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Sapiens Medical Professional Liability Roadmap

Core & SapiensAIP

sapiens ignite 2026

Speakers Intro



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Agenda

1. Industry Trends
2. Roadmap Vision
3. 2027 Roadmap
4. Blue Sky Enhancements
5. Digital & AI Roadmap
6. AI Use Case Brainstorming



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Top trends shaping the MPL insurance market

Severity, capacity and risk scope are all shifting into 2026 renewals

1

Rising claim severity

Verdict sizes keep climbing even as claim frequency stays flat, fueled by social inflation and litigation funding.

2

11th year of rate increases

Renewals climb again, with sharper spikes in high-severity states and specialties.

3

Shrinking capacity

Sustained underwriting losses push carriers to cut limits and exit unprofitable segments.

4

Expanding risk scope

Outpatient migration, telemedicine and healthcare cyber risk widen what MPL needs to cover.

5

AI and digital underwriting

Insurers adopt AI-driven risk assessment while also underwriting providers' own AI use.

Sources: WTW Insurance Marketplace Realities 2026; Medical Liability Monitor Annual Rate Survey; TransRe; Mordor Intelligence.

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Sapiens MPL with AI vision

AI-powered claims, underwriting and configurable products



AI for claims

- Summarizes large medical files and records automatically for faster claim review
- Surfaces case history and outcomes from similar claims to guide reserving
- Complete case management: litigation, regulatory reporting, limit erosion tracking
- SapiensAIP grounded in 40+ years of insurance ontology for defensible decisions



Risk prevention & pricing

- AI-assisted risk assessment flags exposure before binding, not after a claim
- Equity-based earnings rating engine prices precisely for the risk taken on
- Underwriting referral and duplicate-check agents on the roadmap
- Governance dashboard: explainability scores and audit trails for every AI decision



Configurable for expanding risk

- Purpose-built MPL data model spans physicians, hospitals and other medical care givers. Configure new products and update existing ones
- Rule-based workflows adapt as coverage needs shift - telemedicine, outpatient, cyber-adjacent
- REST API-first design connects new InsurTech and data sources as risks evolve

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Sapiens MPL Roadmap

Our 2026 & 2027 SaaS Releases

Core Platform

- Country-wide product configuration
- Extending the smart search function
- Streamlining search screens
- Workflow improvements across Claims and Finance
- CIS Improvements to Entity Glance

Configuration/SaaS

- Cloud-ready DevOps automation for patch deployment
- Enhancing functionality for forms triggers
- Unused pages, fields at-a-glance
- Improvements to UX usability – Framework

Partners/Regulatory

- Outbound payments through InvoiceCloud
- Improved error reporting on InvoiceCloud transfers
- Kansas Patient Compensation Fund reporting
- National Practitioners Data Bank (NPDB) and Centers for Medicare Services (CMS) reporting

Blue Sky Enhancements

User Group Priorities

Policy Enhancements

01

Quick Rate: ability to obtain a premium indication without a client/CIS record

02

Summary Screen: new columns for Tail premium and Shared Limits

03

Copy existing policy/create from Issue company

04

Policy level COI process includes new page supporting risks and Insured tracking

Blue Sky Enhancements

User Group Priorities

Finance Enhancements

01 Overdue Candidate page enhanced to allow for the following:

- Allow user to define a release date when a phase is placed on hold
- Add note option allowing user to enter details as to why hold was placed on a policy

02 AP Inquiry to allow searching by check date and check number

03 Expanding audit details for accountholder change and billing account change

04 Adjustment page to allow entries against a case or claim

05 Roll out web pages for FM PD configuration tables

06 Modify Filter option on various FM page to use grid headers instead of separate filter options within the pages

07 Enhance selected drop downs to allow both search and multi-select

MPL Digital & AI Roadmap

Solution for the challenges MPL carriers face



Digital Portal

- Portal for insureds and agents
- Out-of-the-box functionality
- Upload functionality for notes and attachments



SapiensAIP Roadmap

- MCP Server to AIP
- Workflow enhancers and dashboards
- AI enabled Help functionality
- AI assisted renewal quote compares
- AI enabled ingestion of documents (unstructured/structured) – loss ratios, credential letters



Future AI Roadmap

- MPL Brain as our SapiensAIP knowledge foundation
- Sapiens AI Data

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MPL AI Platform

Need customer direction on what their business needs

01

What areas of focus should Sapiens concentrate on for AI Agents? Policy, Underwriting, Claims or any other areas?

02

What specific use cases should we make a priority in the roadmap?

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