



**SAPIENS CORPORATE
OVERVIEW**

Sapiens is a leading global provider of software solutions for the insurance industry, with an emerging focus on the broader financial services sector



SAPIENS CORPORATE OVERVIEW

Sapiens is a leading global provider of software solutions for the insurance industry, with an emerging focus on the broader financial services sector

What We Do

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 for banking and capital markets. Our innovative insurance and financial software solutions and services provide customers with the efficiency, agility and sustainability required to achieve success in today's rapidly evolving regulatory and business environment.

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

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.

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, but are 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.

You need to provide these services across all channels while complying with complex regulatory demands and keeping costs low. Our solutions will support today's needs and tomorrow's challenges. Sapiens offers robust, flexible and functionally-rich software solutions.

One-Stop-Shop for All Insurance Software Business



Sapiens solution 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.

Sapiens ALIS automates processes across the entire policy lifecycle, with event-driven architecture and powerful workflow management. It provides users, agents and customers a full digital experience with real-time, accurate data flow through any channel or device.



Sapiens solution for the general insurance and non-life property and casualty market

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. Users, agents and customers will benefit from real-time, accurate data via personalized dashboards, on any channel or device. And Sapiens IDIT enables carriers to support new sales channels – including mobile and social.



Sapiens solution 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. Our reinsurance solution provides a single, consolidated platform that enables full and flexible control of reinsurance processes, with built-in automation of contracts, calculations and processes. The outcome is optimized operations.



Sapiens platform for the retirement/recordkeeping market

Sapiens Retirement is a next-generation defined contribution retirement services platform that enables recordkeepers to secure and retain profitable plans by offering the efficiency, flexibility and end-to-end governance required for success in today's market. Sapiens Retirement Services Platform supports a wide range of plans types, including 401(k), 403(b) and 457.



Sapiens Decision Management solution for financial institutions

Sapiens DECISION facilitates a paradigm shift in the way organizations are approaching and responding to change, by replacing conventional policy and process management with a new and emerging discipline called “decision management.”

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.

Select Sapiens

Software: award-winning, packaged solutions that meet all key business challenges of insurance carriers and financial institutions

Delivery: 30+ years of field-proven project delivery of core insurance system solutions

Global: 900 insurance and technology domain experts provide a wide array of global professional services

Sapiens is here to help. Our proven methodology, rich functionality, and delivery and data migration capabilities will put you firmly on the right path. To find out how you can partner with Sapiens for success, please contact us TODAY.

Headquarters

Sapiens International, Azrieli Center,
26 Harokmim St., Holon, 588-5800, Israel
Tel: +972-3-790-2000
Fax: +972-3-790-2942
Email: info.sapiens@sapiens.com

Cary, NC, USA

4000 Centre Green Way, Suite 150,
Cary, NC, 27513, USA
Tel: +1-919-405-1500
Fax: +1-919-405-1700

New Jersey, USA

395 West Passaic Street, Suite 490,
Rochelle Park, NJ, 07662, USA
Tel: +1-201-820-3500
Fax: +1-201-820-3504

Canada

10 Kingsbridge Garden Circle, Suite 203,
Mississauga, ON, L5R 3K6, Canada
Tel: +905-507-9700
Fax: +905-507-9465

Uxbridge, UK

Harman House, 1 George Street,
Uxbridge, Middlesex, UB8 1QQ,
United Kingdom
Tel: +44-1895-464-000
Fax: +44-1895-463-098

Cardiff, UK

1 Caspian Point, Pierhead St.,
Cardiff, CF10 4DQ, United Kingdom
Tel: +44-29-2044-8600/1
Fax: +44-29-2044-8602

France

27, Avenue de l'Opera, 75001,
Paris, France
Tel: +33-1-70-38-5321
Fax: +33-1-70-38-5357

Belgium

Brusselstraat 59, 2018 Antwerp, Belgium
Tel: +32-3-304-0800
Fax: +32-3-304-0801

Warszawa, Poland

Ul. Adama Branickiego 13
02-972 Warszawa, Poland
phone: +48-22-574-83-83

Kraków, Poland

Ul. Wielicka 22A
30-552 Kraków, Poland

Japan

Queen's tower C, 11F 2-3-5, Minatomirai,
Nishi-ku Yokohama, 220-6211, Japan
Tel: +81-45-682-4777
Fax: +81-45-682-4780

Singapore

Rajah & Tann LLP, 9 Battery Road,
#25-01 Straits Trading Building,
049910, Singapore

Sydney, Australia

Level 7, 111 Elizabeth Street, Sydney,
NSW 2000, Australia
Tel: +61-2-3100
Fax: +61-2-8222-3199

Melbourne, Australia

Level 2, 707 Collins St., Melbourne, Vic
3008, Australia
Tel: +61-3-8391-3444
Mobile: +61-4-1604-1772

Mumbai, India

Branch - 74 Russel House, 2nd Floor, 2nd
Hasnabad Lane, Opp Willingdon Sports
Gymkhana, Santacruz (W), Mumbai -
400054, India
Tel: +91-22-4204-5777
Fax: +91-22-4204-5799

Bangalore, India

Ozone Manay Tech Park, 8th Floor, South
Wing- Block B, 56/18 Hongasandra, GB
Palya, Hosur Road, (Opp Nandi Toyota
Showroom) Bengaluru 560068, India
Tel: +91-80-49061300
Fax: +91-80-49061360

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 400 financial services organizations. The Sapiens team of over 2,500 professionals operates through our fully-owned subsidiaries in North America, the United Kingdom, EMEA and Asia Pacific. For more information:

www.sapiens.com