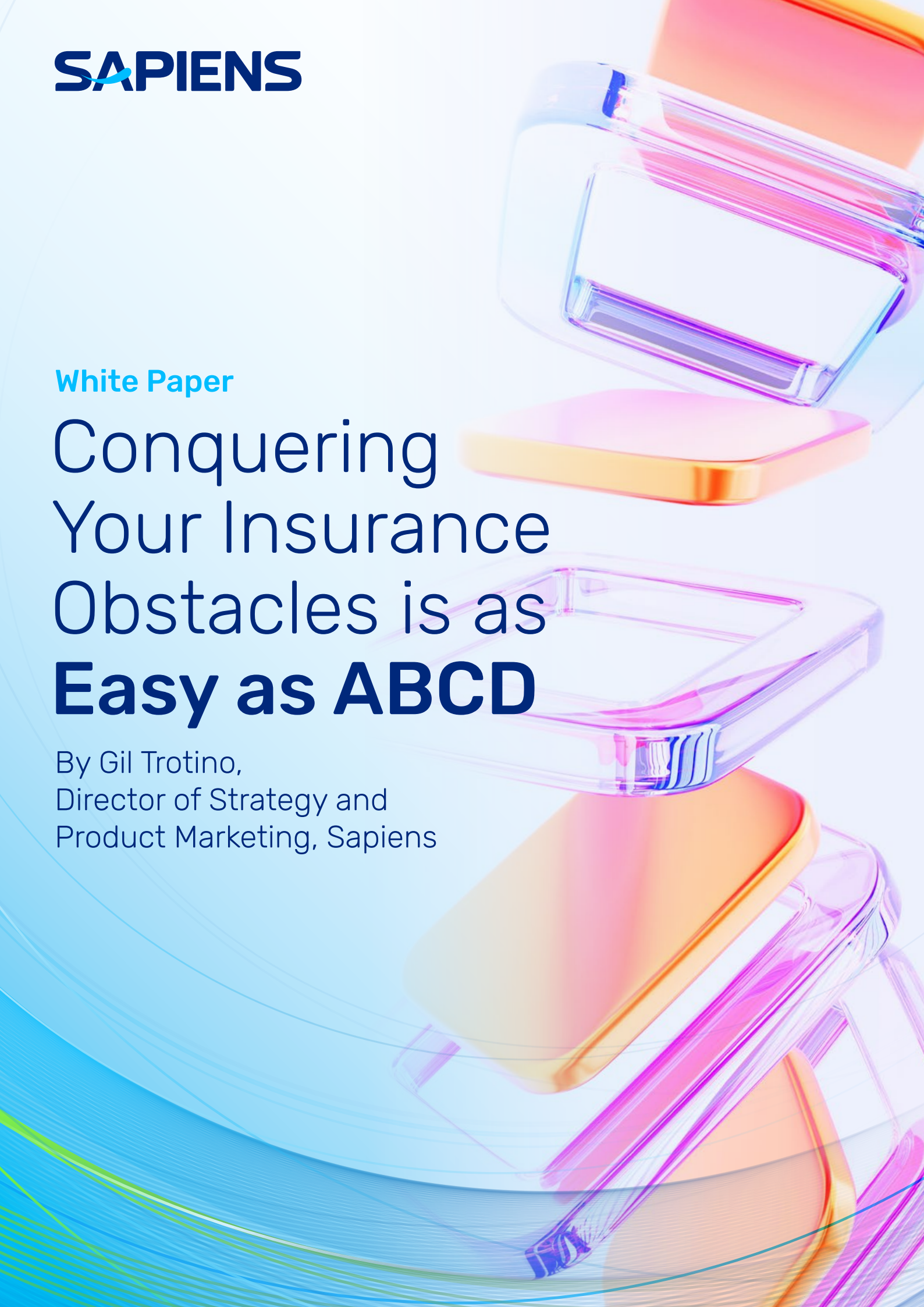


White Paper

Conquering Your Insurance Obstacles is as **Easy as ABCD**

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It's the best of times and worst of times for modern insurers:

unprecedented opportunity, especially following the AI and generative AI (gen AI) explosion, but you are also frustrated by stubborn complexity and feelings of overwhelm.

