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Preparing for SapiensAIP

sapiens Ignite 2026

Meet the Speakers



Chris Swehla
VP of Solution Delivery
COUNTRY Financial



Johan Apelgren
Head of Business IT
Folksam

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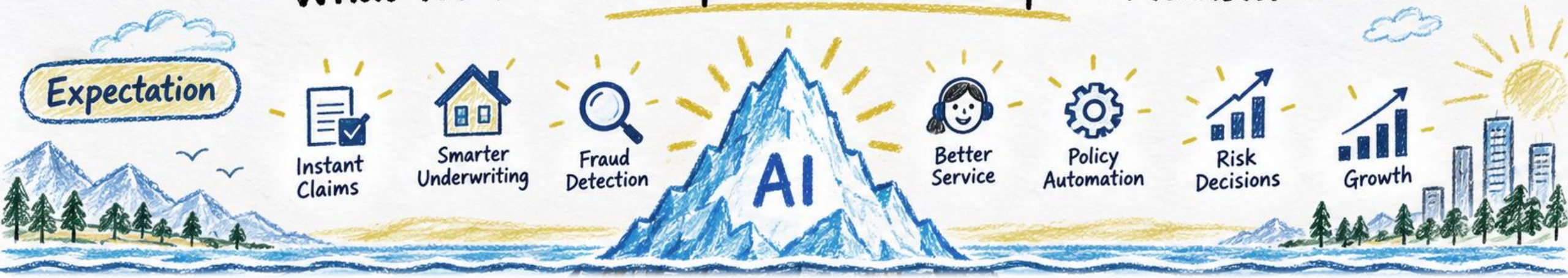
SapiensAIP

