

Sapiens Helps Greenfield Life Insurer Launch in New Zealand

The Company



PPS Group is a mutual organisation founded in 1941 by a group of dentists in South Africa. PPS Group operates in South Africa, Namibia, Australia, and New Zealand, serving graduate professionals such as doctors, lawyers, engineers, and other qualified experts. Unlike traditional insurers, PPS is owned

by its members, ensuring that value is returned to its customers.

With its long-standing history and expertise in meeting the unique financial and risk needs of professionals, PPS set out to replicate its successful mutual insurance model in New Zealand,

building a future-ready insurer designed around the lifestyles and expectations of its target market. PPS Mutual New Zealand (PPS NZ) was born from this desire, with strong support from Sapiens.

The Challenges

PPS sought to launch a greenfield life insurer operating in the independent adviser/broker channel in New Zealand, aimed at professionals with demanding careers and specialised financial needs. This required a modern insurance platform capable of:

- 1** Supporting the launch of an entirely new company with tailored life insurance products.
- 2** Creating a platform that allows for operational excellence through digital enablement and automation across the insurance value chain (i.e. new business, policy servicing, commission and agency services, reinsurance calculations).
- 3** Meeting the high expectations of digitally-enabled advisers and reducing time to market. financial reconciliations and reporting).
- 4** Supporting New Zealand-specific regulatory and operational requirements, including complex product design, business rules, and digital portal features (eSignature capabilities, etc.).
- 5** Ensuring scalability and flexibility to grow as the business expands.

PPS required future-proof core systems and digital capabilities to serve their niche market effectively, reflecting how professionals work, live, and plan.

Sapiens' Full-Stack Solution

PPS Mutual New Zealand selected Sapiens Insurance Platform to power its transformation journey, based on Sapiens' proven relationship with [PPS South Africa](#) and its strong insurance domain expertise. Sapiens helped launch

glu, which operates under the PPS banner, in late 2024. glu is supported by Sapiens' full platform stack and offers innovative tech to the ecosystem.

PPS South Africa went live with Sapiens in January 2025 and their successful experience directly influenced PPS Mutual New Zealand's decision.

The Sapiens end-to-end insurance suite included:

 [Sapiens Insurance Platform for Life & Pensions](#)

 Data warehouse and reporting

 [DataSuite](#)

 Digital engagement

 [CoreSuite for Life & Pensions](#)

 [Cloud infrastructure](#)

 Dashboards

 Digital journeys

The suite integrates with proprietary and third-party systems: underwriting rules engine, document management solution, payments, and a data platform, equipping PPS Mutual New Zealand with richer functionality.

To meet local market needs, the implementation also included unique New Zealand-specific functionalities, such as:

Fortnightly premium schedule

Premium credit in case of trauma/disability claim

First premium waiver

Cover buy-back options

Premium holiday

Agent delegation capabilities

Sapiens' open architecture allowed PPS to internally develop and deploy automated testing scripts to test functionality, pricing, and to generate financial and systems data. This resulted in the rapid deployment of test environments, with native roll-forward functionality to allow for comprehensive testing of business rules (e.g. policy anniversaries, cover expiries, batch processing, etc.)

This comprehensive platform gave PPS NZ a powerful digital backbone to build a new insurer, from the ground up.



Sapiens has been an invaluable partner, bringing deep insurance knowledge and proven technology to help us build and launch PPS Mutual New Zealand. Their understanding of our business model and target market supported a confident and efficient go-live."

William Lynch
Chief Executive Officer, PPS New Zealand.

The Benefits

The business impact has been immediate. With Sapiens, PPS Mutual New Zealand successfully launched a new insurance company and a full insurance solution in a highly targeted niche market in only 18 months, enabling PPS NZ to enter the market quickly and confidently with a robust operational platform.

PPS Mutual New Zealand also:

- Laid the foundation for future digital expansion and product innovation
- Ensured a future-ready cloud-based infrastructure designed for scalability, regulatory compliance, and ease of integration
- Benefited from significant business automation, improving productivity, and reducing manual workloads after an initial period of system stabilisation
- Gained a feature-rich digital-portal with simple integration into external systems, such as the Underwriting Rules Engine and Document Management System

The Impact



Sapiens' solution enabled PPS Mutual New Zealand to:

1

Establish itself as a modern, digital-first insurer that meets the needs of professional clients.

2

Increase operational efficiency through automation.

3

Offer flexible and customer-focused product options from launch.

4

Achieve a fast time-to-market, leveraging Sapiens' pre-configured life insurance capabilities.

5

Position itself for long-term growth in the New Zealand insurance market.

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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