Straight Talk on AI

Sapiens Life UnderwritingPro Customer Roundtable

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Tisha Junge, Director, Client Services, Sapiens
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Agenda

1. Welcome and introductions
2. Where AI Adoption stands today, what's working, what's hype: customer perspectives
3. V15 update
4. Open forum discussion



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Speakers Intro



Wendy Arias
Lead Business Analyst,
Strategic Initiatives
WoodmenLife



Tisha Junge
Director, Client Services
Sapiens



Vishan Singh
Product Owner,
BA Manager
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Sapiens Life UnderwritingPro v15 – Enhancements

Six product enhancements

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Co-Sign Workflow

A second, appropriately authorized underwriter now signs off whenever a case exceeds the assigned underwriter's authority. The requirement is enforced by the system itself, with every approval logged for a complete audit trail.

Flexible Out-of-Office Scheduling

Underwriters can schedule time away for a defined date range, with case routing adjusting automatically at the start and end of that period. No manual toggling required, and no cases are missed.

Modernized Data Architecture

The platform's entire data layer has been modernized onto a configuration-driven foundation, replacing legacy code patterns module by module - a foundational investment that speeds up delivery of everything built on top of it.

Rule-Based Case Audit & Holdout

Cases are automatically sampled for structured audit or held out from auto-approval on a defined schedule, with full traceability throughout - strengthening quality control without adding a single manual step.

Plan-Code-Level Field Configuration

Coverage screen fields can now be tailored down to the individual plan code, not just the broader product line, giving administrators far more precise, product-specific control.

Redesigned Case Assignment

Case assignment logic has been redesigned around two clear principles - related-case continuity and workload balancing - replacing a patchwork of legacy rules with one transparent, configurable approach.

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Sapiens Life UnderwritingPro v15 – Integrations

Four new vendor integrations

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Magnum Automated Underwriting Integration	Swiss Re's Magnum platform is now integrated to deliver instant, data-driven underwriting decisions alongside MIB and prescription-history checks. Straightforward cases move straight through to a decision; judgment cases route to an underwriter.
Illumifin Cognitive Screening	Cognitive screening through Illumifin is now part of the core platform, available to every deployment rather than being limited to a single client build.
LexisNexis Watchlist Screening	Real-time compliance screening against sanctions and watchlists - including the Patriot Act, Bank Secrecy Act, AML, and OFAC - is now built directly into the core platform, alongside enhanced identity verification.
eNoah APS Ordering	eNoah joins the roster of Attending Physician Statement providers, with full order-and-response automation and a built-in authorization workflow that holds requests until consent is confirmed.

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AI Platform Capabilities

AI now runs through every step of the underwriting journey

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01

AI-Powered APS Summarization

Attending Physician Statements - often the slowest part of underwriting review - are automatically summarized, with every diagnosis, medication, and abnormal result extracted, confidence-scored, and linked back to its exact source page. The original document is always one click away.

02

AI-Powered Case Summarization

A coordinated set of AI agents assembles a single, consolidated view of the entire case - an evidence summary, a non-disclosure check, and a supporting recommendation - pulled together automatically and delivered straight into the underwriting workspace.

03

AI Rules Assistant

A conversational assistant built directly into the Rules Engine lets a rules designer create, explain, and search underwriting rules using plain business language instead of building each one manually. Every suggestion is reviewed by a person before it takes effect.

04

AI Rule Bulk Generator

A guided workflow turns an entire underwriting guide into a validated, ready-to-use rule set in a single sitting, with every rule checked against the live system and confirmed by a person before anything is saved.

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Questions?

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Thank you

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