Journey and Form Composer (JFC)** enabled BHSF to create and orchestrate modular, reusable, and dynamic digital journeys. The tool facilitated linking multiple forms and touchpoints into a cohesive, personalized user flow.

By using JFC, BHSF ensured a seamless, low-code configuration approach that allowed business users to adapt journeys without extensive IT support quickly.

Quote & Buy Journey
Enabled anonymous users or registered customers to obtain quotes and purchase policies in a few steps, with optional account creation.

Claims Journey
Allowed policyholders to submit claims digitally and track their status through to resolution.

Personal Details Update Journey
Enabled users to quickly and securely change their contact and personal information.

Add New Employee Journey
Allowed employers to enroll new members into their group policies, ensuring accurate and up-to-date employee records.

Each journey delivered a streamlined, intuitive experience, leveraging validation rules, smart layouts, and business logic built within JFC.

BHSF implemented Sapiens **ACE** to build secure APIs that connect the digital front end with the IDITSuite core system. ACE played a critical role in fetching real-time policy, quote, and claim data for display on the portals and writing new or updated data (e.g., claims, personal details) back into the core system. ACE ensures data consistency, system security, and low latency. BHSF minimized system complexity and accelerated the development and deployment of integrations.

To enhance accuracy and user experience during data entry, BHSF integrated Loqate, a global address verification service. Loqate ensures high-quality, verified address inputs for quotes, claims, and policy updates with reduced errors and back-office corrections for a faster, smoother experience for end users.

> BHSF is on a direct path to profitable growth, and Sapiens' leading solutions and strategy are key to our digital growth. By delivering hyper-personalised digital customer experiences, Sapiens will provide operational efficiencies through automation and straight-through processing.
> *Heidi Stewart, BHSF CEO*

The Benefits:

BHSF expanded its digital reach to a broader customer base through Sapiens self-service portals. By reducing administrative workloads and increasing straight-through processing, they improved their operational efficiency. Thanks to the low-code journey configuration with JFC, product launch times were accelerated. Both customers and employers increased their satisfaction via intuitive and responsive portals. BHSF streamlined their backend integration ensuring real-time data synchronisation between DigitalSuite and IDITSuite. With DigitalSuite, BHSF successfully transformed its digital capabilities and positioned itself for future growth. By leveraging flexible portals, composable journeys, and powerful API integrations, BHSF delivered exceptional digital experiences that align with the needs of modern policyholders and corporate clients efficiently, accurately, and at scale.

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 International Corporation (NASDAQ and TASE: SPNS) is a global leader in intelligent insurance Saas-based software solutions. Sapiens' robust platform, customer-driven partnerships, and rich ecosystem empower insurers to achieve operational excellence in a rapidly changing marketplace. A Microsoft Top 100 Partner and the recipient of many industry analyst awards, Sapiens helps insurers harness the power of AI and advanced automation to support core solutions for property and casualty, workers' compensation, and life insurance, including reinsurance, financial & compliance, data & analytics, digital, and decision management.

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

CONTACT US

SAPIENS