SAPIENS
IDIT

A Comprehensive Solution Suite for Property & Casualty/General Insurance Carriers

The Right Fit

Many Property and Casualty (P&C)/ General Insurance (GI) providers are using legacy systems and/or disparate systems that aren't integrated and make it difficult to cope with today's formidable challenges in the non-Life market. These challenges include complex and changing regulations, and empowered customers and agents who demand a digitised and unique experience.

Many existing systems weren't designed to solve the insurance industry's nextgeneration challenges. Non-Life insurers need a solution that will enable them to showcase their market differentiators and focus on their core business strengths.

Helping You Achieve Your Business Goals

Sapiens IDIT is a component-based software solution suite designed for the P&C/GI market that can be deployed modularly, while integrating with your ecosystem's components. It enables

carriers, managing general agents (MGAs) and brokers to meet critical and long-term business goals via traditional and digitised channels and operating models, including agents, direct insurance, bancassurance and digital channels.

Our suite was designed with growth and change in mind and is extendable and personalised to meet your unique circumstances – with extensive multicompany, multi-branding, multi-currency and multi-lingual capabilities. Sapiens IDIT's field-proven, modular components support all end-to-end core operations and processes for personal, commercial and specialty lines of business.

A product-centric application with advanced, online dashboards, Sapiens IDIT offers a 360-degree customer and agent view, with drill-down capabilities to the individual and portfolio risk. Sapiens IDIT also provides layers of flexibility, including a user-configurable workflow, contact management (CRM), configurable business rules and integration platform. Our best-of breed, pre-integrated, full

lifecycle modules will enable carriers to achieve their short- and long-term business goals.

Fast Time to Market

Sapiens IDIT's preconfigured content and service libraries will enable you to roll out new, innovative products quickly and consistently across all channels. The suite was designed with a strong core and extendable customer/country layers, so that changes can be made quickly without touching the core. Our suite is flexible and can be configured by your business, as well as IT.

Omni-Channel Accessibility

Sapiens IDIT is built on open technology and can be used on desktops, laptops, tablets and smartphones. We provide open, Service-Oriented Architecture (SOA) with a field-proven library of services that enable seamless integration of data to any external system/device, and a state-of-the-art, open technology base that communicates with all technologies and apps.

A Comprehensive Solution Suite for Property & Casualty/General Insurance Carriers

Sapiens IDIT and its mobile applications enable multi-channel distribution, ensuring that agents and customers are able to instantly access and process accurate data at any time and from anywhere.

Sapiens Portal's integration capabilities allow customers to easily perform various self-service tasks. By enabling seamless integration between the back-office system and the Portal, insurers can streamline and simplify their processes.

Why Sapiens?

Sapiens IDIT sets the standard for flexibility and speed to market. It will enable you to implement large-scale projects and:

Benefit from proven delivery and best practices

Sapiens IDIT is a flagship product with a proven track record of success at major P&C/GI insurers globally. Our long-term partnerships with our customers have yielded many best practices that will reduce your implementation time. We provide modern delivery methodologies and offer an advanced migration framework, a transparent pricing structure and a cloud-based hosting operating model.

Reduce total cost of ownership via operational excellence

Out-of-the-box (yet extendable) business functionality, aggregation, simulation capabilities and analytics – combined with workflows and document management – result in increased productivity that lowers the total cost of ownership.

Sapiens IDIT's Unique Advantages

Sapiens IDIT includes multiple lines of business packaged in one policy for multiple insured objects and assets, capturing data from dynamic questionnaires. Sapiens IDIT features comprehensive data validation and individualised, real-time, premium calculations.

Sapiens IDIT's main advantages include:

- A completely modular and highly customisable solution that includes PAS, Billing and Claims, along with document management and workflow

- Single platform for personal/commercial/specialty LoBs

- Multi-tenant, multi-national business capabilities served from a single point

- Customer-centric solution with a 360-degree view and digital omni-channel

Technical Highlights

Sapiens IDIT is:

- An N-tier distributed system, built using advanced, open object-oriented technology and best software engineering practices

- Equipped with advanced, standard and open XML and web services gateways for seamless integration with financial institutions, risk assessing, address verification, etc.

- Able to support mobile apps using a third-party mobile platform and IDIT adaptors

Sapiens offers our customers a clear roadmap that details our plans to continue enabling rich software functionalities and leading technology innovation.

Learn More

For more information on how to succeed in the Property and Casualty/General Insurance market, please visit us on the web. Contact us at info.sapiens@sapiens.com or +44 29-2044-8600/1

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 200 financial services organizations worldwide. The Sapiens team of approximately 1,700 professionals operates through our fully-owned subsidiaries in North America, the United Kingdom, EMEA and Asia Pacific. For more information: www.sapiens.com.