Inside Sapiens Autonomous Insurance Platform

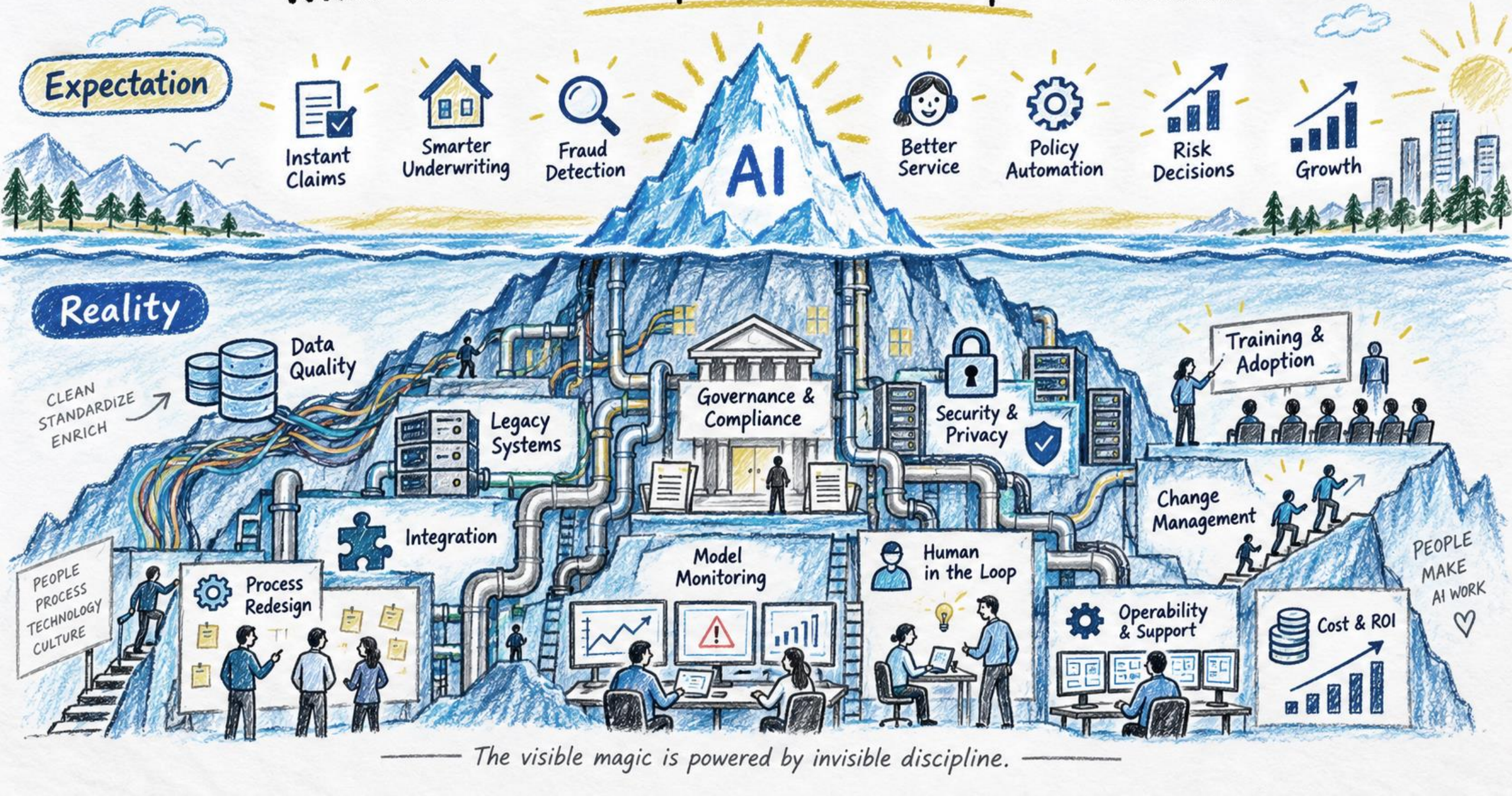


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What We Think AI Implementation & Adoption Means...



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The visible magic is powered by invisible discipline.

Over to Our Insurers

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COUNTRY FINANCIAL®



Chris Swehla

Our Heritage in the American Heartland

Founded by Illinois farmers in 1925 – multi-line insurance and financial services

1925
Founded
Bloomington, Illinois

1.5M
People served
Across 19 states

$4.5B
Annual revenue
Insurance and financial services

5,000+
Employees and reps
Including the agent force



Farm-first, multi-line

The #1 farm insurer in Illinois and #7 in the US. Auto, home, farm, commercial and life.



A+ (Superior) rated

AM Best rating held by both COUNTRY Mutual and COUNTRY Life.



Forbes #1 for 2024

Named America's #1 life insurance provider in a survey of COUNTRY clients.



8 of 10 recommend us

Ranked 675 on the 2025 Fortune 1000 and named to Ward's Top 50 life insurers.

Our Approach to AI Readiness

Preparing our people, focusing investment, and scaling AI responsibly

Build AI literacy and prepare our people

Equip employees at all levels to work effectively with AI, evolve roles, and retain accountability for outcomes. AI output is OUR output

Focus on the best opportunities to realize value

Concentrate investment where business impact, process readiness, data, feasibility, and measurable outcomes align

Apply an *Automate, Augment, Reallocate* framework

Automate work AI can perform, augment people with AI assistance, and reallocate capacity to new, higher-value work

Build trust, scale responsibly

Embed human oversight, security, explainability, compliance, and protection of company and client data

Embrace AI-Active

Make AI part of how COUNTRY operates by improving client experience, efficiency, growth, and technology delivery

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Folksam



Johan Apelgren

A mutual born from working people and families

Vision: Our customers should feel secure in a sustainable world

1908
Founded
Stockholm, Sweden

4 million
Customers
Every 2nd household in Sweden

$7,8bn
Total premium
P&C and Life

84,4%
Combined Ratio
P&C division

- We didn't invent the idea of insurance, but we co-designed the system that ties insurance to union based collective agreements in Sweden
- We standardized group insurance at a national scale to reach groups outside the unions, such as athletes, sports associations & non-profit organisations
- We pioneered road and traffic safety research and contributed to the introduction of the seat belt, child seats and auto breaks
- We are one of the initiators of the Net Zero Asset Owner Alliance and committed our investment portfolios to show net zero emissions of greenhouse gases by the year 2050

Legacy and Journey

From war room to the “most boring go-live”

100 years of legacy

- Group, private and commercial
- Manual and bespoke processes
- Patchwork of IT systems
- Unstructured data
- Sweden is quite unique

Journey so far

- Lack of readiness from both sides
- Cultural differences & misunderstandings
- Shifted from an IT to a business transformation
- Committed to hard deadlines
- Always on latest core & “zero” incident levels

Scaling up



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Ambitions for the future

- Transformation program – Full steam ahead Motor, Pets & Commercial
- Quality focus - Keep incident & defects at an all-time low
- Improve data & AI governance
- Increase full & semi-automation
- Improve and extend the integration layer with 3rd party and internal systems
- Grow our business using our new capabilities



Our Approach to AI Readiness

Our customers should feel secure…

- Secure process ownership and knowledge
- Secure data quality and governance
- Internal training and change management
- Starting with low-risk areas where AI advises but does not take the final decision
- Speed up risk assessment and decision making of AI models and tools
- Use partners to support and push Folksam in the AI transformation journey
- Never forget the end customer!



