



SAPIENS
ALIS



A Comprehensive Solution for the Life, Pension, Annuity and Medical Markets

Sapiens ALIS uniquely combines functional maturity with cutting-edge innovation and modern technology

Things are changing quickly in the life, pension, annuity and medical markets. Customers and agents are challenging you with constantly changing service demands. They expect multi-channel access from their mobile devices, email, websites and online chats; a full digital experience with real-time, accurate data flow through any channel or device. They demand new products faster than ever.

You are coping with these challenges while complying with complex regulatory demands and navigating a competitive market that necessitates operational efficiency. But legacy systems weren't designed to withstand today's tremendous challenges.

Complete Policy Lifecycle Support

Sapiens ALIS is our flagship solution designed to enable insurance carriers to quickly and efficiently address the challenges of a highly regulated and increasingly competitive marketplace. Our end-to-end, core policy administration solution supports the complete policy lifecycle across a wide variety of products in the life, pension, annuity and medical industries. ALIS uniquely combines functional maturity with cutting-edge innovation and modern technology, complemented by the unmatched delivery capabilities that have been synonymous with Sapiens for 30+ years.

Business Growth and Business Agility

Sapiens ALIS provides a fully-configurable, flexible and business-friendly Product Workbench that will enable you to hit the market fast with new and updated products designed by business professionals. The solution supports any combination of life, pension, annuity and medical products for the individual and group markets, enabling carriers to explore new product offerings and hybrid designs, without Sapiens' assistance (no coding required).

Digitalized Environment

Sapiens ALIS facilitates multi-channel distribution and ensures that agents and customers are able to access real-time, accurate data at any time – from any device – and will facilitate your conversion to a digitalized environment and distribution system.



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Meet Today's Challenges and Prepare for the Future

Continually driven by innovation and a commitment to meeting customer needs, Sapiens ALIS is a highly configurable solution that is proven to support critical business functions throughout the policy lifecycle, from sales and illustrations; through new business, agency and commissions; on to underwriting, policy administration and servicing, billing and claims management; accompanied by designated workflow and document processes.

With Sapiens ALIS, you'll be able to:

- **Roll out new and innovative products quickly and simply:** Sapiens ALIS' product design supports any combination of life, pension, annuity and medical products for the individual and group markets, so you can explore new and innovative product offerings and hybrid designs, with no coding required.
- **Deploy end-to-end or modular:** Sapiens ALIS supports every step of the policy lifecycle and allows you to deploy it as an end-to-end solution, or to utilize only the ALIS components you require and "turn off" the rest, while

using ALIS' modern Service-Oriented Architecture (SOA) web services layer to enable integration with external solutions.

- **Optimize processes for operational excellence:** leveraging our vast experience in the industry, ALIS enables the streamlining and automation of manual processes, reducing administration costs through easy navigation, while maintaining optimized levels of customer service via the implementation of best-practice business processes.
- **Carry out your successful legacy replacement and build a future-proof business:** benefit from Sapiens' vast experience in implementing successful transformation projects, including data migration, facilitated by Sapiens ALIS' rich production experience, comprehensive functionalities and pre-built industry content, to execute a low-risk and high-performance transformation project.

Sapiens ALIS' Unique Advantages

Sapiens ALIS offers:

- **Advanced and open, SOA-based technical architecture:** designed for

easy integration with any application in any technology, using a comprehensive and generic web services library.

- **Scalable, n-tier architecture:** offers production-readiness and experience in running millions of policies globally that are in production.
- **Suitable for multi-national operations:** provides support for multiple currencies, languages and regulations.
- **Unique customer experience:** customers and agents benefit from customer-centric features, such as a 360-degree view, rapid access to data through the ALIS 90/10 Click and Sapiens ALIS' highly-intuitive user interface.
- **Guarantee consistency with a centralized rules repository:** Sapiens ALIS delivers coherent data across all applications and channels, with a common repository of business rules and a powerful formula engine exposed to users.

Learn More

For more information on how to succeed in the life, pension, annuity and medical markets, please visit us on the web.

Contact us at info.sapiens@sapiens.com or +1-201-820-3500.

About Sapiens

Sapiens International Corporation (NASDAQ and TASE: SPNS) is a leading global provider of software solutions for the insurance industry, with an emerging focus on the broader 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. The Sapiens team of over 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.