New distribution models, tighter regulatory regimes, rising customer expectations, and the arrival of a seemingly endless amount of new AI tools all create pressure to move faster, personalize more deeply, and run operations with far less friction. But the majority of established insurers have to deal with legacy policy administration systems, fragmented data, and manual processes that make growth expensive and modernization slow.

Dealing with this problem is as easy as ABCD!

The **Sapiens Insurance Platform** for life and annuities, and property and casualty, offers a platform-first strategy that lets insurers modernize, grow, and optimize in parallel. That strategy is organized around four mutually reinforcing pillars offered by the platform:

A **AI and Automation**

B **Business Solutions**

C **Cloud-Native and Common Foundations**

D **Digital and Data**

Transformation is no longer a strategic ambition, it's a survival imperative. But innovation is slowed by embedded processes, siloed infrastructure, and the perceived high cost of change.

This white paper walks you through how Sapiens empowers insurers to overcome industry challenges and unlock growth through a modular, open, and intelligent platform – built for agility, scale, and sustained value.



Transformation is Urgent, But Seems Nearly Impossible

The need for transformation is universally acknowledged, but the path forward seems obstructed by a series of entrenched challenges that hinder progress. These challenges are not merely operational – they are strategic and directly impact an insurer’s ability to grow, compete, and remain relevant in a rapidly evolving market.

One of the most persistent obstacles is reliance on **legacy systems**. Many insurers still rely upon outdated, monolithic policy administration systems (PAS) that were never designed for the agility required in today’s environment. These systems are rigid, difficult to integrate, and slow to respond to change (or unable to respond). Launching new products or adapting to evolving regulatory frameworks becomes a costly and time-consuming process.

Closely related to this is the issue of **innovation barriers**. Even when insurers recognize the need to modernize, they are often held back by deeply embedded business processes and siloed data. These legacy structures make it difficult to transition to modular, digital solutions that support real-time decision-making and customer-centric engagement.

Time-to-market is another critical challenge. In a competitive landscape where speed is synonymous with success, insurers must be able to respond quickly to market demands, or black swan incidents, such as major climate change events. Many cannot, because they are hampered by slow development cycles, manual workflows, and disconnected systems.

Cloud and AI adoption, plus an **inability to achieve operational efficiency**, are additional challenges. Insurers that cannot shorten the loop from insight to action will miss growth and margin opportunities. They’ll lose market share to fast movers.

The ABCD approach recognizes this tension and offers a strategic platform approach that can unify systems, activate data, and enable intelligent automation across the enterprise.

