

ClaimsMaster For Property & Casualty

When it comes to claims, today's insureds expect online immediacy and instant responses. As with many other formerly manual processes, the claims process is evolving to ensure claims are settled swiftly, seamlessly, and – in many cases – instantly. By moving away from human touchpoints towards automation, insurers can improve the overall quality of the customer experience and ensure retention. Insurers also are trying harder than ever to proactively manage exposure and prevent claims.

Full Lifecycle Support & Streamlined Processes

Sapiens ClaimsMaster for Property & Casualty is a critical component of Sapiens IDITSuite for Property & Casualty and can also be deployed as a standalone solution. ClaimsMaster streamlines end-to-end claims processing

for all personal and commercial lines, preparing insurers to adapt to new business requirements. The platform provides full lifecycle support for handling a claim for all personal and commercial lines of business. ClaimsMaster operates with configurable business rules and workflow.

The solution offers one-click access to key features, configurable claims rules and intelligent workflow, and claims dashboards with drill-down capabilities. It

provides case management capabilities for complex claims, fraud, etc.

Information is sharable across quotes, policies, claims and accounts. Supervisory and management functions offer insight and control over claims operations through visual representation of the business, including workloads, financial responsibilities and operational performance.

ClaimsMaster Advantages



Intelligent, rules-driven workflow with effective claim assignment ensures faster cycle times for claims, resulting in lower expenses and settlement costs



Intuitive and easy to use interface offers "one-click" access for staff members, improving the claimant/adjuster experience



A central repository for all people and organizations involved in the insurer's operation provides a 360-degree view, for improved customer service and vendor management

Business Benefits

A modernised, intuitive user interface that is configurable through rules, to improve the overall user experience and effectiveness. ClaimsMaster offers a consistent, simplified method to navigate and provides the user with the ability to multi-task, without losing data. This creates operational efficiencies. Giving individual users the ability to set up their work views as they see fit for their specific role enhances this efficiency. Keeping the navigation simple and consistent allows for rapid and easy onboarding of new staff, or the reallocation of staff to support catastrophic situations.

Improved decision-making across the lifecycle of a Sapiens

ClaimsMaster for Property & Casualty claim. This can be accomplished with a combination of rules and workflows to automate decisionmaking and trigger tasks to the correct decision-maker when needed. Examples include reducing overall exposures from coverage verification/limit checking, fraudulent behaviour of claimants/vendors, or keeping ahead of regulatory requirements.

Increased agility and flexibility Policyholder and agent expectations are quickly evolving, and the shift to digital has achieved maximum velocity. If your claims operation can react quickly to such forces, your organisation is on its way to staying competitive.

Anticipating the “change tsunami” now underway in the P&C market, Sapiens has invested in an architectural framework and service-oriented architecture and uses a highly configurable approach featuring metadata and rules.

“One-click” access to data helps insurers ensure responsive customer support calls. Services for email and text messaging for communication with adjusters, managers, policyholders/claimants and vendors enable prompt staff actions. Your customers can be informed – in a modern way – throughout the life of the claim. Plus, providing simple, technically advanced self-service capabilities is paramount.

Pre-Integrated with Sapiens DigitalSuite

ClaimsMaster is pre-integrated with Sapiens DigitalSuite. Our cloud-based DigitalSuite offers an end-to-end, seamless digital experience for agents, customers, brokers, customer groups, and thirdparty service providers. The suite is pre-integrated with Sapiens’ core suites and is comprised of digital engagement, **digital enablement and API layer components.**

About Sapiens

Sapiens International Corporation N.V. is a global leader of AI-centric, SaaS-based insurance software, delivering hyper-relevant experiences that are efficient, compliant, and innovative. With agile intelligence, Sapiens’ solutions turn real-time data and human insight into precise action at every moment, across every risk. The Sapiens platform includes agentic workflows accelerating every capability across policy, underwriting, claims, reinsurance, decisioning, and finance and compliance. With more than 600 insurers in over 30 countries running on Sapiens, our deep industry expertise is the foundation of our long-term relationships, from initial implementation through to modernization and market transformation. Sapiens is headquartered in London, serving customers in property and casualty, life, reinsurance, specialty, and workers’ compensation from offices across North America, Europe, the Middle East, and Asia Pacific.

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