

MMSV Digital Transformation

When Malta's largest life insurance company, MAPFRE MSV Life, embarked on a 15-month journey to digitisation, they wanted a digital platform that would not only meet their current demands, but also was future proof. Simply put, they wanted a solution that would anticipate where the ball would land – and be ready with an overhead smash when it does.

MMSV went live with Sapiens CoreSuite for Life & Pensions, which delivered the grand slam they needed to achieve digital transformation. The project was the first of its kind in MAPFRE to be wholly cloud supported by the Azure Cloud platform, offering MMSV the highest level of flexibility, security and business continuity for its core business systems.

The Client



- Global insurance company operating on all five continents
- Europe's sixth-largest insurance group in non-life
- More than 31 million clients
- Premiums of €29.1 billion

The Challenge

MMSV needed to rapidly scale up their activities, simplify their legacy programs and enhance and expand their services. Their aim was to streamline operations and maximise efficiency by integrating seven distinct systems into one, easily accessible, cloud-based platform.

MMSV's legacy process for submitting life insurance applications was riddled with excessive steps, multiple fields of input and several deviations from the flow. It was a complex procedure that took customers between 30 to 45 minutes, detoured by multiple points of failure and minimal guidance.



Sapiens' digital solutions have provided MMSV with the business insights and capabilities we need to rapidly scale up our activities, simplify our legacy programs and offer customers the best possible service in an increasingly digital marketplace.

–Luciano Anastasi, MMSV CIO

The Solution: Sapiens CoreSuite for Life & Pensions

Sapiens conducted a series of workshops to drill down into MMSV's requirements. Sapiens led the project through inception and proof of concept, using out of the box functionality as much as possible.

The MMSV/Sapiens partnership yielded a world-leading, cloud-based platform, including policy administration, digital portals and advanced analytics. The project included the implementation and integration of an end-to-end solution for Life & Pensions, integrated digital API layer and portals, as well as an analytics solution to support self-sufficiency, process reviews and improve business conclusions.

The first phase of implementation was completed after only 15 months. This phase consolidated MMSV's protection onto a single administration platform, and the next phase will consolidate MMSV's investments and group business offering.

The Benefits



Cloud-Based flexibility, security and business continuity



Single platform simplifies operations, provides vital insights and reduces risks



Better customer experience with intuitive GUI, faster processing, etc.

The project is the first of its kind in MAPFRE to be wholly cloud supported by the Azure platform. It offers MMSV the highest level of flexibility, security and business continuity for its core business systems, and has facilitated a rapid digital transformation.

By consolidating multiple legacy systems, Sapiens CoreSuite for Life & Pensions enables MMSV to reduce risk and cost while pursuing exponential growth in its chosen markets. The solution simultaneously enhances data quality and provides vital business insights.

Sapiens' solution enables MMSV to reduce application processing time down to only 10 to 15 minutes. A simple, user-friendly interface tracks progress with a dialogue box that streamlines information, eliminating the need for separate FATCA forms. Sales agents are guided through the flow with no room for error or deviation and are able to go back and forth to amend details.

By integrating seven distinct systems into one, easily accessible, cloud-based platform, Sapiens CoreSuite for Life & Pensions consolidated MMSV's operations and maximised their efficiency.

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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