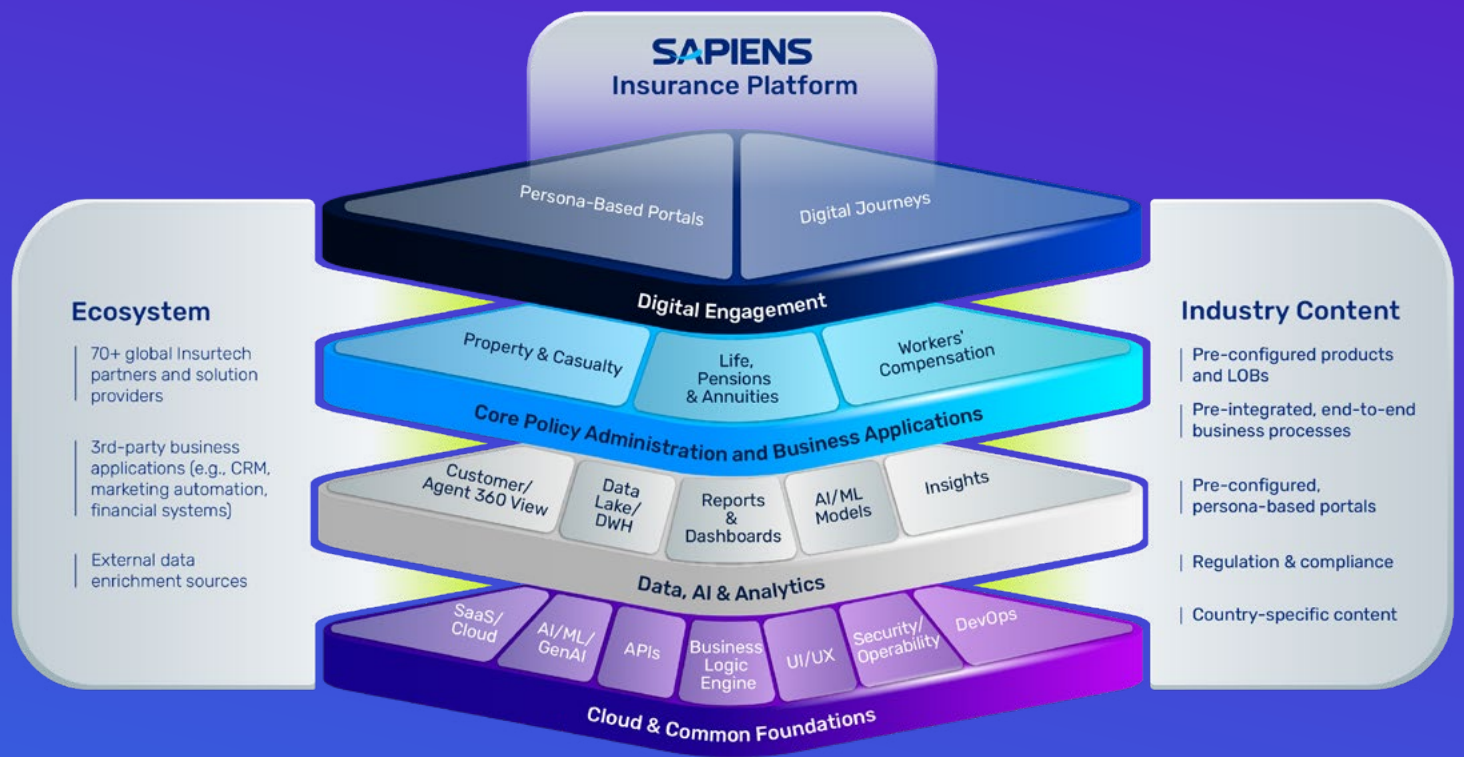
Quick Overview of the Sapiens Insurance Platform

The Sapiens Insurance Platform stands as a strategic foundation for insurers seeking to transform their operations and accelerate growth. It is a unified, yet modular, open portfolio encompassing all of Sapiens’ software offerings, and it is designed to support insurers across every line of business and stage of their digital journey.

At its core, the platform reflects Sapiens’ commitment to delivering integrated, end-to-end business solutions that are technologically advanced and deeply aligned with the realities of the insurance market.

It integrates core capabilities across property and casualty (P&C), life and annuities/pension, and workers’ compensation, while also embedding common technology engines that power AI, data intelligence, digital engagement, and automation and unified tools.





4 Guiding Principles

Beyond rich functionality, the Sapiens Insurance Platform is built on a set of guiding principles that ensure it delivers long-term strategic value. It is:

Comprehensive - the platform supports the full spectrum of insurance business processes, from quote and bind, to claims and renewals, across all major lines of business. This breadth ensures that insurers can manage their operations end-to-end within a single, cohesive environment.

Modular - transformation is far from a one-size-fits-all journey. The platform allows insurers to start small and expand as their needs evolve. Whether launching a new product line, entering a new market, or modernizing a legacy system, insurers can adopt capabilities incrementally, without disrupting existing operations.

Open - the platform includes a configurable connectivity layer that enables seamless integration with any customer ecosystem and selected third-party solutions. Sapiens has +70 ecosystem partners that add tremendous innovation and complement the Sapiens platform in domains such as data enrichment, AI, underwriting, claims handling and more. This openness ensures that insurers can leverage existing investments, collaborate with partners, and adapt to changing market dynamics without being locked into rigid architectures.

Cloud-Native - built on a SaaS foundation and powered by a strategic partnership with Microsoft, the platform offers the full breadth of cloud management services. This includes scalability, security, and continuous innovation - so insurers can operate with confidence in a digital-first world. Combined, these principles make the Sapiens Insurance Platform more than a technology solution. It is a strategic enabler designed to help insurers grow, modernize, and optimize their business in a way that is agile, intelligent, and future-ready.

