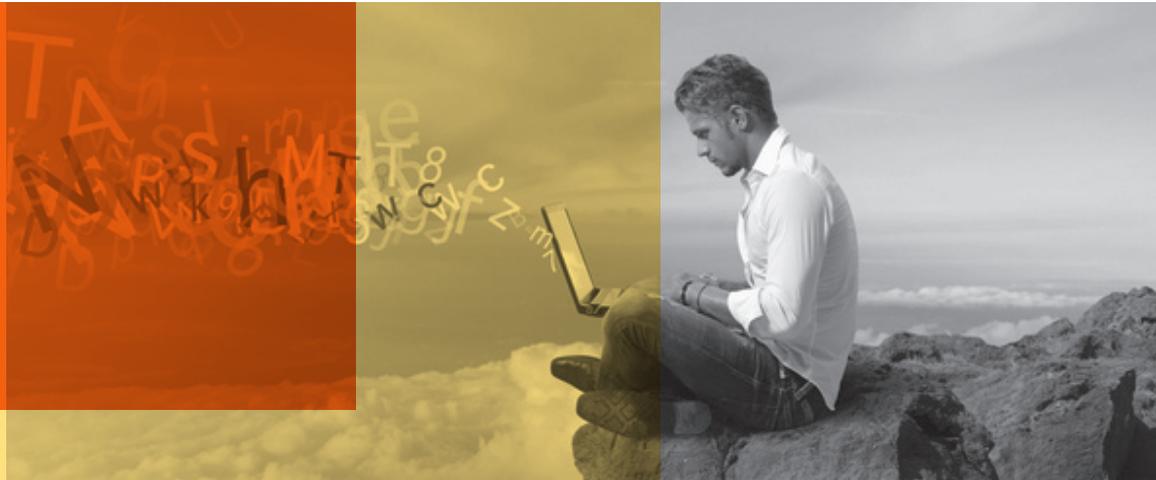




**SAPIENS
INTELLIGENCE**



Sapiens INTELLIGENCE for Life Insurers

Sapiens INTELLIGENCE is an integrated solution that enables life insurers to produce actionable insights and maximize the value of their data, resulting in smarter decision-making.

Today's insurers are coping with mountains of data. They are trying to glean actionable insights from this data to formulate their companies' strategies, decide which new propositions to bring to market and obtain crucial market intelligence. Without effective analytics, insurers are reactive and cannot effectively prepare for new trends, costing them their competitive advantage.

In fact, the mountains of data are quickly becoming data "streams" – with information continuously flowing from diverse sources, such as core systems, portals, social media, etc. The challenge is how to incorporate all of these data streams into data-driven decision processes.

To address the above difficulties, many insurers rely on static reports and studying their past insurance

data, which doesn't enable them to quickly transform data into business decisions. They remain a few years behind more modern insurers, who explore a deeper, more meaningful analytics experience across all levels and roles of the organization.

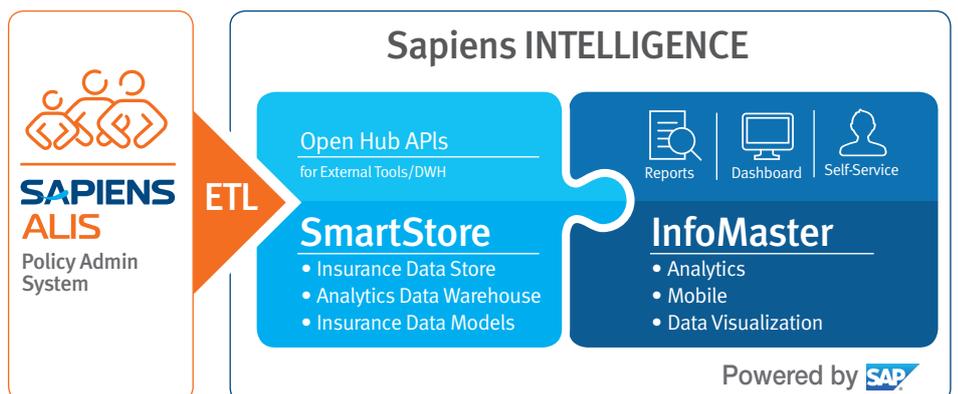
Implementing innovative analytics systems is a substantial challenge, because it requires producing the right data models and marrying them with the right logical structures, tailored for insurers – with best practices and full integration to the core business systems.

