



CoreSuite for Life & Pensions

One Platform, One Vendor

Recent global upheavals have impacted the insurance market in several ways, in particular by creating an environment of rapid change and innovation, alongside fast-evolving customer demographics and expectations. Competition has become stiff when it comes to multi-channel, digital experiences, while insurers must also balance change against the traditional engagement other customers rely on.

In this context, demands on insurers in a complex and rapidly evolving market increase by the day. Operational efficiency, leveraging digital to hasten speed to market and locking into the power of actionable analytics are critical challenges every insurer needs to plan for.

Additionally, addressing regulatory changes, multi-national rollouts, leveraging the cloud or developing effective ecosystem architectures all require a modern, digital solution integrated with a stable core that supports the complete policy lifecycle. Meeting all these complex demands effectively is a major challenge.

Every insurer's checklist of key considerations should include:



Self-sufficiency & speed to market



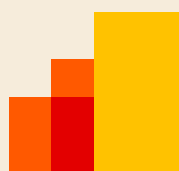
Scalability, flexibility of the cloud



Data-driven decision-making



Modern, open architecture



Digital built-In

Introducing Sapiens CoreSuite for Life & Pensions

Sapiens CoreSuite for Life & Pensions is an end-to-end, cloud-based solution with enhanced digital capabilities for the management of both individual and group life, pensions, investments and medical products in a single system. It offers a 360-degree view of the customer from the policy administration system,

across all distribution channels and communication streams. It's available as a cloud or on-premise solution, enabling access to digital engagement through a flexible digital layer connected via API adaptors. Our global solution includes multi-currency, language, jurisdiction, line of business features and much more.

Selected for the Microsoft Top 100 Partner program, Sapiens' innovative SaaS offerings are

recognized by Celent and Gartner as the number one solution across technology, breadth of functionality, and delivery.

Rapidly tailor and launch new products

Through a variety of low-code/no-code configuration tools, leveraging 'Smart Packs' – a large library of pre-configured options.

The power of cloud

The solution's open architecture, cloud-based capabilities have been further enhanced through an improved DevOps (NoOps) mechanism for enhanced benefits.

Open insurance architecture

Inherent integration of Sapiens API Conductor (ACE ensures digitalisation is built-in and APIs can be configured, managed and orchestrated to easily empower your digital initiatives.

Digital built-in

Advanced APIs enhance customer engagement, user experience and automation.

Embedded intelligence and analytics

Sapiens DataSuite is now embedded into CoreSuite with a wide range of data management and analytics capabilities.

Enhanced multi-currency and multilingual mechanism

Facilitates the global and multi-territory usage of the CoreSuite, across users' desired languages.

Enriched functionality

Streamlines premium payment processes and client management features, in addition to further enhancements for policy service transactions driven from industry-leading, at-a-glance client and policy dashboards.

Integrated Digital Layer

CoreSuite is pre-integrated with Sapiens DigitalSuite with its digital capabilities enhanced via adaptors. The suite contains agent and consumer portals, a

data warehouse, and a highly advanced analytics solution across a sophisticated ecosystem of carefully selected partners. The solution offers digital engagement,

digital enablement, and API layer components in a cloud-based solution – enabling it to be accessed and managed from anywhere, at any time.

Existing System Consolidation

Many insurers still use systems developed decades ago that can't support today's regulatory changes, digital marketplace and demanding customers. Too many manual processes can lead to errors that impact customer

experience. Our unique and proven migration approach reduces the risks involved in migrating from existing legacy systems.

Sapiens is uniquely positioned to enable insurers to make sense

of the business challenges they face. Our depth of Life & Pensions market knowledge has enabled Sapiens to build high quality, global end-to-end solutions that add value across the entire insurance policy lifecycle.

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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