3 Interlocking Value Outcomes for You

The Sapiens Insurance Platform is more than a technology framework. It is a strategic enabler designed to help insurers achieve measurable business outcomes across growth, modernization, and operational efficiency. The platform helps insurers evolve by aligning advanced capabilities with real-world business imperatives.

The platform generates three interlocking value outcomes for insurers.

1. It grows the business comfortably

The Sapiens Insurance Platform offers a comprehensive suite of capabilities across all major lines of business. Its modular architecture allows insurers to start with what they need and expand as their business evolves, without disruption or rework.

Through a configurable connectivity layer, insurers can integrate seamlessly with third-party systems and ecosystem partners, enabling innovation and collaboration at scale. This flexibility is complemented by a portfolio of pre-integrated, pre-configured, and ready-to-deploy packaged business solutions that accelerate time-to-value and reduce implementation risk.

2. It modernizes your processes and operations

The Sapiens Insurance Platform enables insurers to deliver seamless, intuitive, and personalized experiences across every touchpoint. From policyholders to agents, every user benefits from interfaces and workflows designed for clarity, responsiveness, and relevance.

Behind these experiences is a powerful data and analytics engine. By unifying data across systems and applying advanced analytics and AI, the platform supports smarter, faster decision-making. Insurers can anticipate customer needs, optimize pricing, and manage risk with greater precision.

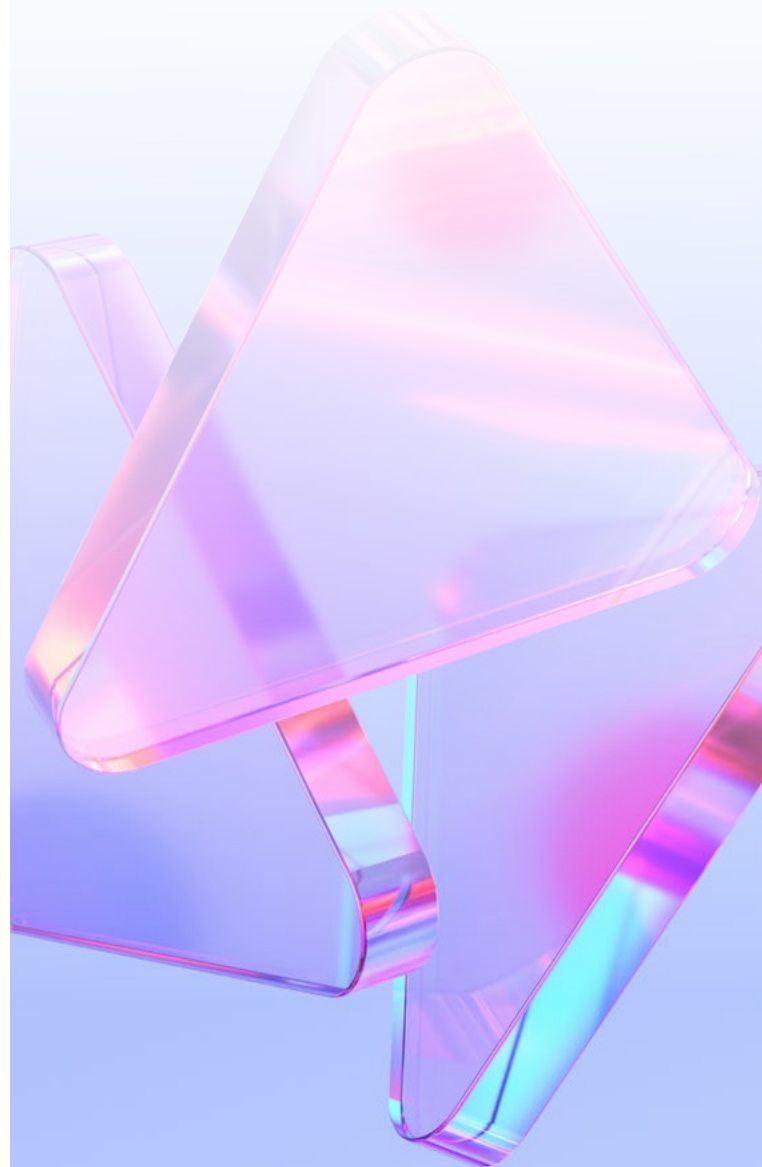
Low-code and no-code configuration tools further accelerate modernization. Business users can design, test, and deploy new workflows and products without waiting on IT, dramatically shortening time-to-market and empowering teams to innovate directly within the platform.

