



**SAPIENS CORPORATE
OVERVIEW**

Sapiens is a leading global provider of software solutions for the insurance industry, with a growing presence in the financial services sector.



SAPIENS CORPORATE OVERVIEW

What We Do

Sapiens offers end-to-end solutions to the global general insurance, property and casualty, life, pension, annuity, financial and compliance, and reinsurance markets, as well as business decision management software for banking and capital markets. Our innovative insurance and financial software solutions and services, and full digital suite, provide customers with the efficiency, agility and sustainability required to achieve success in today's rapidly evolving regulatory and business environment.

By the Numbers

Sapiens has been an industry leader for more than **30** years, with a proven track record of success. With approximately **400** insurance carriers and financial services customers around the world and more than **2,500** insurance and technology domain experts providing professional services, we are uniquely attuned to our customers' business needs and support them on the journey to excellence.

SAPIENS ENABLES OUR GLOBAL CUSTOMER BASE TO:

- Hit the market fast with new and innovative products
- Digitalize operations
- Reduce total cost of ownership via operational excellence
- Simplify operations with centralization
- Achieve company-wide compliance
- Build multiple distribution channels
- Expand to new geographies

Our extensive experience, along with our strong financial foundation, has enabled Sapiens to tailor a range of superior insurance software solutions that improve the efficiency of our customers' core business operations. This improvement increases revenues, reduces operational costs and positions our customers as market innovators. In short, Sapiens strives to make every customer **#1**.

Partnering For Success

"Partnering for Success" is more than just a slogan at Sapiens, it's our guiding principle, as proven by our 30-year track record of collaborating with our customers. We live this principle by closely interacting with every customer to anticipate, meet and surpass their expectations.

We are committed to consistently improving and advancing to meet the true business and technological needs of the insurance and financial services industries. Sapiens is proud of our massive footprint and the results we have helped our customers achieve.

Uniquely combining an innovative approach and modern technology with functional maturity and robustness, Sapiens' insurance software solutions and financial software solutions are designed to enable you to keep pace with the specific technology market trends and regulatory changes affecting your organization. Above all, "Partnering for Success" reflects our long-term vision and commitment to keep you ahead of the competition.

A Trusted Advisor

Sapiens is led by dedicated insurance and financial services professionals with extensive industry knowledge and expertise. They are attuned to today's market conditions and trends, while constantly thinking about innovation for the future. We provide thought-leadership and serve as trusted advisors to our customers, so they are prepared to evolve. Our solutions are a direct result of our proven, field-tested best practices,

close relationships with our customers and deep understanding of the needs of the insurance software and financial services markets. Sapiens' insurance software solutions are designed to help you achieve your long-term goals.

The Right Engine for Growth

The evolution of the insurance and greater financial services industries is already underway. Your customers and agents challenge you with constantly changing service demands and expect instant access to their accounts from their phones, tablets, etc.

The insurance industry is quickly shifting from a product-focused industry to one that is customer-focused, with surveys consistently showing a disconnect between insurers and their consumers. Today's customers expect a simple, personalized experience, like their interactions on Facebook and Amazon. Consumers want an insurer who knows their history and anticipates their future needs, while facilitating easy communication across preferred interaction channels and devices.

This must be achieved while complying with complex regulatory demands and keeping costs low. Our solutions will fulfill today's needs and tomorrow's challenges, while supporting your digital transformation (BI, portal, personalized video, customer engagement platform and cloud offerings). Sapiens offers robust, flexible and functionally-rich software solutions.

One-Stop-Shop for All Insurance Software Business

Sapiens solutions for the life, pension and annuity markets

Sapiens ALIS is an end-to-end, core policy administration suite for the life insurance, annuities, savings, pension and medical markets. It provides a single platform for managing individual, employee benefit and group business.

LifeSuite® is an award-winning, web-based solution for automated underwriting and new business case management.

