

The Performance Gap

Your Biggest Competitive Risk
Isn't Visible on the Balance Sheet

Insurers facing identical volatility are producing divergent results. The differentiator is operating system readiness.

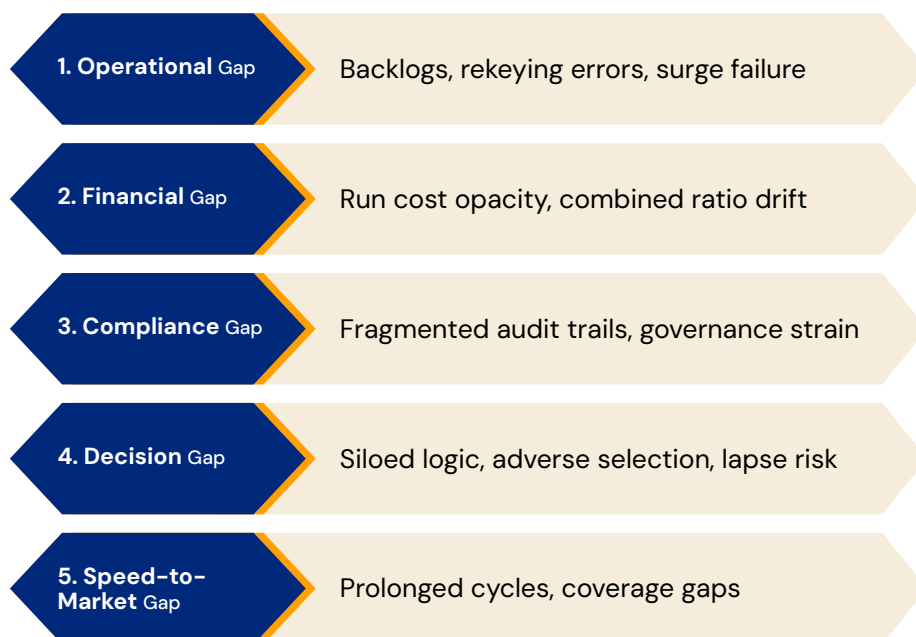
Static operating models were built to record and process, not to adapt. Under sustained volatility they force impossible trade-offs: speed vs. control, cost vs. flexibility, and compliance vs. customer experience. The result is compounding execution drag that erodes margins quarter by quarter, often invisible – until it isn't.

This is an operating system problem, not primarily a technology issue. Layering new technology like AI onto fragmented architecture doesn't fix the weaknesses. It amplifies them. It speeds up flawed underwriting logic, creates inconsistent decisioning, and deepens compliance risk in systems.

"The performance gap is not primarily a technology problem. It is an operating model problem."

5 Gaps 1 Compounding Problem

When operating foundations are static, volatility creates five enterprise performance gaps, each with measurable internal symptoms and direct customer consequences:



3 Questions to Answer

1. When volatility hits, does your operating model absorb it, or does it show the cracks?
2. Are you confident that the AI you're deploying is accelerating your performance, not your problems?
3. Could you confidently say your operating systems are narrowing the protection gap, or quietly widening it?

Discover how internal performance failures translate directly into customer-facing risks and unsuitable products, and what structural readiness looks like for your company.

Read the Sapiens full whitepaper: **The Performance Gap: Why Operating Models Define Competitive Outcomes in Insurance.** Free to access.

Get the whitepaper