Questions

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What did we assume about AI that turned out to be wrong?



"How can we get an underwriter
to trust the tool instead of fearing it?"

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Roving mic, the floor is open

First with SapiensAIP



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Going First: Stronghold Insurance

Philippines – the first carrier to buy SapiensAIP together with Sapiens P&C

First
On AIP + P&C
Bought as one deal

PH
Philippine market
Non-life lines

AI Powered
From Day One
AIP P&C Delivery

2026
Program starts
Core and agents

- Stronghold has chosen SapiensAIP alongside Sapiens P&C – the core platform and the agentic AI layer in a single commitment
- Going first means there is no reference site to point at and no peer to copy.

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Your Turn

Roving mic, the floor is open

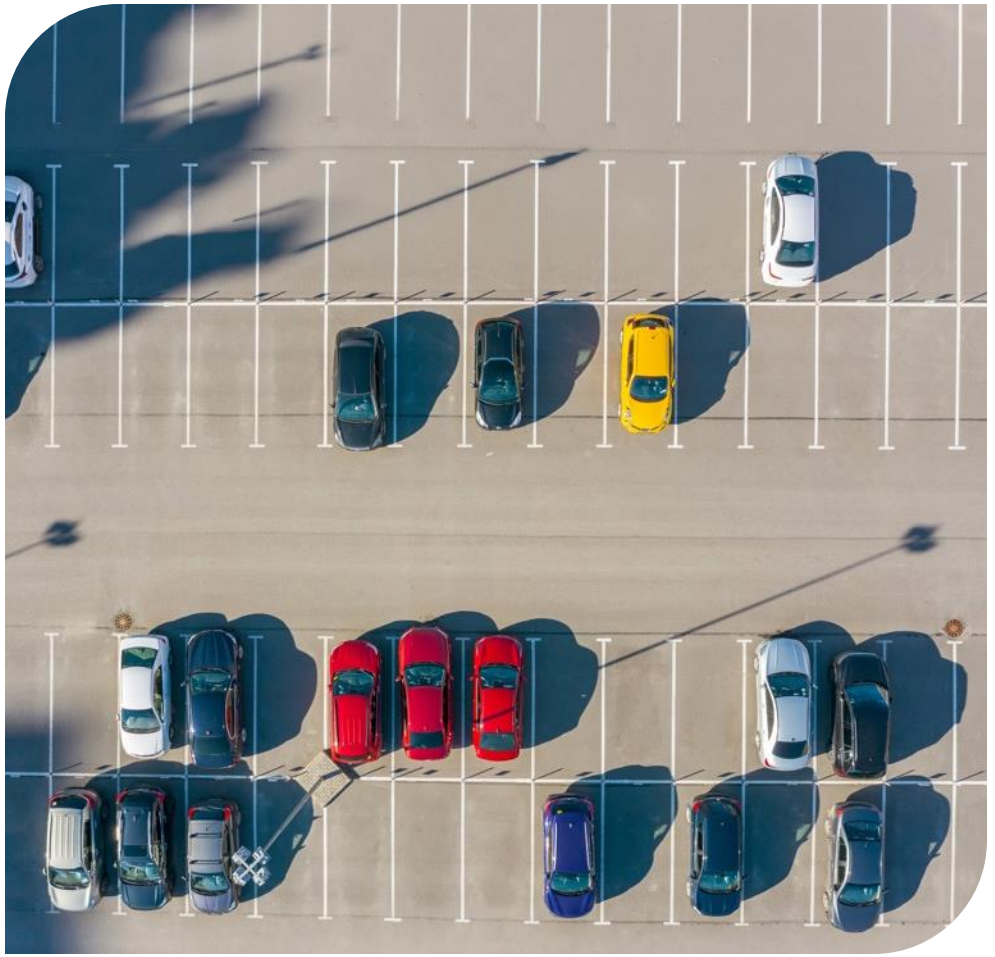
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The AI Readiness Stack

1. Data Foundation – Clean, connected, governed data. If the ontology can't trust your data, neither can the agent.
2. Governance & Guardrails – Regulator-grade audit trails, decision boundaries, humans in the loop. Defensible by design.
3. People & Adoption – Frontline teams who treat AI as a copilot, not a threat. Trust is the real deliverable.
4. Operating Model – Executive sponsorship and funding for the unglamorous foundations, so pilots become production.



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Where are we still not ready and what’s the plan to close the gap?

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Was there a moment AIP changed
how you thought about what's possible?

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Different markets, different regulators: where did our paths converge, and where did they diverge?

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