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Customer Spotlight

Life After Go-Live: What Production Taught Customers

sapiens ignite 2026

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Speaker Intro



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Agenda

1. About Our Organisation
2. Challenges & Opportunities
3. Our Sapiens Partnership
4. Our Outcomes & Opportunities
5. AI in Our Business
6. Thank You



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About Our Organisation



- Nonprofit, member-owned mutual aid association serving active duty, veterans, retirees, and their families
- A 501(c)(23) organization – a designation unique to military aid associations
- Direct-to-consumer carrier managing the full member lifecycle, from illustration through to underwriting, without intermediaries
- Implemented Sapiens in 2024; live on Sapiens Life IllustrationPro, ApplicationPro, and UnderwritingPro since January 2025

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Challenges & Opportunities

01	Legacy systems and manual processes: no straight-through processing, no member self-service, and cycle time wasn't even tracked
02	Connecting new front-end platforms to a legacy administration backend added integration complexity
03	Organizational silos became visible once live: new business, underwriting, and operations had been working in parallel, not in concert
04	Skills gaps: learning new software is one thing – rethinking how the team underwrites and measures performance is another
05	Market competition in the military and veteran space is intensifying, raising the bar for reliability and trust

Our Sapiens Partnership

Live since January 2025 on Sapiens Life IllustrationPro, ApplicationPro, and UnderwritingPro – the company's first major front-end modernization

Sapiens Life IllustrationPro brought consistency and professionalism to presenting product options; now entering active optimization

Sapiens Life ApplicationPro replaced manual PDF/online-form intake, giving the sales team real-time visibility into where applicants stand

Sapiens Life UnderwritingPro has been the most transformative: automated orchestration across MVR, IRIX, and risk-scoring enabled straight-through processing and member self-service for the first time in Armed Forces Mutual's history

Our Outcomes & Opportunities

Cycle time down **8%** even as case volume grew **13%** over the same period

Underwriting costs down **10%** year over year in 2025, with 2026 already tracking a further **$10K** decrease year to date

Straight-through processing capability for the first time in Armed Force Mutual's history

Paramedical exam orders dropped from **2,516** in 2024 to just **144** in 2025 as automated underwriting integrations replaced manual processes

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AI in Our Business

Builds AI capability incrementally, rather than waiting for one transformative moment

Member experience:
exploring AI-powered chat, and already using AI in phone interactions to route members faster

Underwriting:
using AI through medical records vendors today, ahead of the Q4 2026 upgrade to Sapiens Life UnderwritingPro V15 with native AI-assisted decisioning

Next:
AI-assisted straight-through processing for claims, and AI-assisted conservation of expiring policies

The common thread is trust – any AI adoption must reflect the same integrity members expect from Armed Forces Mutual

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Thank You

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