3. It optimizes savings and results

Intelligent automation and streamlined processes drive optimization. AI-powered decisioning and automated workflows reduce manual effort, improve accuracy, and free up resources for higher-value activities.

Built on a cloud-native SaaS foundation, the platform delivers agility and scalability without the overhead of traditional infrastructure. Insurers benefit from continuous updates, elastic performance, and enterprise-grade security – all managed through a strategic partnership with Microsoft.

Cost efficiency is further enhanced by the platform's use of shared services and common foundations.



Learning Your ABCDs - 4 Strategic Pillars

At the heart of the Sapiens Insurance Platform lies a clear and deliberate architectural philosophy. One that is designed to support insurers in their day-to-day operations, but also their long-term transformation. This philosophy is built around four strategic pillars.

Together, these pillars form the backbone of a platform that is modular, intelligent, and future-ready.

In the sections that follow, we will explore each of these pillars, showing how they empower insurers to overcome industry challenges, unlock new opportunities, and deliver measurable value.

A

Automation & AI: leverage AI, generative AI, and low-code/no-code tools to automate and streamline business processes

B

Business Solutions: design, develop, and deliver packaged solutions that address market needs and are built by integrating capabilities, enriched by strong industry expertise and partner ecosystem

C

Cloud-Native & Common Foundations: use SaaS, common foundations and services to enable deep integration, reduce costs, and increase operational efficiency

D

Digital & Data: deliver personalized data and tools for each user – customer, agent, broker, vendor, or employer – to ensure a seamless experience and enable informed business decisions.



Getting an A+: From Decision Modeling to Co-Piloted Workflows

Automation and AI should not be cosmetic add-ons...they are central to shortening business cycles, reducing loss leakage, and enabling smarter customer interactions. For Sapiens, automation and AI are an integrated capability set embedded across the platform that spans three areas:

- 1. Decision management and rule execution**
- 2. Insurance-specific Machine Learning (ML) models that embed predictive insights into processes**
- 3. Generative AI assistants that enable “co-everything” experiences for each persona**

At the foundation of decision automation is an end-to-end business logic management flow: legacy decision logic can be analyzed and extracted, remodeled using no-code/low-code decision tools, and exposed as Decision-as-a-Service to any front end or workflow.

This approach frees business analysts to iterate on underwriting, pricing, and claims rules without lengthy IT cycles, and it standardizes how decisions are invoked across channels. The effect is measurable: underwriting turnaround compresses, claims triage becomes more accurate, and product rule changes propagate instantly across digital journeys.

Predictive models are embedded where decisions matter. Pre-built, insurance-specific models for customer lifetime value, retention scoring, buying propensity, and fraud detection provide a head start. They can be trained and tuned on customer data and then surfaced directly into pricing, marketing, and claims workflows.