Life Portraits® supports life, annuity and health insurance products, including term, whole life, universal life, variable and equity-indexed annuities.

LifeApply® provides carriers with the choice of a standalone e-app system, or a more comprehensive solution that seamlessly integrates with the Life Portraits Illustrations and LifeSuite Automated Underwriting Systems.

Sapiens Closed Books supplies a modern and cost-efficient platform for the administration of insurers' legacy portfolios.

Sapiens solutions for the property and casualty, general insurance and non-life markets

Sapiens IDIT is a modular, core policy software suite for property and casualty/general insurance carriers, and MGAs. It automates processing of all commercial, personal and specialty lines of business across the entire value chain.

Stream Suite™ delivers rich business functionality on a platform based on the need to evolve. Insurance carriers can choose the entire Stream Suite, or any individual system for policy, billing, claims, distribution or customer.

Sapiens Stingray is a flexible and affordable property and casualty solution, featuring rapid implementation and configuration. It includes policy, billing, claims, reinsurance, agency and customer portals, business intelligence and more.

PowerSuite® and **CompSuite®** handle comprehensive workers' compensation policy administration and claims needs. CompSuite can deliver a turnkey solution in just 120 days. PowerSuite helps upper market carriers, administrators and state funds improve customer satisfaction, optimize operational efficiency and increase profitability.

Sapiens solutions for the reinsurance market

Sapiens Reinsurance is a comprehensive solution enabling insurers to manage the entire range of reinsurance contracts and activities for all lines of business, including rich accounting functionality and reporting capabilities.

Freedom Reinsurance System (FRS) is designed to meet the ceded reinsurance processing needs of property and casualty/general insurance, from calculating premium and claim cessions, to producing the data required for Schedule F.

Universal Reinsurance System (URS®) supports both ceded and assumed property and casualty reinsurance processing, and produces the data required for Schedule F. The ease of configuration, as well as the price point, makes URS a very attractive offering to the insurance market.

Sapiens solutions for full digitalization

Sapiens INTELLIGENCE is an advanced analytics solution that enables insurers to produce actionable insights and maximize the value of their data.

Sapiens Portal for Consumers and Agents – the **Consumers Portal** is a direct-to-consumer application that enables customers to buy policies, view the status of their policies and accounts, issue claims, etc. The **Agents Portal** empowers agents with full lifecycle enablement, including the ability to manage their pipelines, sell policies and provide top-level customer service in real time.

Personalized Video Capabilities enable insurers to streamline and simplify communications with customers via engaging and customized videos (in partnership with Idomoo).

Customer Engagement Platform monitors and analyzes policyholder behavior and encourages a healthier lifestyle via incentives (partnership with Life.io).

Cloud Offerings and Services are offered in partnership with Microsoft Azure. Sapiens' policy admin. systems and accompanying services can be deployed via private and public clouds.

4Sight BI for Property & Casualty (P&C) is a complete, affordable solution with over 50 reports, dashboards and hundreds of analytics.

Sapiens solutions for the financial and compliance markets

eFreedom® Annual Statement makes NAIC filing easier by offering one-click navigation between statements and identifiers, as well as an intuitive design that makes it easy to learn and use.

PRO Financial General Ledger and Accounts Payable is tailored to handle insurers' unique reporting requirements – a flexible chart of accounts, multi-basis accounting support and automated inter-company transactions facilitate the speed and accuracy of financial reporting.

PTE Financial applications are insurance-specific and designed to handle the reporting requirements of insurance financial accounting.

Insurance financial reporting software tools help track critical financial information and analyze the forces that drive business.

Power2Pay is a payment disbursement software that provides a full range of print and electronic payment options.

Sapiens Decision Management solution for financial institutions

Sapiens DECISION is a business decision management solution that comprehensively enforces business logic across all enterprise applications. Financial institutions use it to track, verify and ultimately ensure that every decision is based on the most up-to-date rules and policies.

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