Introducing Sapiens INTELLIGENCE

Sapiens INTELLIGENCE is a modular, highly innovative business intelligence solution specifically designed for the life insurance market. Based on the advanced technology of SAP's analytics platform, Sapiens INTELLIGENCE is an important component of the industry-leading Sapiens ALIS software suite, which supports the complete policy lifecycle across a wide variety of life, pension and investment products.

Sapiens INTELLIGENCE is comprised of two integral elements:

SmartStore and **InfoMaster**.





SAPIENS
INTELLIGENCE

Master Your Data's Value

SmartStore

An intelligent data store that unifies and houses data.

SmartStore is a centralized data hub for all life insurance reporting and analytics. It gathers data from Sapiens ALIS' operational repository and intelligently transforms it into an insurance-domain set of business logical models, specifically designed for complex and in-depth analytics.

This is performed via a pre-defined ETL layer that facilitates and streamlines the transfer of data from the operational system to the analytics data hub. SmartStore is pre-built to operate together with the InfoMaster component, and can be easily integrated with any other analytical tool, or consolidated with other systems or data warehouses.

SmartStore comes with an insurance-specific data structure, data marts and logical models tailored to life insurance business domains – based on many years of experience in implementing multiple analytics solutions at life insurers globally.

This data store was specifically designed to enable the optimum application of smart analytics to insurance-specific requirements.

SmartStore Business Benefits:

- Pre-integrates with the Sapiens InfoMaster analytics module, offering life insurers complete analytics capabilities

- Minimizes the need to build a specific data warehouse integration, resulting in reduced transformation risk and increased operational efficiency
- Maintains consistency and coherency with the ALIS software suite upgrade path, lowering the cost of ongoing maintenance
- Provides immediate connectivity to other corporate data warehouses or analytical tools, so insurers can preserve their current tools and applications
- Reduces implementation costs via a pre-defined extraction and ETL layer that seamlessly and easily transforms transactional data into an analytical data model

InfoMaster

Insurance-specific tools for information mastery and smarter decision processes.

InfoMaster is Sapiens' set of analytical applications, offering a wide range of data visualization and analysis capabilities through reporting, dashboards and data discovery. Incorporating Sapiens' best practices and three decades of leading experience, Sapiens InfoMaster helps life insurers achieve greater efficiency and begin reaping the benefits of analytics immediately.

InfoMaster includes advanced capabilities, such as full mobile support, self-service analytics and data visualization.

By leveraging the SmartStore module, Sapiens offers a fully integrated analytics platform with multiple visualization options operating on a single and fully integrated data model. Our proposition is tailored to the unique insurance business.

InfoMaster Business Benefits:

- Empowers business users to easily and rapidly draw business conclusions and insights from raw data, via self-service analytics
- Provides a superb user experience through easy-to-use, modern tools that are based on SAP's innovative analytics platform
- Supports pre-defined reports dispatch, ad-hoc reports creation, graphical dashboards and the full mobile experience
- Easily adjusts your data discovery processes to satisfy and comply with the constantly changing regulations, business trends and market developments
- Provides a rich library of pre-defined reports and dashboards, as well as easily customizable tools
- Drives analytics adoption across the organization with compelling, insightful dashboards and apps

Learn More

For more information, please visit us on the web or contact us at info.sapiens@sapiens.com.

About Sapiens

Sapiens International Corporation (NASDAQ and TASE: SPNS) is a leading global provider of software solutions for the insurance industry, with a growing presence in the financial services sector. Sapiens offers core, end-to-end solutions to the global general insurance, property and casualty, life, pension and annuities, reinsurance and retirement markets, as well as business decision management software. The company has a track record of over 30 years in delivering superior software solutions to more than 190 financial services organizations. The Sapiens team of over 1,600 professionals operates through our fully-owned subsidiaries in North America, the United Kingdom, EMEA and Asia Pacific. For more information: www.sapiens.com.