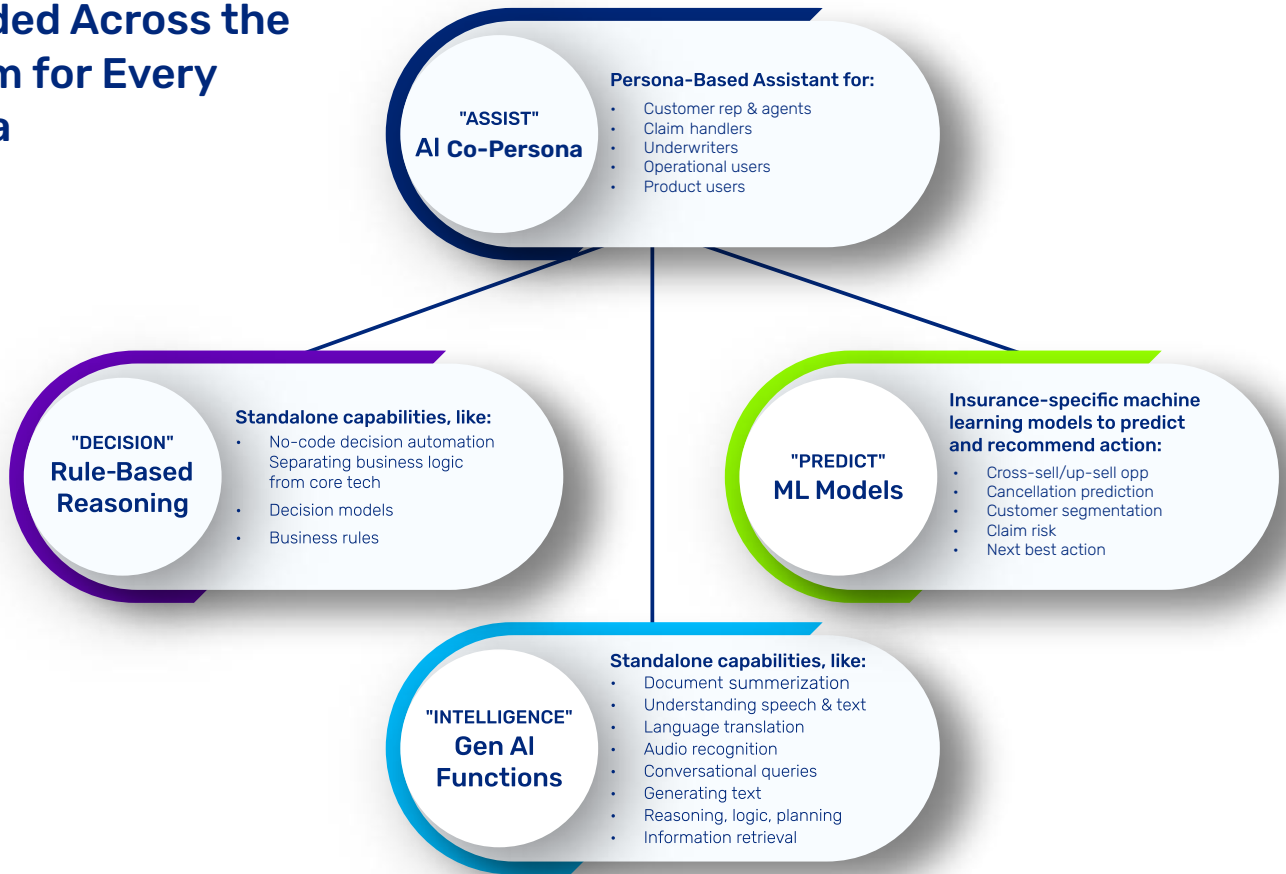
For example, a buying-propensity model can change how an agent is guided during a sales call; a retention model can trigger targeted offers at identified churn risk points; a fraud model can prioritize claims for human review. By operationalizing these models within transactions, insurers move from descriptive reporting to prescriptive action.

Generative AI is folded into role-specific co-pilot experiences, rather than left as a standalone experiment. Document summarization, context-aware recommendation, automated document ingestion, and question-answering tied to customer records reduce cognitive load for underwriters and claims handlers. The platform includes tools such as Doc.AI (document querying and summarization), Data.AI (contextual data querying for agents) and Answer.AI (document summarization and retrieval) which collectively enable faster decisions, while preserving auditability.

The deliberate focus is on “co-everything”: co-customer, co-agent, co-underwriter – meaning AI augments human decisions in context, and that augmentation is role-aware and traceable.

The automation pillar also emphasizes low-code/no-code tooling. Tools such as Sapiens Decision, the API Composition Engine (ACE), and Java Framework Component (JFC) are designed to shift routine configuration and integration tasks from development teams to business teams, dramatically shortening iteration cycles and lowering the cost of change. This lowers the perceived risk of experimentation – the insurer can pilot new product variants, tweak rules, or add a digital touchpoint without a full software delivery project.

AI and Automation Embedded Across the Platform for Every Persona



Co-Customer



Co-Agent



Co-Underwriter



Co-CSR



Co-Claims



Co-Clerk

Benefits - Automation and AI:

1. **Empowers** business users and subject matter experts to directly create or modify applications, without needing coding skills
2. **Allows** customers to create and deploy workflows, apps, or configurations much faster, without waiting for IT or development teams
3. Enables quick responses to market changes, regulatory requirements, or internal needs
4. **Lowers** operational costs, by empowering non-technical staff to manage and update processes themselves
5. **Shortens** implementation timelines, enabling quicker realization of ROI
6. **Simplifies** the learning curve, ensuring customers can start using the product effectively with minimal training.



“B” Stands for Best?

Many transformation programs fail because technology is divorced from business context. Sapiens avoids that potential failure by delivering packaged business solutions: domain-aware, pre-integrated bundles that align to market segments and common journeys. These solutions are assembled from core product capabilities, digital engagement components, and pre-trained analytics, then configured to local markets and regulatory frameworks.

Sapiens provides comprehensive, integrated business solutions across all key insurance lines, including Life, Property & Casualty, and Workers' Compensation. The platform enables end-to-end process coverage – from quoting and underwriting, to policy administration, billing, and claims – ensuring seamless coordination across all functions.

Built on decades of industry expertise and best practices, Sapiens combines deep functional maturity with role-based experiences tailored for every persona, including agents, underwriters, adjusters, brokers, and customers.

Cloud, SaaS, and Common Foundations

The third pillar is concerned with how the platform operates. The pragmatic reality for most insurers is a hybrid estate: some capabilities remain on-premise, others move to cloud, and many require tightly governed connectivity. Sapiens addresses this with a native SaaS platform that bundles core product services, cloud management services, application management, and governance into a coherent operational model.

Sapiens also highlights strategic cloud partnerships – designed to accelerate secure, scalable cloud adoption and provide managed cloud services as part of the offering.

Sapiens is a premium member of the Microsoft Top 100 Partner program and [Sapiens SaaS solutions](#) are available in the Microsoft Azure Marketplace, an online store providing applications and services for use on Azure. **Sapiens' customers can take advantage of the productive and trusted Azure cloud platform, with streamlined deployment and management.**

For insurers migrating to SaaS, the combination of cloud management, environment governance, backup and disaster recovery services reduces operational risk and frees internal teams to focus on product and distribution improvements, rather than the plumbing.

A **metadata-driven integration** approach is central to this design. When product definitions, workflow terms, or UI forms are captured as metadata in a **single source of truth**, those definitions can be propagated across channels and components automatically. Unlike point-to-point integration among applications, this approach enables deep integration.

Define the product once in the product catalog and the change is reflected across the policy administration core, digital forms, and pricing engines without bespoke code changes. This **“define once, enforce everywhere”** pattern reduces upgrade effort and enables repeatable product rollouts.

Shared services – unified user management, authentication and authorization services, notifications, task management, communications, and more provide the common plumbing that all business solutions consume. By standardizing on a single operability toolset, insurers shrink total cost of ownership (TCO) and simplify vendor and release management.

Digital & Data: Persona-Led Experiences

Digital and data complete the platform by turning information into action. Insurers frequently suffer from multiple “truths” about a customer, a policy, or a claim.

The Sapiens platform establishes a single source of truth through a centralized data architecture powered by **Sapiens DataSuite**.

It ingests and normalizes data from multiple operational and external sources, maps it into insurance-specific data models, and exposes it to analytics, decisioning, and front-end components.

Sapiens Data Hub is positioned as the mechanisms that turn fragmented records into a 360° view that underpins personalization and risk insight.

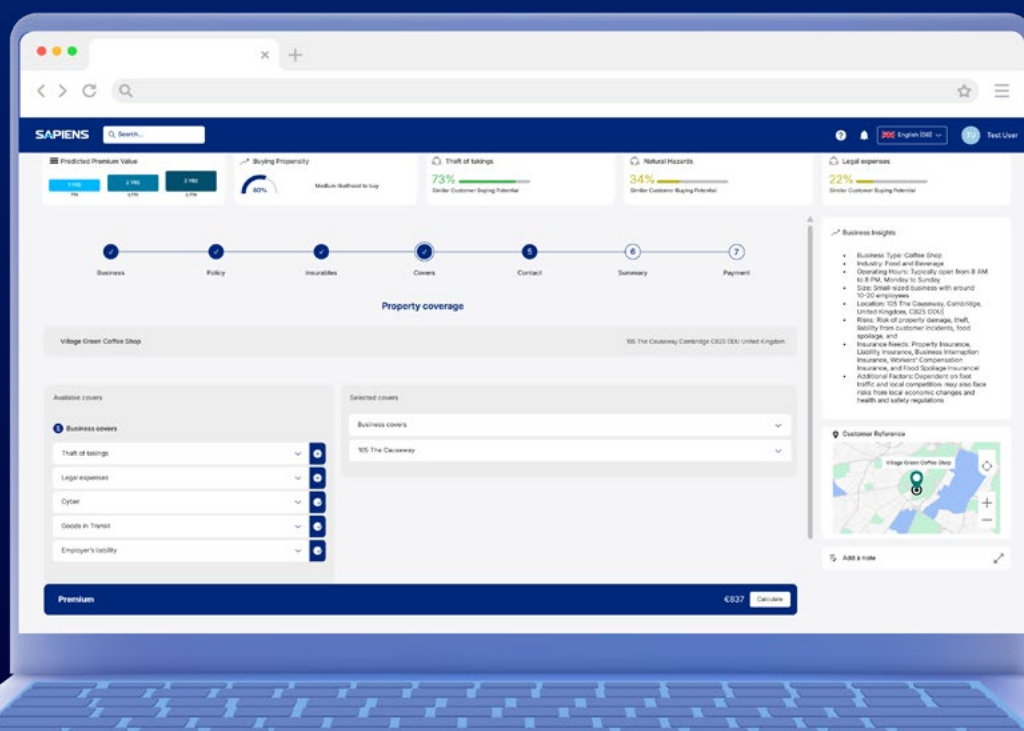
Once data is unified, the platform’s persona-based portals and a portal components library allow business users to compose journeys quickly.

A broker portal, an agent sales workspace, and a claims adjuster panel can share the same underlying services, but present different, role-specific experiences and KPIs.

Journey creation and adaptation are enabled through low-code tools, so business owners can tailor the flow, combine it with decisioning, and define triggers for analytics without long technical engagements. This combination of a centralized data backbone and reusable UX components is the foundation for consistent omnichannel experiences.

On top of unified data, sit advanced analytics and operational dashboards. The platform describes a library of pre-designed reports and real-time, persona-specific insights powered by business intelligence, machine learning, and gen AI. These analytics support both strategic questions (product profitability, channel performance) and operational needs (claims leakage, fraud scoring, underwriting bottlenecks).

Here is a real-time view of insights to empower your agents with the tools they need. This is the Agent Portal, supporting the quote-and-buy journey of the SME (Small Medium Enterprise) solution. It includes data enrichment of 127 million businesses globally and introduces machine learning models and generative AI, all designed to help the agent have more productive quote-and-buy discussions with the



Everything an Agent Needs in One Place, in Real-Time

By bringing analytics into the transaction, insurers can change how decisions are made – moving from after-the-fact reporting, to real-time, prescriptive guidance.



Business Outcomes and Measurable Impacts

When executed well, the platform approach produces tangible results. Time to market for new products and digital journeys is shortened through pre-packaged solutions and low-code configuration. Underwriting and claims cycles shrink because decisioning and predictive models push routine work to automation and surface exceptions for human review. Customer experience improves through persona-aware portals and personalized journeys driven by a unified data model. Finally, operating cost declines as shared services and SaaS delivery reduce the overhead of managing heterogeneous estates.

A sample set of KPIs that insurers typically track following a platform adoption include speed-to-market metrics, underwriting throughput and mean time to settlement for claims, cross-sell and retention lift from propensity models, and infrastructure TCO over a three-to-five year period. The combination of topline growth enabled by faster launches and bottom-line savings from operations creates a compelling business case for the platform path.

A Series of Manageable Steps

For carriers that must protect existing lines of business while pursuing growth and digital differentiation, the ABCD approach turns a complicated transformation into a series of manageable steps. It enables insurers to modernize without disruption, to experiment without fear, and to scale without rebuilding from scratch. In short: it aims to make growth as easy as ABCD...

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. Sapiens supports 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](#).

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